



**Arizona Department of Education
Tom Horne, Superintendent of Public Instruction**

Parent Guide

**It's never too early to start
planning for postsecondary
student success!**

**Arizona Department of Education
www.ade.az.gov/cte/counselors**



Welcome to the new *Parent Guide*!

As parents and educators, we strive to assist our children to reach their goals and aspirations. It is important for you to take the time to share your school and work experiences with you children. They will learn from you that life is filled with choices, changes and challenges. These mold us into who we are today. Parents are a valuable resource to their children as they plan for their career and educational choices.

Career and school opportunities have changed dramatically in the past several years. This *Parent Guide* has been produced to help parents, guardians and mentors of young people to understand and better prepare for the changing world of work and the needed education and training to meets those needs. The *Parent Guide* assists those who would like to take an active role in their child's career exploration, career development process, and the realities of the labor force.

Studies show that parents/guardians have the greatest influence over their children's educational and career choices. Parents know their children's interests, talents and abilities, and dreams or goals better than anyone. This *Parent Guide* can help you as you work with your child to cultivate a variety of career considerations and to reach their highest potential.

The *Parent Guide* can be downloaded from the Arizona Department of Education Counselor web-page: www.ade.az.gov/cte/counselors. You can make reproducible copies of the pages you would like to use. It is our desire that you will find these resource materials helpful in guiding your child in making the important decisions in his or her life.

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INTRODUCTION

Why Parents Need to Help



❖ **Parents will benefit in the long run.**

It's your home that your child will return to at age 25 or 35 if he or she is unable to pay bills or find the motivation to keep a steady job. If you help your child make smart educational and career decisions when he is young, you'll be able to share your child's future successes and won't have to share your home, expenses or debt.

❖ **The school counselor can't do it all.**

Public school counselors in Arizona are swamped with many students, rarely able to provide individualized career exploration assistance. In Arizona, the ratio is: 1 counselor to 750 students - 3 times the recommended national ratio.

❖ **Your child can't do it alone.**

Parents can help break the process into manageable tasks, providing support, guidance and perspective. It's difficult for youth to perceive life beyond age 25. If left to their own devices, many choose not to choose and limit their future options by focusing on the present, not the future.

Facts about Career Decision-Making

- ❖ Career decision-making is a process a skill that can, and should be taught.
- ❖ The goal of career decision-making is to help students organize their thinking about topics important in choosing a career.
- ❖ It's important to assess one's style of decision-making to help overcome obstacles that might inhibit the process. Students should not expect to make a final career decision lightly.

General tips to helping your teen with career decisions.

- ❖ If your teen is interested in a certain class such as science or math, talk to those teachers about careers in that field.
- ❖ Help your teen learn more about a career of interest by arranging a "job shadowing" experience. Contact a career coordinator to assist in arrangements
- ❖ Don't assume that your teen has to wait until college to decide on a career choice. The number 1 reason students drop out of college is lack of focus.
- ❖ Businesses are very interested in an applicant's school record.

CONVERSATION STARTERS



The best way to begin career exploration is by using everyday conversations with your child to talk about your own career. Your child probably knows very little about your work history, unless you've taken him or her to work. And even then, he or she might not really understand what you do or the decisions and achievements that lead to your current position.

Begin by talking about ...

- ✓ What exactly do you do?
- ✓ Where did you acquire your skills?
- ✓ What did you have to learn for your job?
- ✓ What do you like best about your job?
- ✓ Talk about each job you've held and how it prepared you for the next one.
- ✓ Discuss what it is you liked most and least about each job.
- ✓ Be sure to include the education and training that you needed.
- ✓ Describe how your job has changed over time.
- ✓ Be honest about the mistakes you've made and hope your child will benefit from your experience.

Little kids **love** talking about possible jobs — the future seems wide open and full of adventure to them. Use this time to help your child explore some things they might or might not enjoy in a future job. These preferences often stay with people as they grow older and can have a positive influence of career and education choices.

As children get older, they become less interested in dreaming of the future and prefer living in the present. Teens often think negatively about having to work for a living. So, don't be surprised if your teen doesn't find career exploration interesting. They're influenced a great deal by other teens and by the media. Sometimes these messages might get in the way of successful planning. Be aware of what some of your teen's attitudes toward work and career exploration might be so that you can confront them, if need be.

It's likely your teen has heard that it's not cool to get good grades, that entry-level jobs don't matter, that office work is for "losers" or other mistruths. Such messages can make your child reluctant to explore certain career paths.

As a parent, it's up to you to counter these claims, to point out the value in all work and to show a realistic view of occupations. Demonstrate the hard work and perseverance that's needed to be successful in any job that might be considered easy or glamorous, like singing, athletics or even medicine.

Adapted from
Starting the Conversation: A Career Exploration Guide for Parents and Children
[Texas Workforce Commission]

CAREER PLANNING SUGGESTIONS

As parents, you are an *essential* resource for your son or daughter as they plan their future career. Below are suggestions to help you assist their career planning process.

- * Get involved in your child's education and encourage his or her teachers to integrate career exploration activities in the classroom.
- * Take time to **TALK** and **LISTEN** to each other.
- * Help your child build a positive self-concept.
- * Become aware of his or her interests, abilities and temperament.
- * Explore various occupations with your child.
- * Expand the range of career possibilities by eliminating gender bias from your child's perceptions.
- * Discuss your occupation and the steps you took during your career decision-making and planning process.
- * Use valuable career and education resources on page 28.
- * Assist your child in developing a resume showing work experience, previous activities and volunteer experiences. Practice preparing an electronic portfolio.
- * Start saving now for your child's future needs. Information can be found: www.getreadyforcollege.org



Home is the first workplace

- * Share responsibilities and make decisions that develop work skills at an early age.
- * Resolve problems and work as a team to develop important work skills.
- * Let your child plan meals for a week.
- * Let your child set up and organize a family outing.
- * Let your child work with another family member on a project.
- * Discuss with your child how a problem situation was resolved.
- * Be a role model — children learn by example.



When to talk to you child

You don't necessarily need to sit down and have a formal conference with your child. It's often easier to make use of the natural opportunities when a parent and child spend time together.

Take advantage of teachable moments

Anytime parents and children spend time together to talk and get to know each other better is a teachable moment. Work on creating new opportunities to discuss the future.

PARENTING CAREER QUESTIONS 101

Why do I need to help my child explore careers?
My parents didn't help me and I turned out OK ...

Twenty or thirty years ago the need to plan for a career wasn't as urgent. It was more common for high school graduates to find good-paying jobs right out of school and work their way up the socio-economic ladder without further training. At that time, a college degree — in any given field — was seen as a ticket to success.

Times have changed! Today, positions in almost every industry require some type of post-secondary education or specialized training. Jobs that don't require additional training or education often don't lead to advanced positions or better pay. Today, entry-level employees are competing with workers overseas. It's the job candidates who have specialized skills and a career plan who have the best chances of long-term employment.

Won't locking my child into a specific career goal
at a young age narrow his or her options?

The aim isn't for your child to choose one particular occupation. It's to understand the selection process, narrow the list based on his interests and to ensure that his educational path doesn't limit his future options.



When can I find the time to help my child explore careers?

If you're like most parents, you're very busy. You work. You run a household. You drive kids to and from practice. Squeezing in one more activity seems hard to do. The reality, though, is that you **do** have time. Whether you're aware of it or not, you're already shaping your child's career development.

Every time you talk about your salary, your workday highs and lows, even your selection of work clothes, you send a message to your child about careers. What you do for a living, and how your child perceives it, all influence your child's vision about work.

Preparing your child for the world of work is a critical part of parenting — like a bird showing its offspring how to catch worms. Think about the messages you received about working when you were young. Your efforts to help promote your child's career exploration will be part of your legacy to him.

Adapted from
Starting the Conversation: Career Exploration Guide for Parents & Children
[by Texas Workforce Commission]

FREQUENTLY ASKED QUESTIONS

These Questions are asked by parents regarding career information:

How can I be a good role model for my children in career development?

Be proud of the work that you do and the contribution you make to the family and community. If possible, allow your children to visit you at your job.



How can I contribute to my child's work skills and values?

Let your child know that the work you do is important and necessary. Teach them the value of reliability, honor, dignity and self respect. Household chores, volunteering and part-time work can help young people develop these traits. Experience teaches responsibility, decision-making skills and that there are consequences to the choices individuals make.

Should my child know what he or she wants to do by the time they graduate from high school?

It's not uncommon that a 18-year old will be uncertain about what they want in a career. It's better for him or her to understand oneself well, so that she can consider a number of occupations that reflect ones interests. Statistics show that people ages 18 to 36 change jobs approximately 10 times. As we evaluate our life choices, we make adjustments if they don't fit our needs. The same goes for career choices – they're not always permanent.

How can I help my child understand how career choice impacts lifestyle?

If your child "values" a lifestyle that includes travel, luxury cars, an expensive home and lots of other material possessions, then a career that supports such a lifestyle is important. Labor market information provides salary levels that can be expected given the occupation, experience and educational level. But remember that motivation is also a factor. Be sure to use labor market information and discuss material "wants" versus "needs" (use Worksheet #15).

How can my child experience different careers?

It might be a good idea for your child to "test drive" different careers. Hospitals, libraries, churches, professional and civic associations all have multiple opportunities for volunteers. Also encourage your child to talk to people in different positions to get first-hand knowledge.

My daughter wants to be a carpenter or work in construction and my son wants to work as a nurse. I feel these jobs are not suited for either of them, how do I advise them?

It's an old belief than men are better at some things and women are better at others. This belief has caused many women in the past to hold lower status or lower paying jobs than men with the same amount of education. Times have changed and you will see men and women in all areas of the workforce. Men are also choosing occupations previously dominated by women, such as nurses, hair stylists or secretarial work. It's important to find a job that matches an individual's interests rather than excluding occupations because of gender.

Why should my child explore career clusters? Doesn't a person simply decide on ONE job?

Children might believe that there is only one career for them. And if that career doesn't work out, they might feel they're inadequate or a failure. Many different careers require similar tasks and skills. If their interest and abilities match one cluster, they might be other occupations within that cluster that match their interests and skills.

Adapted from
Parent Primer on Career Exploration
[Florida Department of Education]

THE BIG PICTURE: LABOR MARKET TRENDS



The world of work has changed dramatically over the past 40 years, and it continues to change with each new technological breakthrough. So what does this mean in terms of your child's employment future? Your child is going to enter a service-oriented and knowledge-based economy where specific knowledge sets and the ability to learn matter more than physical abilities. Competition for jobs is global, and layoffs or job changes are commonplace. Your child will have a better chance of success if he is aware of the labor market he is entering.

- **Companies lay off workers even in good times.** During the record-low unemployment of the late 1990s, layoffs and turnovers were the highest on record. Today's workers must be prepared for a very dynamic labor market.
- **Tenure doesn't always matter.** Employers no longer automatically keep workers who've been at the company the longest. Instead, work skills and the ability to interact well with others matter more than actual time on the job.
- **Accomplishments do matter.** Employers often rely on employee performance to determine who to promote or keep. Forty percent of companies now base compensation on performance, compared to just 17 percent just 10 years ago.
- **Ongoing education and lifelong learning is crucial.** Since technology can change jobs dramatically, workers have to be flexible - able to learn new skills or shift occupations and careers as needed.
- **Many jobs continue to move overseas.** Now that e-mail, faxes and teleconferencing are commonplace, Arizona workers are not only competing for jobs with people in other states, but with workers from other countries as well. While many new jobs are created, other are moving overseas. As a result, most growing jobs in the U.S. are service-related.

Why Use Labor Market Information (LMI)?

Updated, local labor market information is a critical component to assisting students and adults in career transition informed career choices. For more information: www.workforce.az.gov

Labor Market Information enables students and jobseekers to:

- Understand the value their skills have in today's job market.
- Understand changes within the labor market of the state and local area where they live or wish to relocate.
- Understand the implications for choosing occupations or training in particular labor markets.
- Understand that career decisions made without referring to Labor Marketing Information can lead to missed opportunities.
- Understand that career planning is a lifelong process.

Job seeker tools on Arizona's Department of Employment and Economic Development's LMI site:

- Arizona wages and salaries
- Projected job growth in Arizona
- Region-specific job vacancy rates
- Current unemployment rates

CAREER PLANNING MYTHS

| | |
|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Myth: | There is one right job just for me |
|  | <i>This is an age-old myth. There are numerous occupations for multi-faceted individuals where multiple talents can be applied. The nature of such possibilities only expands as work experience grows.</i> |
| Myth: | You must have experience to find a job |
|  | <i>Not everyone needs experience to find a job. Most people are hired for their aptitude or potential to learn and advance within an organization.</i> |
| Myth: | Everyone starts their careers at age 21 and proceeds in a straight line toward their career goals. |
|  | <i>It's rare that this will happen. Sure, some people's career paths lead down the straight and narrow, but most paths require changes of direction. In fact, the majority of people change jobs a minimum of 6 or 7 times over the course of their lifetime.</i> |
| Myth: | Career planning is an irreversible process. |
|  | <i>Simply not so. Career plans are revisited and refined all the time. You can change career directions whenever your talents, needs or resources dictate or allow.</i> |
| Myth: | There is a particular set of job responsibilities for every occupation. |
|  | <i>Job duties are the result of the individual's capabilities and the needs of the individual's employer. People in positions that have the same or similar job title very often perform different tasks.</i> |
| Myth: | Choosing an occupation is difficult. |
|  | <i>Choosing an occupation is a complex process that takes time, patience and research. It can be a satisfying experience. The guidance of family, teachers, and counselors can help.</i> |
| Myth: | If I'm smart, I'll go to college, study hard and graduate. Then I'll get a good-paying job in my chosen profession. |
|  | <i>Unfortunately, this is not always true. Getting a good-paying job in your chosen occupation depends on many factors, some of which you have no control over, like the economy, downsizing, competition or advancements in technology.</i> |
| Myth: | A 4-year college degree guarantees a good-paying job. |
|  | <i>The truth is that no amount of education or type of degree "guarantees" a stable, good paying job. Community colleges and tech schools offer training for jobs that pay just as well, if not more, than jobs that require a 4-year degree. The technical skills, education or training you need depends on the type of job and what those employers are looking for.</i> |

Adapted from
[Minnesota Office of Higher Education]

EDUCATIONAL PLANNING MYTHS

Myth: Everyone should go to college.



College is not for everyone. It's fair to say that most people need some type of training beyond high school, but not everyone needs to go to a 4-year college to get that training. No one should attend college because they feel it's their only option. There are additional options.

Myth: College costs too much. There's no way my family and I can pay \$15,000-\$20,000 for tuition.



Despite rising tuition costs, not all colleges are that expensive. In fact, few schools charge \$20,000 per year. Most public colleges and universities charge tuition and fees under \$5,500 per year. And remember, many types of financial aid are available.

Myth: My family and I can't save anything on our income. College is out of the question.



Even if you save only a few dollars a month, you can reduce the cost of college — especially if you start when your child is young. Get in the habit of saving a few dollars a week and let your savings grow over time.

Myth: It's too late for me. I haven't saved anything and I don't have time to save now.



It's never too late. During college, many students work to offset the cost and you might be eligible for financial aid in the form of grants and scholarships. To find out, electronically (www.fafsa.ed.gov) complete a Free Application for Federal Student Aid (FAFSA) form and submit it promptly. Federal tax credits for higher education and deductions in student loan interest make paying for college costs easier. Although loans are the least desirable option, they are available to make college affordable.

Myth: It won't do my family or me any good to save because saving will only reduce my chances for financial aid.



Actually, the penalty is very small. Under current law, the maximum amount of aid you can lose is \$5.65 for every \$100 of savings.

Myth: Our family income is too high to receive aid, but we can't afford the full cost of college. There's no assistance available for me.



It's true — some families are not eligible for grants. However, there is assistance available. There are tax benefits, low-interest loans or scholarships based on academic achievement, talent, merit or other criteria.

Adapted from
[Minnesota Office of Higher Education]

PARENTS AS PARTNERS

While your child is in school and preparing for the future, you can reinforce the career development activities at school. Use the following checklist to assess your child's career development needs and goals.

Parent Checklist

- Does your child's school have a career development plan for your child? Has your son or daughter been assigned a career counselor at school? Do they have access to a career center?
- Is your child following a sequential course of study?
- What career assessments has your child taken? What career fields do the results suggest?
- From what you know about your child's interests, abilities and personality, are you in agreement with the results of the career assessment?
- Do you know which occupations your child is interested in exploring?
- Have you visited the school's library or career center or searched the Internet to gather information about various occupations?
- Have you taken your child to work with you or exposed him or her to the world of work through community programs, internships, mentoring or job shadowing experiences?
- Are your child's career dreams realistic in terms of his or her aptitudes and personality?
- Have you explored all the post-high school options for your child – college, the military, apprenticeship programs, training and work?
- Do you know the requirements for admission to the colleges your child is considering?
- Have you visited college campuses or taken virtual tours online? Or have you viewed college videos with your child or other links to Arizona Sites?
- Do you know where to access scholarship information?
- Have you started to save money for your child's higher education? Have you looked into the State Educational Savings Plan?
- Have you discussed the cost of college with your child?
- Have you gathered information about financial aid options, or advice on costs and saving for Arizona schools? Information can be found at: www.azhighered.org

Adapted from
Youth and Career Decisions (J. Davis and M. Dickmeyer) and
Get Ready for Your Child's Higher Education [MOHE].

HOW PARENTS CAN HELP DEVELOP ABILITIES

When you help develop a child's abilities, you develop the traits they will need for success in school and the workplace. An **ability** is the capacity to do something well. Abilities come in many forms. Some are specific and easy to demonstrate such as reading and mathematics. Others are not as easy, like getting along with others, solving problems, making decisions or being a team player. These abilities are equally important to employers who need employees who can work collaboratively, deal with unanticipated or changing circumstances, and to communicate effectively.

Parents some things you can do:

FOR BETTER *Math Scores*

- √ Explain fractions and measurements while cooking.
- √ Illustrate percentages with pennies and dollars.
- √ Keep a chart of daily temperatures.
- √ Play simple games such as "how far is it?"
- √ Have your child check the grocery receipt and calculate prices.
- √ Demonstrate an interest in mathematics
- √ Make math a part of the family routine.

FOR BETTER *Readers*

- √ Spend 20 minutes a day reading to preschoolers.
- √ Have older children daily read to you or take turns reading.
- √ Discuss the content of what you or they have read.
- √ Tell stories and have child re-tell them to you in detail.
- √ Let your child see *you* read at least 20 minutes a day.
- √ Keep lots of quality reading materials around the house.
- √ Make visits to the library part of your family routine.
- √ Point out that pleasurable reading comes from good reading.



FOR BETTER *Thinkers*

- √ Have your child act as a navigator on a family outing.
- √ Have your child follow a new recipe
- √ Have your child learn the rules of a game by reading and enforcing directions.
- √ Have your child build a model or assemble store purchases by following directions and using schematics.
- √ Have your child anticipate and experience the consequences of a decision.

FOR BETTER *Team Players*

- √ Involve children in family discussions or decision, as appropriate for their age and maturity levels.
- √ Give children important jobs to do within the family or work chores together.
- √ Teach your child to get along with others.
- √ Emphasize the learning that takes place in group, whether on school projects, or team activities such as sports, music, theater or volunteering.
- √ Practice mature conflict resolution.

HOW PARENTS CAN HELP DEVELOP GOALS

An important part of a child's development is the setting and achievement of goals. **GOALS** help to define your child's capabilities and work ethic.

1. Set goals that encourage exploration and achievement, such as read books, perform chores, or try new things. These nurture career development.
1. Have your child write down their goals. This process helps to make goals more concrete and attainable.
2. Set goals that are realistic and challenging. Young people live up to the expectations set for them.
3. Set a time by which a goal should be achieved. Discuss whether the child has reached the goal at that time and why or why not.
4. Always encourage your child to keep trying and be sure to praise your child for a job well done!



FOR BETTER *Development of Goals*

- √ Ask your child about their school day and what they learned. Ask about homework.
- √ Require your child to do age-appropriate chores around the house.
- √ Become a model for responsible behavior.
- √ Work with teacher to set challenging goals with your child.
- √ Review homework assignments. Check for attention to detail and "the little things" noting how completing assignments time to the world of work.
- √ Praise both the finished product and the effort it took to complete it.
- √ Discuss family schedules to allow your child time to plan and complete homework.
- √ Support school activities.
- √ Volunteer to chaperone activities, work in the classroom, or for



HOW PARENTS CAN HELP DEVELOP SELF-CONFIDENCE

Self-confidence is needed to achieve in school, make career decisions and make good choices in life. Parents can make a tremendous influence on their child's level of confidence.

- √ Provide positive reinforcement whenever possible. Reward and praise your child's achievements.
- √ Encourage your child to explore his or her own interests, abilities or dreams.
- √ Keep an open, positive mind about their choices. The opportunities available today are very different from what was available to you.
- √ Encourage your child to imagine how things will change during his or her lifetime. What are some job possibilities that might be needed in the future?
- √ Teach your child the power of wise decision-making. You can show how good judgment leads to positive results by setting attainable goals or tasks.
- √ Become active in your child's choice of friends and activities. Having positive friends and participating in constructive activities builds self-confidence.
- √ Take part in your child's activities. Attend their sports events, plays and recitals. Drive them to movies, concerts or other outings.
- √ Be active in your child's school career. A student will take school and the future more seriously, knowing that his or her parents are attending conferences, job fairs, career nights, or school board meetings.

Discuss **success**. Success can be defined in many ways. Personal expression, self-fulfillment, family connections, financial independence, social standing, career achievement, or community involvement are a few ways. A successful career is measured by more than dollar signs or academic degrees.

It is important for you to help your child define what success means to them and help your child find a way to achieve it!



HOW PARENTS CAN HELP DEVELOP SKILLS

The forces of technology and global competition have caused significant change in job requirements and the creation of new jobs. The 21st century workplace requires workers to be better educated, better skilled and have the flexibility and ability to meet the changes in knowledge and skill requirements in order to be successful in the job market. An additional element is the ability to work comfortably with technology.

- √ Identify the skills associated with occupations of interest to your child and relate those skills to daily activities.
- √ Demonstrate how to schedule and perform household tasks.
- √ Maintain high standards for chores about the house.
- √ Give praise for a job well done and discuss jobs done incompletely.
- √ Expect all homework and school assignments to be done completely, neatly and on time.
- √ Help children be punctual for school and other appointments.
- √ When you have to stay late for work, explain to your child, that sometimes you must sacrifice to do a good job.
- √ Introduce you child to all aspects of work, including business, technology, artistic, social, and customer service perspectives.
- √ Discuss with your child new technologies and how they change our lives.
- √ Work with schools to ensure that creative, mathematical, scientific, and people skills are taught.
- √ Discuss with your child ways to improve products, processes, and services.
- √ Encourage your child to brainstorm solutions to technical and human problems.

WHAT ABOUT SOFT SKILLS?

The needed 21st century work skills have changed. Increasingly, employers recognize that another set of skills are just as crucial to a potential employee's ability. These skills are frequently referred to as "**soft skills.**" Soft skills are the personality traits, social graces, and attitudes that employers in all industries value. What soft skills do employers want from their employees?

- **Flexibility** is the ability to adapt to changes in the work environment as opposed to coping with a stable work environment.
- **Problem solving skills** is the ability to solve unforeseen problems on the job as opposed to referring unforeseen problems to others.
- **Teamwork** is the ability to do one's best work in a team-orientated fashion, as opposed to working independently.
- **Life-long learning** is the ability to continue to expand skills and grow rather than focusing on specified duties in one's present job. In short, always be open to learning new ways of doing things. This includes formal training and informal self-taught skills.

SCANS Skills

The Secretary's Commission on Achieving Necessary Skills provides a set of skills that all students need to be successful in work or higher education. SCANS produced a national report that names the skills businesses and colleges want in an applicant. The skills are listed below.

RESOURCES: Identifies, organizes, plans and allocates resources.

Being able to explain:

- How to set goals or prepare for a project
- Materials needed
- Time it will take to complete
- Funds/money/budget
- Human resources to get the job done
- Steps needed to complete the project or reach the goal

INTERPERSONAL: Works well with others.

Being able to explain:

- Experiences of working with others as a member of a team
- Teaching others
- Being a team leader
- Negotiating conflicts or working with a variety of different people with varying backgrounds

INFORMATION: Acquires and uses information.

Being able to explain:

- Know who to speak with
- Where to go to find information necessary to complete projects
- How the information would be used

SYSTEMS: Understands complex interrelationships.

Being able to understand and explain:

- How things operate in relationship to one another (like a school that has many departments)
- How to make suggestions or changes in policies within the system that might have a positive or negative effect on the system or people within the system

TECHNOLOGY: Works with a variety of technology.

Being able to understand, select and use:

- The knowledge of technology — computers, the Internet, software programs and video or audio equipment — to successfully complete presentations, tasks or projects

Adapted from
It's About Time
[Ohio Department of Education]

Tips for Talking To Teens

- Encourage your teen to investigate a variety of careers. Talk about work and your job at the dinner table. Also, talk with friends and relatives about their jobs when your children are present.
- Stress to your teen that school is their work. Attendance and effort are important. You don't take a day off from work just because you feel like it. The same goes for school.
- Explore their personal talents, strengths, likes and dislikes — without being judgmental. Ask: What do you like to do? What skills do you have? Do you like to be around people? Do you prefer working outdoors or indoors? Do you like to take things apart? Assessment tools can relate these to specific occupations. The more teens know about themselves, the easier it is for them to recognize careers that suit them best and the greater chance for job satisfaction.
- Help your teen experience as many work situations as possible. Have them take advantage of work exposure opportunities like job shadowing, mentoring, internships, youth apprenticeships and cooperative education. This educational approach connects school experiences to real-life work activities.
- Provide as many opportunities as you can for your child to learn technical skills. Encourage computer literacy coursework in school, a community center or through a youth group. If you don't have a computer at home, visit your local library. Give them a chance to experience hands-on tools, techniques and skills which can be applied in a broad range of careers.
- Support your school's efforts to expose students to various career possibilities. Work through your parent-teacher organization or ask teachers or administrators to offer students career fairs, field trips and class speakers.
- Talk about a career as a goal of education. It's OK that teens usually don't know what they want to do for the rest of their lives. Try not to limit future options as a result of poor planning.
- Guide your teenager toward acquiring skills. Encourage them to take courses that provide the opportunity to apply skills - like keyboarding, automotive technology, accounting, graphic design, construction, marketing, etc. Applied learning is important whether your child is college-bound or not.
- Give your teen responsibility — the more the better. Begin with jobs around the house. Young people need to learn that we're all important and that people rely on us to get things done.
- Suggest that your teen explore career opportunities that were once considered only for males or only for females. Nontraditional jobs often provide excellent opportunities.



Adapted from
Preparing Your Teen for a Successful Career
[American Vocational Association, Alexandria, VA]

PICTURE POSITIVE

Ensure a **positive picture** of your teen in the eyes of prospective employers or educators.

Emphasize the importance of good attendance and being on time — always! A high school transcript is a permanent record.

Encourage positive study habits and provide a space to study.

Monitor your teen's attendance and grades.

Ask to review your teen's permanent record and/or career plan with the school guidance counselor.

Know that grades and attendance in grades 11-12 are considered the most important by employers and admission representatives.



What if "improvement" is needed?

Talk with your son or daughter and help them make a plan of action to identify the following:

- Why is there a problem?
- What new action is required?
- What steps need to be taken to have the change occur?
- What types of things can get in the way of making needed change?
- How can obstacles be removed that could slow progress?

Encourage your teen to recognize the problem. Help him or her understand that improvement in grades, tardiness or attendance will show growth to a prospective employer or college personnel. **Motivate** your teen to continue improving.

As parents or guardians, you are the number one influence in your teen's career choice. The most important thing you can do is to be a positive role model.

WHAT IF My Child is NOT Interested IN CAREER PLANNING?

- Decisions about the future can be overwhelming to your child — and to many adults. Each person develops interests and makes decisions at his or her own pace. Career planning is not a one-size fits all process.
- It's not unusual for a child to change his or her mind often about career choices. Most adults do this throughout their lifetime!
- Remember, **don't** constantly question or nag your child about career plans. Rather, ask your child about his or her interests, likes or dislikes. Then, use the discussion as a springboard to talk about how these things relate to future career plans.

Eventually, your son or daughter will want to make a decision about how to earn a living as an adult. When your child is ready to talk about the future, you should be prepared to discuss the various decisions that need to be made. Your contribution to your child's career planning is about being available for your child as it is about being knowledgeable about career opportunities.

PLANNING FOR THE UNEXPECTED

Sometimes, unanticipated events in life alter career or work plans. Take the time to sit down with your son or daughter and share any unplanned events in your own life that impacted your work or career path. Emphasize the need to plan for the unexpected.



Below are some questions that will help you think about events which might have changed things for you.

- Was there ever a family crisis, such as divorce or personal injury that affected you?
- Did you ever receive an unexpected promotion that altered your career path?
- Did you go to college but dropped out for some reason?
- Did a serious illness, death or birth in the family change your career plans?
- Did receiving an unexpected inheritance or sum of money create a change?
- How did the arrival of a new boss or change in work policy affect your career plan?
- Were you planning to go to college but later decided you couldn't afford it?
- Did you transfer to a different college or change academic programs or majors?
- Did you plan on working for a friend or family member and have that fall through?
- Was there an unexpected relocation that impacted your career plan?
- Have you ever been laid off or work for a company that was being significantly restructured?
- Did your plans after high school work out exactly as you expected?



Reflect on your own life, do some brainstorming and emphasize the need for "Plan B." Remember: The more prepared teens are to overcome obstacles, the more likely they are to remain focused and become successful.

Adapted from
It's the 11th Hour in Your Teen's High School Career
[Ohio Department of Education]

PREPARATION FOR HIGHER EDUCATION

Many students decide to go to college after high school. If this is their plan, they should start preparing while still in high school. Parents and their kids should read through the checklist below to see how to prepare for higher education.



Do your best school work all of the time. This means paying attention in class. If you're having a problem, ask for help from a teacher. Do homework and extra credit work when available. Work hard to learn. This will help you prepare for classes in college.



Take the right classes. To get into college, you need to take several English, writing, math, science and social studies courses. Colleges look for you to have taken these classes and done well in them. Other classes might be recommended, depending on your major.



Finish high school. In order to go to college, you've got to have a high school diploma or GED. You must go to school every day, stay in school and pay attention when you're there. When you're finished with high school, college will be waiting for you.



Talk to people about their careers, which college they went to and how they paid for college. If you know a career you're interested in, talk to people in that career. You might have to call them or ask a family member to help you meet people. But ask questions! Ask how many years they went to college and what advice they can give you about college and a career.



Get involved in activities at school or in your community. Being active in your community and at school helps you gain skills that last a lifetime and makes you part of the world around you. Volunteer, help people and work with others. When you get involved, you meet mentors who can help you throughout your life.



Save a little money each day for college. Start a savings account at a bank. When you get money, put some of it away instead of spending it all. You will have to pay for college. Financial aid is available, but saving is the best way to pay. Maybe you only have a small amount to save today, but it will add up! You can start a Arizona Family College Savings Plan. More information can be found at: www.azhighered.org or www.getreadyforcollege.org

Adapted from
Minnesota Office of Higher Education

Freshman Year Timelines

Postsecondary training refers to taking classes at a technical college, community college, or embarking upon a 4-year degree. Use the guidelines below to help your teen gauge ways to efficiently organize his or her time when preparing for postsecondary training. Good luck!

Fall of Freshman Year

- Use career exploration tools like AzCIS, the Career & Educational Guide and other career development resources. These should be available through your high school's career center, school counselor or your local Workforce Center. Investigate your interests, work styles and skills by taking assessments. This will help your child identify prospective careers, which will guide other preparatory decisions.
- Review your course schedule. Make sure you have plans to take the necessary classes to prepare for your career goals. If you have questions, ask your school counselor. You can also find suggestions for preparatory courses that align with careers or higher education programs that interest you.
- Get involved in school or community activities. Record the number of hours you volunteered. These can enhance college and scholarship applications.

Winter of Freshman Year

- Begin to research college admission requirements, such as the 16 CORE requirements needed to attend one of the Arizona 4 year colleges.
- Talk to others about their college experiences. Ask them questions to get a feel for what college is like.
- Consider work-based learning opportunities for the summer, such as; internships, and work-site field trips or others.

Spring of Freshman Year

- Put your name on mailing lists to receive information about the colleges that interest you.
- Explore summer job or internship opportunities that fit your career interests.
- Consider Tech Prep. Students take college courses and earn both high school and college credit at the same time. Talk to your school counselor for more details.
- Consider enrolling in summer programs on college campuses

Summer of Freshman Year

- Design a portfolio. Record all your accomplishments, work experiences, work-based learning opportunities and others. Write out your goals and how you plan to accomplish them. List your strengths. Be sure to include your transcript and resume.

Sophomore Year Timelines

Postsecondary training refers to taking classes at a technical college, enrolling at a community college, or embarking upon a 4-year degree. Use the guidelines below to help your teen gauge ways to efficiently organize his or her time when preparing for postsecondary training. Good luck!

Fall of Sophomore Year

- Use career exploration tools like AzCIS, the Career & Educational Guide and other career development resources. These should be available through your high school's career center, school counselor or your local Workforce Center. Investigate your interests, work styles and skills by taking assessments. This will help your child identify prospective careers, which will guide other preparatory decisions.
- Review your course schedule. Make sure you have plans to take the necessary classes to prepare for your career goals. If you have questions, ask your school counselor. You can also find suggestions for preparatory courses that align with careers or higher education programs that interest you.
- Get involved in school or community activities. Record the number of hours you volunteered. These can enhance college and scholarship applications.
- Register to take the PSAT. See page 24 for test dates and times.

Winter of Sophomore Year

- Inquire with your career center or school counselor about the ASVAB test. See page 24 for more information about the ASVAB.
- Explore college options. Contact schools you're interested in. Inquire about the application process and what you need to do to prepare. Begin contacting financial aid offices for information, too.
- Talk to others about their college experiences. Ask them questions to get a feel for what college is like.
- Gather information about the SAT and ACT exams. See page 24 for test dates and times, cost and dates available. Registration materials may be available from your career center or school counselor.
- Consider work-based learning opportunities for the summer like internships, mentor-ships, work-site field trips or others.
- Watch for financial aid opportunities. Make sure to explore different sources of aid, like parents' connections, employers, professional organizations, religious affiliations and more.

Spring of Sophomore Year

- Attend college fairs. Put your name on mailing lists to receive information about the colleges that interest you.
- Visit college campuses and arrange for tours during the summer.
- Register to take the ACT and SAT. See page 24 for test dates and times.
- Explore summer job or internship opportunities that fit your career interests.
- Consider enrolling in summer programs on college campuses.

Summer of Sophomore Year

- Compare the colleges you visited.
- Ask for letters of reference from your summer jobs, internships and activities.
- Make sure your class schedule for your senior year is complete and accurate.
- If considering the military, work with your representative to explore your options and pay attention to deadlines.
- Create or update your resume.
- Design a portfolio. Record all your accomplishments, work experiences, work-based learning opportunities and others. Write out your goals and how you plan to accomplish them. List your strengths. Be sure to include your transcript and resume.

Junior Year Timelines

Postsecondary training refers to taking classes at a technical college, community college, or embarking upon a 4-year degree. Use the guidelines below to help your teen gauge ways to efficiently organize his or her time when preparing for postsecondary training. Good luck!

Fall of Junior Year

- Use career exploration tools like AzCIS, the Career & Educational Guide and other career development resources. These should be available through your high school's career center, school counselor or your local Workforce Center. Investigate your interests, work styles and skills by taking assessments. This will help your child identify prospective careers, which will guide other preparatory decisions.
- Review your course schedule. Make sure you have plans to take the necessary classes to prepare for your career goals. If you have questions, ask your school counselor. You can also find suggestions for preparatory courses that align with careers or higher education programs that interest you.
- Get involved in school or community activities. Record the number of hours you volunteered. These can enhance college and scholarship applications.
- Register to take the PSAT. See page 24 for test dates and times.

Winter of Junior Year

- Inquire with your career center or school counselor about the ASVAB test. See page 24 for more information about the ASVAB.
- Explore college options. Contact schools you're interested in. Inquire about the application process and what you need to do to prepare. Begin contacting financial aid offices for information, too.
- Talk to others about their college experiences. Ask them questions to get a feel for what college is like.
- Gather information about the SAT and ACT exams. Most colleges in the Midwest require the ACT. See page 24 for test dates and times, cost and dates available. Registration materials may be available from your career center or school counselor.
- Consider work-based learning opportunities for the summer like internships, mentor-ships, work-site field trips or others.
- Watch for financial aid opportunities. Make sure to explore different sources of aid, like parents' connections, employers, professional organizations, religious affiliations and more.

Spring of Junior Year

- Attend college fairs. Put your name on mailing lists to receive information about the colleges that interest you.
- Visit college campuses and arrange for tours during the summer.
- Register to take the ACT and SAT. See page 24 for test dates and times.
- Explore summer job or internship opportunities that fit your career interests.
- Students take college courses and earn both high school and college credit at the same time. Talk to your school counselor for more details.
- Consider enrolling in summer programs on college campuses.

Summer of Junior Year

- Compare the colleges you visited.
- Ask for letters of reference from your summer jobs, internships and activities.
- Make sure your class schedule for your senior year is complete and accurate.
- If considering the military, work with your representative to explore your options and pay attention to deadlines.
- Create or update your resume.
- Design a portfolio. Record all your accomplishments, work experiences, work-based learning opportunities and others. Write out your goals and how you plan to accomplish them. List your strengths. Be sure to include your transcript and resume. Use the student portfolio built into AzCIS.

SENIOR YEAR TIMELINES



Fall of Senior Year



- Check your schedule. Make sure you have taken or plan to take all the necessary requirements for graduation and your educational goals.
- Request a copy of your transcript. Make sure your grades and classes are complete and accurate.
- Attend local career fairs.
- If you haven't already, take the ACT or SAT. See page 24 for information.
- Watch for scholarship applications and be aware of deadlines.
- Consider volunteering. Volunteer hours can be utilized for college and scholarship applications.
- Fall Break is a great time to visit colleges. Phone ahead to schedule an appointment and a tour.
- Begin collecting college applications. Be aware of deadlines.
- Ask for letters of recommendations or update previous ones so you have them when needed.
- Think about an application essay. Ask someone to review it for you and help with edits and revisions.



Winter of Senior Year



- If you didn't take the ASVAB your junior year, take it your senior year. Check with your career center or counselor to learn whether your school offers the exam. See page 24 for information.
- Apply for FAFSA (the Free Application for Federal Student Aid). Keep in mind college financial aid deadlines – they vary depending on the school. Check for details: www.fafsa.ed.gov
- Complete the FAFSA form around January. You'll need information from your tax return and your family's return.
- Double check your college applications and make sure you're on track with deadlines.
- Continue searching for scholarship applications and watch for deadlines. Utilize software like AzCIS, use the Internet and visit your local library. Also check with your school counselor or career centers.
- Update your resume. Be sure to include your most recent accomplishments, activities and work experience. Store these items in your portfolio.
- If you're considering a school out of Arizona, check on reciprocity agreements and collect the necessary forms. More information about reciprocity can be found at: www.getreadyforcollege.com.
- Apply to the schools of your choice no later than winter break. Make sure all necessary paperwork has been completed and sent to the college(s) of your choice by February. Colleges do not process applications until everything is complete.



Spring of Senior Year



- Follow-up with the colleges you applied to. Find out whether they received all the materials they need.
- Continue searching for scholarships.
- Review college acceptance letters as you receive them. Consider your financial aid award package when making your decision.
- Finalize your decision about which college to attend. Notify the college you decide to attend and send the required deposit. Also notify the college(s) you choose not to attend.
- Send those who wrote you a letter of recommendation a thank you letter. Inform them of your future plans.
- Don't slack off, even after you've been accepted! Colleges look for strong grades your senior year of high school. These grades are part of your whole picture and are figured into your GPA and class rank.
- Have a great graduation! Celebrate your success!



Summer of Senior Year



- Consider summer employment to help defray some of the costs of college - internships.
- Attend college orientation sessions offered at your college.
- Enjoy your summer!!

COUNTDOWN TO COLLEGE

Decided that you want to go to college after high school, but aren't sure which college? This Countdown to College will help you to prepare for the application process and decide which college is best for you.



- 10. Continually check and make sure you're properly prepared**
 - 1 Check high school graduation requirements.
 - 2 Stay involved in school activities, community services, clubs, jobs, etc.
 - 3 Develop a 4-year Plan for college and career planning.
- 9. Review your areas of interest**
 - 1 Explore your goals, abilities and knowledge by taking assessments and talking to others.
 - 2 Visit the career center and use the Internet to research career possibilities.
- 8. Identify the educational program(s) in your area(s) of interest**
 - 1 Use Internet sites like and the career center to do research. Talk to someone in that career.
 - 2 Visit the annual local college/career days and regional college fairs.
- 7. Prepare for and take the required college entrance tests (ACT, PSAT, SAT and others)**
 - 1 Find out the dates and locations of college entrance tests in your area. See page 29 for information.
 - 2 Pick up registration materials from your high school counselor or career center.
- 6. Gather information about college options to weigh the pros and cons**
 - 1 Decide what's important to you in a college: location, programs, size, athletics, etc.
 - 2 Research different schools and their admission policies.
- 5. Create a priority list of schools**
 - 1 Make sure schools on your list have the programs you are interested in.
 - 2 Rank each school on your list according to the items that were important to you in step 6.
- 4. Visit ALL the schools you might consider attending**
 - 1 Talk to students and professors, as well as the admissions department and financial aid staff.
 - 2 Sit in on a class, eat in the cafeteria or just hang out.
- 3. Apply to a minimum of 4 schools, can file any**
 - 1 Type or neatly write your applications in pen. Have someone check for errors before you send the application. Many applications can be filed online.
 - 2 Highlight all of your achievements and personal goals.
- 2. Apply for financial aid**
 - 1 Complete the Free Application for Federal Student Aid (FAFSA) www.fafsa.ed.gov.
 - 2 Apply for many scholarships and grants (use the Internet, library and resources at your school).
- 1. Choose your school**
 - 1 Notify the school(s) you chose not to attend.
 - 2 HAVE FUN!

Adapted from
Youiversity
[Minnesota Office of Higher Education]

COLLEGE TESTING INFORMATION

There are several types of college tests available. Some are used as part of the college admission process, others are used to measure student's readiness and interest for postsecondary options. Read below for a description about each test and its purpose. Internet addresses are provided for additional information.

PLAN: Preliminary Test of the American College Testing Program

The PLAN is a comprehensive guidance resource that helps 10th grade students measure their current academic development, explore career/training options, and make plans for the remaining years of high school and post-graduation years. The PLAN is **not** used for college admissions. However as a "pre-ACT" test, PLAN is a powerful predictor of success on the ACT. Ask your school counselor if PLAN is available at your school. More information can be found at: www.act.org/plan/index.html.

ACT

The ACT test assesses high school students' general educational development and their ability to complete college-level work. The multiple-choice tests cover four skill areas: English, mathematics, reading, and science. The optional Writing Test, measures skill in planning and writing a short essay. The ACT is taken during the junior or senior years of high school and is used as part of the college admissions process for many colleges. More information, test dates and registration can be found at: www.actstudent.org/index.html.



PSAT/NMSQT: Preliminary Scholastic Aptitude Test

The Preliminary SAT/National Merit Scholarship Qualifying Test is a standardized test that provides firsthand practice for the SAT Reasoning Test. It also gives you a chance to enter National Merit Scholarship Corporation (NMSC) scholarship programs. The PSAT measures a students' ability to do college work in the areas of critical reading skills, math problem-solving skills and writing skills. The PSAT is a short form of the Scholastic Aptitude Test (SAT). It is recommended to take the PSAT as a sophomore or junior in high school. The PSAT is not used for college admissions. Check with your school counselor about dates and cost of the PSAT. More information can be found at:

www.collegeboard.com/student/testing/psat/about.html.

SAT Reasoning Tests & SAT Subject Tests

The SAT includes a short essay and multiple choice critical reading, math and writing questions. SAT Subject Tests to demonstrate to colleges their mastery of specific subjects like English, history, mathematics, science, and world language. The tests are independent of any particular textbook or method of instruction. Nearly every college in the U.S. accepts the SAT as a part of its admissions process. Some colleges require specified Subject Tests for admission or placement. Specific information, test dates and registration can be found at: www.collegeboard.com/student/testing/sat/about.html.

ASVAB: Armed Services Vocational Aptitude Battery

The ASVAB is an interest inventory test sponsored by the U.S. Military. The test helps students match their interests and abilities with careers in the military or civilian. The ASVAB was recently redesigned to be helpful to virtually all students, whether they are planning on immediate employment after high school in civilian or military occupations, or further education at a university, community college, or vocational institution. The ASVAB is available for juniors and seniors and is not used for college admissions. More information can be found at: www.asvabprogram.com.

FINANCIAL AID & College Terminology

Academic Calendar The system by which an institution divides its year into shorter periods for instruction and awarding credit. Most academic calendars are based on semesters (2 per school year), trimesters (3 per school year) or quarters (4 per school year).

ACH Achievement Test A supplemental exam used by competitive schools in exchange for the SAT for admissions purposes. The test measures students in a variety of academic subjects at a 4-year high school curriculum.

ACT A college admissions test that many colleges use, along with the student's high school record, to consider them for admission.

Advanced Placement (AP) AP courses are for students admitted or assigned to an advanced level course in a certain subject based on evidence that he or she has already completed the equivalent of the subject. Students can earn both high school and college credit.

Arizona Private Postsecondary Education Student Financial Assistance (PFAP) Eligible Arizona Community college graduates who enroll as a full-time student in a baccalaureate degree program at an accredited, baccalaureate degree-granting private postsecondary educational institution. Maximum \$3,000 over 3 years; or up to \$1,500 per fiscal year is offered through the postsecondary institution.

Associate Degree A degree granted by a post-secondary institution after satisfactory completion of a 2-year full-time program of study or its part-time equivalent. This 2-year degree is usually acquired at a community or junior college.

Baccalaureate / Bachelor's Degree is a Bachelor's degree is received after the satisfactory completion of a full-time program of study, traditionally lasting 4 years, or its part-time equivalent. It can be completed at a private, public or state college.

CEEB Number The College Entrance Examination Board Number refers to a 6-digit code that's assigned to each high school, which identifies it to colleges and universities.

College in the Classroom This program offers college-level courses in cooperation with local college and universities that are taught by high school teachers in the students' high school. Students can earn both high school and college credit.

CLEP (College Level Examination Program) A series of exams in undergraduate college that provide the opportunity to demonstrate college-level achievement for course credit. CLEP is sometimes also used by employers to satisfy education requirements for advancement or licensing.

Community College are usually 2 years in duration, full-time or the part-time equivalent. They offer Associate degrees and credited courses that can be transferred to other colleges or universities.

Cooperative Education A college career program in which a student alternates between full-time study and full-time employment in a related field (not to be confused with Work-Study, which is a financial aid program).

Credit The numeric value attached to a course for overall diploma requirements.

Deferred Admissions This refers to the practice of a student postponing enrollment for a period of time after acceptance to a college.

Early Admission A practice of some colleges that admits certain students who have not yet completed high school, usually students of exceptional ability who have completed their junior year.

Early Decision Colleges that subscribe to this plan agree to follow a common schedule for early-decision applicants. Colleges might offer 1 of 2 plans: A student applying under the first-choice plan (EDP-F) must withdraw application(s) from all other colleges when notified of acceptance by their first college choice; A student applying under the single-choice plan (EDP-S) may not apply to any college other than his or her first-choice unless rejected by that institution. For college that follows either type of plan, applications (including financial aid applications) must be received by a specific date, usually no later than November 15. Applicants will also be notified by a specified date, usually by December 15.

FINANCIAL AID & COLLEGE TERMINOLOGY

FAFSA (Free Application for Federal Student Aid) Used by colleges and universities to determine students' and families' financial contribution to college costs. Colleges use the FAFSA form to determine federal and state eligibility for financial aid packages. For more information: www.fafsa.ed.gov

Financial Aid Scholarships, grants, loans, work-study programs and other monetary support to pay for postsecondary education.

Financial Aid Package Forms of financial aid combined by a post-secondary institution that are presented to a student upon acceptance to the school. The combination of aid available (loans, grants, etc.) is used to pay the yearly cost of education.

Four-One-Four (4-1-4) This is a variation of the semester calendar system. It consists of 2 semesters separated by a 1-month intercession or interim used for intensive short courses, independent study, off-campus work or other type of instruction.

4-Year College Provides programs leading to a bachelor's degree - Bachelor of Arts (B.A.) or Bachelor of Science (B.S.).

Grant Money a student obtains from government or private sources which is used for post-secondary education and which does not have to be repaid.

International Baccalaureate (IB) A pre-college program that helps prepare students age 16 to 19 for higher education in the United States and overseas. Students can earn high school and college credit.

Loan Money a student obtains from government or private sources which is used for post-secondary education and has to be repaid with interest, generally upon completion of one's education.

Merit Describes a type of scholarship in which the award is based on a student's academic and school achievement(s).

Need Used to describe an award of financial aid based solely on a student's personal and family financial circumstances.

Open Admission Open admission refers to a college admissions policy where high school graduates and other adults are generally admitted without regard to conventional academic qualifications, such as high school coursework, grades or admission test scores.

Pell Grant A federal grant based on an individual's or family's financial need for college expenses.

Perkins Loan A low-interest, federally subsidized loan to help students finance their college education.

Post-Secondary Enrollment Options (PSEO) The PSEO program allows high school juniors and seniors to take courses at a college for high school and college credit, at no cost to the student.

PLUS (Parental Loan Undergraduate Students) Loans for parents of undergraduate students to help finance their children's education.

Private College/University A not-for-profit college supported primarily by private funds. Costs to students are generally higher than state schools. Typically, there is no difference between resident and non-resident tuition costs.

PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test) A test taken by 11th grade students in October to familiarize them with college entrance exams they will most likely take the following spring. The preliminary test is also the first round of the National Merit Scholarship competition and the National Scholarship for Outstanding Negro Students.

FINANCIAL AID & COLLEGE TERMINOLOGY

Residency Requirements Most schools require that a student spend a minimum number of terms on campus (as opposed to pursuing independent study or transferring credits from other colleges) to be eligible for graduation. Residency requirements can also refer to the minimum amount of time a student is required to have lived in a state to be eligible for in-state tuition.

Rolling Admissions This refers to a procedure where the college considers the student's application as soon as all required credentials have been received. The college usually notifies the applicant of its decision without delay.

SAT A college admissions test used by many colleges, along with a student's high school records to consider an applicant for admission.

Scholarship Money awarded to students to pay for educational expenses at a post-secondary institution based on need and/or merit. Scholarships do not have to be repaid.

Stafford Loan - Guaranteed Student Loan

A low-interest, guaranteed, federally subsidized loan to finance a student's education awarded through a college financial aid package.

State College/University

A university that is supported by a state government and typically costs less than a private college or university. In-state residents' costs are usually less than non-resident, out of state students.

Three-Two (3-2) Liberal Arts and Career Combination

A program in which a student completes 3 years of study in a liberal arts field followed by 2 years of professional/technical study. At the end, the student is awarded both a Bachelor of Arts and a Bachelor of Science degree.

TOEFL (Test of English as Foreign Language)

A test for high school students whose native language is not English. Students are required to have resided in the U.S. for 2 years or less.

Transfer Program Primarily refers to an education program at a 2-year college that prepares students to continue their studies at a 4-year school.

Transfer Student A student who attended another college for any period of time, from a single term to 3 years. A transfer student might receive credit for all or some of the courses completed at the discretion of the college.

University An institution composed of undergraduate, graduate and professional schools that can include colleges of arts and science, business, education, engineering, agriculture and others.

Work-Study A form of financial aid awarded by colleges where a student is given a part-time job on campus. The income earned is to be used for school expenses.

Adapted from
Minnesota Career Information System
[Minnesota Department of Education]

CAREER Planning RESOURCES



Helping your student with career and educational decisions are some of the most important and challenging responsibilities parents or guardians have. Its not always an easy task and you may feel that you don't have all the information you need.

This next section provides information, career tools and resources to successfully guide your child in career exploration. Most of the resources offer **FREE** information.

Arizona Career & Educational Guide: is a resource for career information. The publication includes Arizona specific occupational details, resources for career decisions, educational planning, Arizona schools, jobseeker resources, and more. *Arizona Career & Educational Guide* can be down loaded at: www.ade.az.gov/cte/counselor

ACareerOneStop: is the nation's largest publicly funded resource for career information. CareerOneStop provides national, state and local labor market information at no cost to you. It includes America's Job ABank, America's Career InfoNet, America's Service Locator and many other education and career tools. www.careeronestop.org

O*NET (The Occupational Information Network): is a comprehensive source for occupational information. More than 900 occupations are described in detail, with the profiles of skills, knowledge and abilities in demand. Have your teen match their interests and values to occupations they are interested in by having them take the Interest Profiler or other online assessments. <http://online.onetcenter.org>

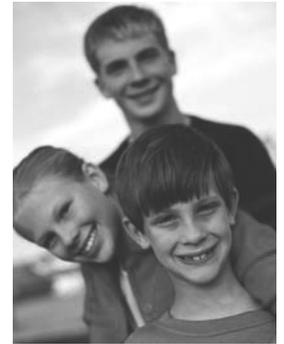
No Child Left Behind: This law was put in place in 2001 to ensure that every child is provided a solid education. There are many resources available at the Department of Education's website: www.nclb.gov or go to the Arizona Department of Education's web site: www.ade.az.gov/asd/

Career Info Net: Links to references, popular links, and alternate website listings. www.careerinfonet.org

Arizona Tech Prep: is dedicated to serving Career and Technical Education (CTE) instructors and Tech students. Prep is a National educational initiative that involves restructuring traditional curricula and introducing new teaching approaches at the secondary and postsecondary levels. Viewed as one of the most innovative and effective educational reform efforts in American history, Tech Prep connects learning to career pathways and provides students with the knowledge, skills and behaviors they need to compete successfully in the technologically advanced 21st century workplace. The web site has tools and resources that deliver quality instruction and articulated programs between secondary and postsecondary institutions. www.aztechprep.org

ACKNOWLEDGEMENTS

We hope the *Parents Guide* has assisted you in helping your child/children learn about careers and the world of work. Parents' involvement is appreciated and important. With the right education and role models, today's children will have unlimited career opportunities and growth potential.



THANKS TO THE FOLLOWING:

Considerable thanks are extended to the following who permitted inclusion of adapted discussion topics, resources and activities, adding immeasurably to the quality of the Arizona Parent Guide:

- American Vocational Association; Alexandria, VA: www.acteonline.org/store/brochures.cfm
- *Parent Primer on Career Exploration*; Florida Department of Education
www.firn.edu/doe/programs/pdf/parentprimer-ce.pdf
- *Career Choices in North Carolina: 2002 School User's Guide*; State Occupational Information Coordinating Committee: <http://jobs.esc.state.nc.us/soicc/products/proguide.pdf>
- *Starting the Conversation: Career Exploration Guide for Parents and Children*, Texas Workforce Commission on Career Development: www.cdr.state.tx.us/Parents/StartingConvo/StartingConversationParent.html
- *Utah Adult Career Guide 2002-2003*; Utah Career Resource Network: www.utahcareers.info
- *Many Doors to Opportunity*; Minnesota Department of Education
- *It's About Time*; Ohio Department of Education: www.ohiocareerdev.org/parent-icp.pdf
- *It's the 11th Hour in Your Teen's High School Career*; Ohio Department of Education
www.ohiocareerdev.org/parent-passport.pdf

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PARENT & STUDENT ACTIVITIES

Parents and students are encouraged to complete the following activities together. Activities are designed to help parents become more involved with their child's career exploration and generally require information from Arizona Career & Educational Guide or require using Arizona-based career information products.

- **Worksheet #1: Employability Skills:** This activity works to match your son's or daughter's qualities and strengths with valuable employability skills — a good starting place to learn if his or her career choice is a good match for what they like and what they do well.
- **Worksheet #2: SCANS Skills Activity:** This activity shows how work and school expectations are similar. The activity focuses on connections between school and work and emphasizes current work habits that will help later on.
- **Worksheet #3: Me, Inc.:** This activity encourages your child to think of his or herself as their own CEO, accountant, public relations person or secretary. The exercise is designed to encourage a positive attitude toward the world of work.
- **Worksheet #4: Begin the Exploration:** is an excellent starting point for both parents and their children to become familiar with the *Arizona Career & Educational Guide*. The activity provides an overview of the publication.
- **Worksheet #5: Assessing Interests:** This helps parents link their child's interests to careers and discuss how their results match their future dreams and current positions.
- **Worksheet #6: Career Planning List:** This lists activities specifically related to career planning, with room to add more.
- **Worksheet #7: Where Are the Jobs?:** This activity works to acquaint parents and students with labor market information available in *Arizona Career & Educational Guide*.
- **Worksheet #8: Future Options:** This activity encourages communicating about future career options.
- **Worksheet #9: Career Goals:** This activity focuses on goal setting and lays the foundation for achieving career and education-related goals.
- **Worksheet #10: Adult Interview:** This interview activity focuses on the student learning about an adult's past career exploration.
- **Worksheet #11: Schools and Programs:** This introduces students and parents to the higher educational opportunities in Arizona, including schools and educational programs.
- **Worksheet #12: Career Research:** This activity gives parents to assist their child in researching an occupation they find interesting.
- **Worksheet #13: Future Careers:** This activity explores many of the options available to students after graduation from high school.

- **Worksheet #14: Building Your Money Smarts:** This activity focuses on the 7 steps to decision-making for education and works to build financial literacy.
- **Worksheet #15: Want it All vs. Need it All:** This activity works to differentiate between needs and wants particularly, when it comes to education.
- **Worksheet #16: Show Me the Money!:** This activity works towards financial literacy and savings, by finding things kids like to do to earn money.
- **Worksheet #17: Budgeting Basics:** This activity focuses on learning how to budget and keep track of money.
- **Worksheet #18: Monthly Budget:** In this activity, the child creates a monthly budget based on a chosen occupation's median wage. The parent completes a separate budget based on the wages from their first job after high school. Parents and students then compare budgets and discuss prevalent issues.
- **Worksheet #19: Keeping Track of Your Money:** A nice follow-up to any of the budget worksheets, this activity takes another realistic look at budgeting to increase financial literacy.
- **Worksheet #20: Spending Habits:** This activity forces kids to take a good, hard look at where their money goes and how to budget wisely.
- **Worksheet #21: Saving Basics:** This worksheet is essential for learning the 'basics' about saving for college or training.
- **Worksheet #22: Simple vs. Compound Interest:** This activity walks children and their parents through saving basics, teaching the differences in savings.
- **Worksheet #23: Look to the Future:** This activity demonstrates the relationship in earning power for those who go on to college – compared to those who don't.
- **Worksheet #24: Paying for College:** This fun cross-word puzzle highlights the basic ways to save for school.
- **Worksheet #25: How Much Does College Really Cost?:** This exercise works to define college costs and brainstorm ways to save.
- **Tips: How to Stay on Budget:** Here's a list of tips to use when completing budget exercises.
- **Money Management Mistakes to Avoid:** This worksheet provides a list of tips to use after completing budget worksheets.
- **Worksheet #26: Application Checklist:** This activity is a pre-made checklist to use for tracking progress as your child applies for higher learning.
- **Worksheet #27: Program Evaluation Chart:** This final activity lets you & your child decide the most important characteristic when choosing a school.

WORKSHEET # 1: EMPLOYABILITY SKILLS ACTIVITY

Very often the career choices that people make reflect their personalities, strengths, what individuals like and what they do well. Talk with your teen. Use the following activity to guide you and your teen through the process of looking at employability skills.



Read the following list of qualities. Then, choose 3 to 5 qualities that best describe your son or daughter and write them on a piece of paper.

Without telling your son or daughter the qualities you've chosen, ask your teen to do the same thing. Then, have your son or daughter choose 3 to 5 qualities that he or she feels would be the most self-descriptive.

After both of you have made your choices, use the questions below as talking points.

I am...

| | | | | | |
|----------------------|---------------------|---------------------|----------------------|--------------------|----------------------|
| social | fun | laid-back | dependable | organized | precise |
| active | serious | hard-working | shy | independent | mature |
| friendly | mathematical | bold | punctual | team player | sharing |
| responsible | cooperative | persistent | helpful | outgoing | patient |
| motivated | curious | studious | good listener | supportive | creative |
| kind | open-minded | talkative | understanding | flexible | analytical |
| conscientious | trustworthy | deliberate | enthusiastic | energetic | free-spirited |

- Have both of you tell why each of the qualities were chosen.
- Discuss how easy or difficult was it to choose just 3 to 5 qualities.
- Are these qualities a good match for your teen's career choice?
If your teen is unsure of direction right now, have them consider how these qualities might relate to various career options that he or she might want to learn more about.

WORKSHEET # 1, CONTINUED



Most people aren't fired because they lack specific job skills, but because they do not possess certain general employability skills, like getting along well with coworkers.

Five areas of employability skills are listed below; these are skills that employers and colleges **expect** from applicants.

The personal qualities your teen has are directly related to employability skills. For example, being patient, outgoing and curious could relate to having strengths in "Interpersonal Skills." Qualities such as being flexible, concise and open-minded might be related to strengths in the area of "Systems."

In the table below, have your teen write the personal qualities they have that relate to each defined skill area. Talk about how those strengths relate to success in school now and how they might impact future success in the workplace.

| Employability Skills | Related Personal Qualities |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Resources: identifies, organizes, plans and allocates resources such as time, money, materials and facilities and human resources. | |
| Interpersonal: works with others as a team member, teacher, leader and or negotiator, works well with various types of diversity. | |
| Information: acquires and evaluates, organizes and maintains, interprets and communicates information and can use a computer to process information. | |
| Systems: understands systems, monitors and corrects performance and improves design systems. | |
| Technology: selects and applies technology to tasks, maintains and troubleshoots equipment. | |

Adapted from
It's the 11th Hour in Your Teen's High School Career
[Ohio Department of Education]

WORKSHEET #2: SCAN SKILLS ACTIVITY

Here are some suggestions to help you and your teen think about SCANS skills. (page 14 in Parent Guide)

- How do you use SCAN skills at home? Help your teen identify ways they use these skills.
- At school conferences, inquire which SCANS skills teachers and counselors use to help your child develop.
- Talk about how your family is a system. This is usually one of the more difficult SCANS skills for a young teen to understand.
- Which SCANS skills are critical in your own work? Talk about which ones might be critical for the career goal your teen is thinking about now.

The activity below shows how work and school expectations are similar. It will help your teen make better connections between school and work and emphasize that work habits learned now will help later on the job.

Parent / Guardian

Teen

What's Expected at Work?

What's expected at school/work?

Attendance:

Attendance:

Punctuality:

Punctuality:

Completing Assignments:

Completing Assignments:

Dependability:

Dependability:

Teamwork:

Teamwork:

Follow-through:

Follow-through:

Cooperation:

Cooperation:

Respect for Authority:

Respect for Authority:

What are the rewards for fulfilling your work and/or school responsibilities?

Adapted from
It's About Time
[Ohio Department of Education]

WORKSHEET #3: ME, INC.

Workers today have to fend for themselves in the marketplace. Even the boss who hired or fired you can't rely on job stability or company loyalty. So how does a jobseeker stay successful?



Have your child think of himself as a "company of one." Call it **Me, Inc.** Even if your teen has no plans of becoming an entrepreneur, the personality traits and attitude of the self-employed are good traits for any jobseeker to have when facing work transitions.

Self-employed people know that they're only as good as their last job. They don't rest on their laurels. They're always trying to please customers more and expand their services. That's how your child will have to be to gain success in the work world.

Imagine your child is the CEO, accountant, public relations person, secretary, etc. of Me, Inc. The product is your child — his skills, knowledge and abilities. The customers are potential employers, co-workers, teachers, fellow students and everyone else that plays a role in your child's career development.

Explain that when one thinks of himself as Me, Inc., one is more likely to have a positive attitude toward the world of work. You can take charge of your own career and not be a victim of the system, whether you're laid off, employed or changing fields.

How to put **Me, Inc.** into practice

Perform to the best of your ability. Be the kind of employee that employers want to hire and keep. Don't just put in a minimum effort. You can tell a lot about a person's character by their work ethic.

Take care of yourself, physically and mentally. Avoid over-working. Recent research found that people who work excessive hours report it negatively affects their health, not to mention quality of work.

Plan for bouts of unemployment. You'll probably lose your job at some time, so be prepared: develop your job-hunting skills, build a network of acquaintances and save money.

Learn to take adversity in stride. There's no shame in being laid off. It's too common a phenomenon for embarrassment. Just try to learn lessons from the experience.

Adapted from
Starting the Conversation: A Career Exploration Guide for Parents and Children
[Texas Workforce Commission]

WORKSHEET # 4: BEGIN THE EXPLORATION

Use your *Arizona Career & Educational Guide* to answer the following questions. The following activities will help you and your child to become more familiar with the occupation information in the publication.

TABLE OF CONTENTS (PAGE 1)

1. Nursing occupations fall under which career pathway and can be found on which page(s)?

2. Where can you find more information about other Health Technician occupations?

Who Am I? (PAGES 3-10)

3. Following are letter codes used in the interest assessment in *Arizona Career & Educational Guide* on pages. 8-9. Complete what each code stands for and list one occupational group related to the code. Give the page number of where to find specific occupations for each group.

| | What the Code Means... | Occupational Group | Page Number |
|---|------------------------|--------------------|-------------|
| R | | | |
| I | | | |
| A | | | |
| S | | | |
| E | | | |
| C | | | |

4. List 5 types of skills or knowledge that are in demand by employers with a brief description for each:

- A.
- B.
- C.
- D.
- E.

5. What CareerOneStop tool helps you find potential training resources to gain new skills?

WORKSHEET #4, CONTINUED

6. What is a nontraditional occupation? Identify and list 3 nontraditional occupations for each gender.

7. What does it mean to "test drive" a job? Name 3 popular work-based learning opportunities and ways in which you might use them to research a career path.

WHAT DO THE NUMBERS SAY? (PAGES 13-27)

8. What is Employment Growth and why is it important to consider when thinking about a career?

9. What is Job Outlook Data and what does it tell you?

CAREER FIELDS (PAGES 35-36)

10. List the 6 career fields in *Arizona Career & Educational Guide*. For each one, name an occupational group and 3 to 4 specific occupations found within that field. See the example below.

| Career Field | Occupational Group | Specific Occupations |
|------------------------------------------|---------------------------------|----------------------------------------------------------------------------|
| Ex. <i>Engineering/Industrial</i> | <i>Construction Occupations</i> | <i>Brickmason, Carpenter, Construction Worker, Electrician, Mechanics,</i> |
| | | |
| | | |
| | | |
| | | |
| | | |

WORKSHEET #4, CONTINUED

11. Browse through all the occupations listed in each of the career fields. Choose **one** occupation that looks appealing and complete the following information:

Occupational title: _____

Employment: _____

Wages (low-end, median & high-end): _____

Interest profile: _____

Arizona Growth: _____

Education requirements: _____

Job Outlook: _____

12. What types of skills are required for the occupation listed above?

WHERE DO I GO FROM HERE? (PAGES 35-39)

13. *Arizona Career & Education Guide* lists a lot of possible future options. Name 4 future options listed in the publication. List 2 advantages for each.

14. Is higher education worth the investment? Provide 2 reasons why or why not.

15. What is the average unemployment rate for people with a bachelor's degree? What is the unemployment rate for those who did not graduate from high school?

WORKSHEET #5: ASSESSING INTERESTS

The interest assessment in *Arizona Career & Educational guide* helps users match their interests to careers as a start to the career exploration process. But career assessments aren't just for students; adults can benefit from taking interest assessments, too.

Directions:

Parents and students can each take the interest assessment on page 3 in the *Arizona Career & Educational Guide*. Complete all the steps in the assessment before answering the following questions.

1. What is your interest profile? Enter your 3-letter code here.

| | | |
|--|--|--|
| | | |
|--|--|--|

2. What occupations are related to your interest profile?

3. Do you think your interest profile is a good match for you? Why or why not?

4. Does your interest profile match your current career path or future plans?

5. Guess the interest profile of the person you are completing this exercise with.

6. Why did you choose the above interest profile for that person?

ASSESSING INTERESTS, CONTINUED

Next, compare answers with the person you are completing this activity. After you've shared answers, complete the following questions together.

7. Were either of you surprised by the other's interest profile? Why or why not?

8. Was your guess correct, or close, to your partner's interest profile? If no, why not?

9. Students, does your parent's interest profile match the job they are currently doing? Why or why not?

10. Parents, is your child interested in any of the occupations related to their interest profile? If not, what occupations are they interested in?

WORKSHEET #6: CAREER PLANNING LIST

The following is a list of career planning activities. Some of them you might have already worked on, while others you are just starting. Place a check (✓) next to an activity you've accomplished and summarize what you learned. Choose 5 activities you have not completed. Use *Arizona Career & Educational Guide* and other resources to determine how you can begin to work on each activity. Be sure to add this information to your portfolio.

(✓) when completed

| | | | |
|-----------------|--------------------------------------------------------------------------------------|-----------------|---------------------------------------------------------------------------|
| | | | |
| What I learned: | | What I learned: | |
| | Used a computerized system to research occupations & schools (like AzCIS) | | Informally interviewed someone in an occupation I find interesting |
| What I learned: | | What I learned: | |
| | Checked out and read books on careers | | Attended a job fair or career day |
| What I learned: | | What I learned: | |
| | Talked to a college admissions representative | | Reviewed career and educational plan with parents or mentor |
| What I learned: | | What I learned: | |
| | Talked to a military recruiter | | Browsed catalogs from higher education institutions |
| What I learned: | | What I learned: | |

WORKSHEET #6, CONTINUED

| | | | |
|--------------------------|----------------------------------------------------------------------------------|--------------------------|-----------------------------------------------------------------------------|
| <input type="checkbox"/> | Completed a job shadowing program | <input type="checkbox"/> | Prepared a resume |
| | What I learned: | | What I learned: |
| <input type="checkbox"/> | Discussed career and educational plans with a school counselor or advisor | <input type="checkbox"/> | Used the Internet to search for career and educational resources |
| | What I learned: | | What I learned: |
| <input type="checkbox"/> | Explored different forms of financial aid | <input type="checkbox"/> | Researched different scholarships and grants to help pay for college |
| | What I learned: | | What I learned: |
| <input type="checkbox"/> | Visited schools I'm interested in attending | <input type="checkbox"/> | Interned at an interesting company |
| | What I learned: | | What I learned: |
| <input type="checkbox"/> | | <input type="checkbox"/> | |
| | What I learned: | | What I learned: |

Use this list and **expand** on your ideas throughout the year. Make sure to check each activity box after completing it and document what you learned. Fill in the 2 blank career-planning activities with additional ones not already on the list.

WORKSHEET #7: WHERE ARE THE JOBS?

Use *Arizona Career & Educational Guide* to find answers to the questions below.

- Using the table on pages 13-27 in *Arizona Career & Educational Guide*, fill in the grid below. In the first column, select 6 occupations with a high growth rate. In the second column, list the number of annual openings. Next, list growth rate and the median hourly wage.

| Occupation with High Growth Rate | Number of Annual Openings | Growth Rate | Average Hourly Wage |
|----------------------------------|---------------------------|-------------|---------------------|
| | | % | |
| | | % | |
| | | % | |
| | | % | |
| | | % | |
| | | % | |

- Categorize the job titles for Arizona's **shrinking occupations** from page 13-27 into the correct career fields.

| | |
|-----------------------------------|--|
| Agriculture and Natural Resources | |
| Arts and Humanities | |
| Business and Administration | |
| Engineering and Technology | |
| Health Services | |
| Human Services | |

- Based on the table in question 2, which career fields contain the **most** shrinking occupations? Which fields have fewer expected losses? Give at least one example of why you think these fields are changing.

WORKSHEET #7, CONTINUED

4. Many popular occupations have few openings and applicants face tough competition. Name 5 **popular** occupations that have **few** openings in Arizona. Approximately how many openings does each popular occupation have per year?

5. What are the "real" odds of getting hired as a pro athlete? What do these odds tell you about popular occupations in general?

6. Many occupations in Arizona have a large number of openings available right now. List 8 occupations with many openings.

7. Why should you be interested in occupations with high vacancies when considering a career?

WORKSHEET #8: FUTURE OPTIONS

There are many options for students to consider after high school. Below is an activity for parents and students to do together. Use *Arizona Career & Education guide* or other resources provided to answer the questions below.

1. What's the name of the state office that can help you with questions and provide resources about financial aid? List 2 ways to contact this office.

2. Looking though the "Preparing" section of www.getreadyforcollege.org, list 4 critical skills you need to succeed in college in life.

1.

2.

3.

4.

3. List 4 different ways to obtain an application to any of Arizona's state colleges or community and technical colleges.

1.

2.

3.

4.

4. List 3 benefits of becoming an apprentice.

1.

2.

3.

5. What are the 2 main parts of apprenticeship training? How long does each part typically last?

1.

2.

WORKSHEET #8, CONTINUED

6. What are 3 benefits to serving with AmeriCorps?

1.

2.

3.

7. Which Arizona WorkForce Center location is nearest to you?

8. What types of items should you include in a career portfolio?

9. Name types of careers that can be learned through participation in the military.

10. What's another option after high school that hasn't been covered here? Do some research at the library, a career center or on the Internet about unexplored options. What steps do you need to take to prepare for this option?

WORKSHEET #9: CAREER GOALS

Arizona Career & Educational Guide introduces a variety of career opportunities and future options. So, what's next? Setting a career goal. Your goal(s) might be to narrow your career focus, find a school that will prepare you for the future or apply for financial aid. Whatever your goals, it's helpful to run through the following steps. This process helps you transform a goal into reality. But before you can do that, you need to know what a goal should be.

Any **GOAL** should be ...

⊖ **STATED IN CLEAR TERMS**

For example, I want to attend University of Arizona in Tucson, AZ.

⊖ **BELIEVABLE**

You must believe that, someday, you will reach the desired goal.

⊖ **ACHIEVABLE**

You must have the interest, skills, abilities, strengths and resources (time, money, etc.) to make this goal happen.

⊖ **MEASURABLE**

There must be a way to measure your goal. It must be accomplished either by being observed, accomplished in a certain time frame, or be a quantity that can be calculated.

⊖ **DESIRABLE**

The goal must be something that you truly want to achieve.

Parents and students, list 3 important career goals you intend to achieve. For each goal, explain how it is believable, achievable, measurable, and desirable. Next, fill in 3 actions that will help you achieve your goal. Use *Arizona Career & Educational Guide* to help with factual data and ideas for action steps.

Goal 1:

Believable:

Achievable:

Measurable:

Desirable:

Action 1:

Action 2:

Action 3:

WORKSHEET #9, CONTINUED

Goal 2:

Believable:

Achievable:

Measurable:

Desirable:

Action 1:

Action 2:

Action 3:

Goal 3:

Believable:

Achievable:

Measurable:

Desirable:

Action 1:

Action 2:

Action 3:

WORKSHEET # 10: ADULT INTERVIEW

One of the best ways to understand career decision-making is to talk to someone about their experiences. Everyone has a unique story to tell, and this activity will help you gather information about how all your decisions fit together. Find an adult you trust; it may be your parent, guardian, teacher, counselor, or relative. Schedule a time when the two of you can sit down and talk for about 30 minutes. Take this exercise sheet along to remember what sorts of questions to ask and be sure to record your answers.

1. What types of classes did you take in high school? Did you take a class in career investigation?

2. What did you do after high school? Did you go on to college, start working, join the military, etc.?

3. How did you decide what to do after high school? What resources did you have available to help you make your decision?

4. At that time, what was the most important reason for making your decision? (For example, if you started working right after high school, was it because your family owned the business, or maybe because you needed to start earning money right away?)

5. What was your first job after high school?

6. What were the requirements for your first job? Did you meet the requirements? Or did you have to get additional work experience or education first?

WORKSHEET # 10, CONTINUED

7. What's your current occupation?

8. What type of path have you taken from your first occupation after high school to your current occupation? Have you continued to do the same thing? Have you switched jobs several times? What additional training or resources did you need?

9. If you've changed occupational paths several times, what caused you to make these changes?

10. Knowing what you know now, what would you do differently after high school?

11. What advice would you give someone like me about making a career decision?

WORKSHEET # 1 1: SCHOOLS AND PROGRAMS

Arizona offers a variety of different educational programs and schools across the state to choose from. Use MOHE's Web site (www.getreadyforcollege.org) to complete the following activity about schools and their academic programs. Also, AzCIS has program comparison performance outcomes for program graduates. You can access that by logging onto AzCIS and selecting **Programs of Study**.

1. Using page 41 of *Arizona Career & Educational Guide* name and 5 schools in Arizona.

2. Follow these 4 steps to complete the table below.

- A. Select 3 occupations that interest you.
- B. Find each occupation in AzCIS. After reading through the information, fill in one of the educational programs ("Areas of Study") that will help you prepare for this career.
- C. Select this area of study within AzCIS. List 3 schools offering the program.
- D. Now, use www.getreadyforcollege.org and locate each school that you listed. Fill in the tuition cost for one year (2007-2008) for a Arizona resident.

| Occupation | Educational Program | Name of School | Cost of Tuition 2007-2008 |
|------------|---------------------|----------------|------------------------------|
| | | A. | \$ |
| | | B. | \$ |
| | | C. | \$ |
| | | A. | \$ |
| | | B. | \$ |
| | | C. | \$ |
| | | A. | \$ |
| | | B. | \$ |
| | | C. | \$ |

3. Some occupations have many educational programs to choose from, while others don't have a clear connection to any. Did you have any problems matching your occupations with educational programs? Were you surprised by any of the related educational programs? Why or why not?

ACTIVITY # 1 1, CONTINUED

4. Choose another educational program that's appealing to you – select something different than the programs in question 2. List 4 schools that offer this program. If possible, choose different *types* of schools that offer the program (2-year or 4-year, private, state university, etc.). Fill in the information below for each school.

Educational Program: _____

| School | Type of School | Address | Phone / Web site | To order a catalog, contact ... |
|--------|----------------|---------|------------------|---------------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

5. What did you learn from this exercise? What other information about Arizona schools and educational programs did you find?

WORKSHEET # 12: CAREER RESEARCH

By now you've explored a variety of careers. Choose one occupation you still would like to learn more about. With help from your parent(s), use *Arizona Career & Educational Guide* and additional resources like AzCIS, CareerOneStop, **getreadyforcollege.org**, other family members, career resource centers, the Internet, library, career counselors or others to answer the following questions.

Title of Occupation:

1. Why are you interested in this occupation?

2. Give a description of the occupation, including main duties and responsibilities.

3. What are the education and training requirements?

4. Are there other requirements, such as licensure or certification, for this occupation? If yes, what steps must be taken to meet the requirements?

5. Does the occupation match your profile on the interest assessment in AzCIS? If yes, list your interest profile and three other related occupations. If not, what is the difference between your profile and the interest code for this occupation?

6. What are the low-end, median and high-end wages?

7. What is the job outlook for this occupation?

WORKSHEET # 12, CONTINUED

8. What are the opportunities for advancement in this field?

9. List at least 3 other occupations that are similar or related to this occupation. Briefly describe their duties and responsibilities.

10. Are there job opportunities in Arizona for this occupation? What about in your region of the state? List at least 3 companies or businesses in your area that are hiring employees for this occupation.

11. What school subjects or courses would be helpful in preparing for this occupation?

12. For the occupation you've selected, will you interact with other people a little or a lot? Explain.

13. Do you have the requirements (ability, skills, interest, etc.) to work in this occupation? Why or why not?

14. Name 3 educational programs related to your occupation. Remember: these educational programs can include classes at private vocational schools, apprenticeship training or military training.

WORKSHEET # 12, CONTINUED

15. Find 3 schools or institutions that offer at least 1 of the educational programs you listed in question 14. Provide the street address, Web site address and phone number for each school.

16. What's the total cost of training for each school you listed above? Be sure to include estimated costs for tuition, materials, books and supplies. Be sure to consider annual shifts in tuition rates.

17. List 3 resources you can use to learn about financial aid. What are some of the financial resources available to help you pay for the educational training you listed above?

18. Talk to someone employed in your occupation. If you cannot locate anyone, talk to an adult who knows a little bit about that occupation. Ask them at least 5 questions that you still have regarding your chosen occupation. Then, record your questions and answers below.

19. List at least 3 other resources besides *Arizona Career & Educational* guide that you used for this research. What information did each provide about your occupation?

WORKSHEET # 13: FUTURE CAREERS

Parents, you've probably already started thinking about future career choices for your child. And they've started exploring different occupations too. How do they compare? Fold this paper in half and separate the columns. Ask your son or daughter to list 5 careers he or she finds interesting. Without looking at the other column, parents, write down 5 careers you think your child is well suited for. Together, discuss the responses. What have each of you learned from this exercise?

| STUDENT | PARENT |
|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| What careers are you considering for the future? Why do you like each career, or why do you think it would be a good fit for you? | What careers are likely choices for your child? Why do you think your child would be well-suited for the careers you listed? |
| 1. 2. 3. 4. 5. | 1. 2. 3. 4. 5. |
| What have you learned from this exercise? | What have you learned from this exercise? |
| 1. 2. 3. 4. | 1. 2. 3. 4. |

Adapted from
Youth Decisions
 (J. Davis and M. Dickmeyer).

WORKSHEET # 14: BUILDING YOUR MONEY SMARTS

You might not be ready for a full-time job or be preparing for college right now, but it's never too early to get money smart! Most people spend money as soon as they earn it (through working) or receive it (as a gift). It's HOW you decide to spend your money that make you money smart.

Directions: Using the 7 steps to decision-making, solve the problem below.
(Guide).

1. Identify the decision you want to make.
2. Gather information.
3. Identify your options.
4. Weigh your options.
5. Choose an option.
6. Act on your choice.
7. Evaluate your decision.



You just registered for a cool science class in college and need to buy a textbook AND school supplies. You have exactly \$135. A brand new textbook costs \$129.95. A used textbook costs \$50. What should you do?

1) Identify the decision you want to make:

Should you buy the new textbook but no supplies or should you buy a used textbook and supplies?

2) Gather information:

You have enough money to buy the new textbook and some supplies OR a used textbook and all your supplies, but not both.

3) Identify your options:

- a) Buy new textbook and no supplies.
- b) Buy used textbook and some supplies.

4) Weigh your options.

| Why I should buy the new textbook | Why I shouldn't buy the new textbook | Why I should buy the used textbook | Why I shouldn't buy the used textbook | Why I should | Why I shouldn't |
|------------------------------------------|--------------------------------------|-------------------------------------------|---------------------------------------|--------------|-----------------|
| | | | | | |

WORKSHEET # 14, CONTINUED

5) Choose an option.

My decision is to _____

because _____.

6) Act on your choice.

7) Evaluate your decision.

What were the results of your decision?

Would you make the same decision next time? Why or why not?



Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET # 15: WANT IT ALL VS. NEED IT ALL

When it comes to money, people usually spend money on what they **need** or **want**. What's the difference between a need and a want?

- ❖ I think a **need** is _____.
- ❖ I think a **want** is _____.

Does everyone have the same needs and wants? Why or why not?

| Area of your life | Needs | Wants |
|-------------------|---------------------------|-----------------------------------------------------------|
| Personal | 1. Clothes 2. Food | 1. Designer jeans 2. Pizza |
| School | 1. Notebook 2. Pencils | 1. Notebook with cool cover 2. Glow in the Dark pencil |

Directions: List 3 needs and 3 wants in your personal and school life.

| Area of your life | Needs | Wants |
|-------------------|------------------------|------------------------|
| Personal | 1. 2. 3. | 1. 2. 3. |
| School | 1. 2. 3. | 1. 2. 3. |

We all have both needs and wants. What can you do **now** to meet your future needs and wants?

Is going to college a need or a want? Explain your statement. _____

WORKSHEET # 16: SHOW ME THE MONEY!



Let's face it. Everyone needs money to survive. We need money to pay for shelter, food, clothing, and other necessities. There are several ways to get money. You can:

- Earn money by working
- Receive money through the exchange of goods or services
- Receive money from someone as a gift

Anyone at any age can earn money. Put a check (✓) in the box next to *what you like to do* or *what you don't like to do*. You can add other ways to earn money on the blank lines.

| | What I like to do | What I <u>don't</u> like to do |
|-------------------------|------------------------------|-------------------------------------------|
| Baby-sit | <input type="checkbox"/> | <input type="checkbox"/> |
| Clean | <input type="checkbox"/> | <input type="checkbox"/> |
| Run a lemonade stand | <input type="checkbox"/> | <input type="checkbox"/> |
| Mow lawns | <input type="checkbox"/> | <input type="checkbox"/> |
| Sell old books and toys | <input type="checkbox"/> | <input type="checkbox"/> |
| Shovel snow | <input type="checkbox"/> | <input type="checkbox"/> |
| Wash cars | <input type="checkbox"/> | <input type="checkbox"/> |
| Collect loose change | <input type="checkbox"/> | <input type="checkbox"/> |
| Have a garage sale | <input type="checkbox"/> | <input type="checkbox"/> |
| Walk dogs/pet-sit | <input type="checkbox"/> | <input type="checkbox"/> |
| Rake leaves | <input type="checkbox"/> | <input type="checkbox"/> |
| Sell cookies | <input type="checkbox"/> | <input type="checkbox"/> |
| Fix bicycles | <input type="checkbox"/> | <input type="checkbox"/> |
| Wash windows | <input type="checkbox"/> | <input type="checkbox"/> |
| Paint | <input type="checkbox"/> | <input type="checkbox"/> |
| Invent something | <input type="checkbox"/> | <input type="checkbox"/> |
| Make/sell crafts | <input type="checkbox"/> | <input type="checkbox"/> |
| Tutor | <input type="checkbox"/> | <input type="checkbox"/> |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> |

WORKSHEET # 16, CONTINUED

When you have a **goal** you want to reach, it's a good idea to **plan ahead** and **figure out the steps** to reach that goal. Setting goals increased your likelihood of getting what you want out of life.

Directions: In the following activity, figure out how much work you need to do to save for each goal if you received these amounts:

| I make: | If I: |
|----------------|-----------------|
| \$1.50 | Walk the dog |
| \$1.50 | Sell an old toy |
| \$3.00 | Mow a lawn |
| \$4.50 | Wash a car |
| \$6.00 | Shovel snow |

1. Your favorite video game costs \$18 and you want to make the money by washing cars. How many cars will you need to wash to make enough money to buy the video game?

2. If you sell 5 toys and shovel snow once, will you have enough money to buy the video game?

3. If you mow 3 lawns, what else could you do to earn the \$18 you need to buy the video game?

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET # 17: BUDGETING BASICS

A **budget** helps you keep track of their money.

A budget tracks how much money you have coming in (income, allowance, gifts) and how much you have going out (expenses for needs and wants). How much you can save will depend how much you are able to put away and still pay for other expenses.



What are some items you budget for each week or month? _____

Did you overspend or under-spend on any of your budgeted items? _____

What happens if you don't keep track of how you spend your money? _____

Put a true (T) or false (F) next to each statement. Using a budget will help me:

- _____ Figure out how much money I have available to spend.
- _____ Find out if I like school.
- _____ Decide what I want to do with my money.
- _____ Save money for college.
- _____ Learn if I get good grades.
- _____ Help me stay out of financial problems.

Building a budget plan is as easy as 1-2-3:

1. Choose a time frame for your budget.
2. Estimate what your income and expenses will be for the chosen time frame. What are your priorities?
3. Make sure your expenses aren't more than your income. Remember to include savings in your plan.

WORKSHEET # 17, CONTINUED

You have \$20 in savings for college and you just received \$50 from your aunt for your birthday. Make a budget to decide how you will spend or save your money. An example has been set-up for you below.

Time period: _____

| Item | Amount budgeted | Actual amount spent | Amount spent above or below the amount budgeted |
|------------------------|-----------------|--------------------------------|-------------------------------------------------|
| Savings for college | \$10 | \$10 | \$0 |
| Baseball cap | \$10 | \$15 | Above budget by \$5 |
| Candy | \$5 | $\$3 + \$4 + \$2 + \$4 = \$13$ | Above budget by \$8 |
| Eating out | \$5 | $\$2 + \$4 = \$6$ | Above budget by \$1 |
| Mom's birthday present | \$10 | \$18 | Above budget by \$8 |
| CDs | \$10 | \$0 | Below budget by \$10 |
| TOTAL | \$50 | \$ _____ | _____ by _____ |

Which items did you prioritize money for? Did you overspend or save? _____

What happens when you overspend on some items? _____

Do you think it is OK to overspend? Why or why not? _____

If you continue to tap into your college savings fund, what will the consequences be?

Adapted from
Financing Your Future
 [Minnesota Office of Higher Education]

WORKSHEET # 18: MONTHLY BUDGET

Each occupation in *Arizona Career & Education Guide* has wage information. But, how far does that money *really* go? One way to figure this out is to construct a monthly budget. Choose an occupation and record its median hourly wage below. Although this won't represent the actual amount you will earn in a month in this occupation, it will help you understand just where your money goes. Be sure to use a pencil!

Occupation _____ Median Wage \$ _____

The first step is to calculate how much money you *really* have to spend each month.

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Gross Monthly Income | |
| Gross monthly income is your hourly wage times the number of hours worked in a month. = (wage) X (173) [Use a full-time estimate of 173 hours per month] | \$ _____ |
| Payroll Deductions | |
| Deductions include Federal and State taxes, social security plans and insurance costs. Deductions typically total 30 percent of your gross monthly income = (gross monthly income) X (.30) | \$ _____ |
| Net Monthly Income | |
| This equals your total take home pay minus the amount of money for payroll deductions. = (gross monthly income) - (payroll deductions) | \$ _____ |

Next, estimate how much you spend on monthly expenses. Do your best to determine how much you would spend for each category by using the guidelines below and what you know about your own spending habits. Adjust the numbers until you are satisfied with the amounts.

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Housing | |
| Rent or mortgage payments should be no more than 30 percent of your net monthly income. The average rent for a 2-bedroom apartment in the Twin Cities is \$930/month.* | \$ _____ |
| Food | |
| Typically 25 percent of your net monthly income is spent on food. If you are single, you can decrease this amount. If you expect to feed a family, you probably won't be spending less than \$250 a month. | \$ _____ |
| Transportation and Maintenance | |
| On average, transportation costs equal 15 percent of your net monthly income. If you own a vehicle, you will have to maintain it (gas, insurance, repairs, tags, etc). Also, add about 20 percent of your above transportation cost to cover these expenses. If using public transportation, your expenses may be lowered significantly. | \$ _____ |
| Savings / Retirement | |
| It's wise and recommended to set aside money each month for savings. There are numerous options for saving money – from opening a savings account at a bank to investing. It's recommended that you save <i>at least</i> 5 percent of your net monthly income. | \$ _____ |

WORKSHEET # 18, CONTINUED

Clothing

Think of all of the work and casual clothes, shoes and coats you buy in one year. Divide this amount by 12 for how much you will expend in a month. Typically, clothing costs are 10 percent of your net monthly income.

\$ _____

Entertainment

Includes money you'll spend on movies, eating out, concerts, going to clubs, etc. Add up how much money you spend in a week on entertainment. Multiply this amount by 4 to calculate your monthly expense.

\$ _____

School Payments

Don't forget to add in any tuition or student loan costs you might have. Visit the Office of Higher Education Web site (www.getreadyforcollege.org) for specific tuition and loan payment details.

\$ _____

Miscellaneous

These expenses include everything else – like cell phone bills, cable, electric, gas, dry cleaning, buying household and cleaning supplies, pet expenses, prescription costs, Internet connection and other miscellaneous expenses that you have to budget into your monthly expenses.

\$ _____

Total Monthly Expenses

\$ _____

*Family Housing Fund: www.fhfund.org

WORKSHEET # 19: KEEPING TRACK OF YOUR MONEY

In order to have control of your money, you need to know where it's going!

Directions: For the next 2 weeks, keep track of everything you spend. For this activity, you will create your own budget. Include a start and end date for this activity on the **Budget Period** line. On the **Amount Available** line, write how much money you have to spend during this period.

Under **Items**, list the items on which you usually spend your money. You might add additional items later. Under **Amount Budgeted**, write down the maximum amount you plan to spend for each item. Then record how much you actually spent every day under **Actual Amount Spent**. Now, subtract your **Actual Amount Spent** from your **Amount Budgeted**, and write the amount under **Spent above or below budgeted amount**.

Budget Period: _____ **Amount Available:** \$ _____

| Item | Amount Budgeted | Actual Amount Spent | Spent above or below budgeted amount |
|------|-----------------|---------------------|--------------------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

What was it like to follow to a budget? Was your budget realistic? _____

What patterns do you see in your spending habits? Where did you overspend or under spend? _____

Were you able to save any money? Why or why not? _____

What would you change in your budget? _____

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET #20: SPENDING HABITS

Did you know that your spending habits can make or break your budget? Some people spend more money in certain areas than others.

Directions: Circle ONE item from each row you would most likely buy if you had an extra \$50 to spend. In the first row, circle the item you would buy first. You can circle the same item in more than one row if you would buy that item repeatedly or would spend most of the \$50 on that same item.

| | | | | | | | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Clothes | Video Games | CDs/Music | Savings | Books | Hobbies | Movies/DVDs | Food |
| Video Games | Food | Hobbies | Movies/DVDs | Savings | Books | CDs/Music | Clothes |
| CDs/Music | Savings | Books | Hobbies | Movies/DVDs | Food | Clothes | Video Games |
| Savings | Books | Hobbies | Movies/DVDs | Food | Clothes | Video Games | CDs/Music |
| Books | Hobbies | Movies/DVDs | Food | Clothes | Video Games | CDs/Music | Savings |
| Hobbies | Movies/DVDs | Food | Clothes | Video Games | CDs/Music | Savings | Books |
| Movies/DVDs | Food | Clothes | Video Games | CDs/Music | Savings | Books | Hobbies |
| Food | Clothes | Video Games | CDs/Music | Savings | Books | Hobbies | Movies/DVDs |

Now, count the number of times you circled each item and write the total next to the item below:

| | | | |
|-------|-------------|-------|---------|
| _____ | Hobbies | _____ | Savings |
| _____ | Video games | _____ | Food |
| _____ | CDs/music | _____ | Clothes |
| _____ | Movies/DVDs | _____ | Books |

The items that you scored the highest in are areas you are most likely to spend your money impulsively. When you make an unexpected purchase, it is called **impulse buying**. This means you did not budget for or intend to buy an item but saw and bought it immediately simply because you wanted it.

Which factors often influence your decision to buy an item? _____

Thank about your spending over the past few months. Is there anything you bought that you haven't used yet?

Remember, sticking to a budget and deciding how you are going to spend your money ahead of time will help you to determine if you really need something. When you see something you really want, don't buy it right away. Wait, go home and think about whether or not you really need the item you're tempted to buy. Will you have to give up something else if you buy the item?

Adapted from
Financing Your Future
 [Minnesota Office of Higher Education]

WORKSHEET #21: SAVING BASICS



Saving is the best way to make the most of your money. To save money is to put money aside for future use. You can save money at home or you can put your savings in a bank savings account. If you put your money into a savings account, the money earns interest.

Interest is the money that accumulates on money that's in the bank. The longer your money sits in the bank, the more interest you'll receive. The higher the interest rate, the more interest you earn.

Whether you want a new bicycle, your favorite group's latest CD, or money for college, saving is a good habit to learn.

Directions: Using the chart below, calculate how much you can save each month and accumulate in 10.

| Savings each month | | Number of months | | Annual savings | | Number of years | | Total savings | |
|--------------------|---|------------------|---|----------------|---|-----------------|---|---------------|--|
| \$10 | x | 12 | = | \$120 | x | 10 | = | \$1200 | |
| \$20 | x | 12 | = | | x | 10 | = | | |
| \$50 | x | 12 | = | | x | 10 | = | | |
| \$100 | x | 12 | = | | x | 10 | = | | |

1. If you saved \$50 every month, how much money would you have for college after 1 year? _____

After 5 years? _____

After 10 years? _____

2. If you saved \$100 every month, how much money would you have for college after 1 year? _____

After 5 years? _____

After 10 years? _____

Adapted from
Financing Your Future
 [Minnesota Office of Higher Education]

WORKSHEET #22: SIMPLE VS. COMPOUND INTEREST

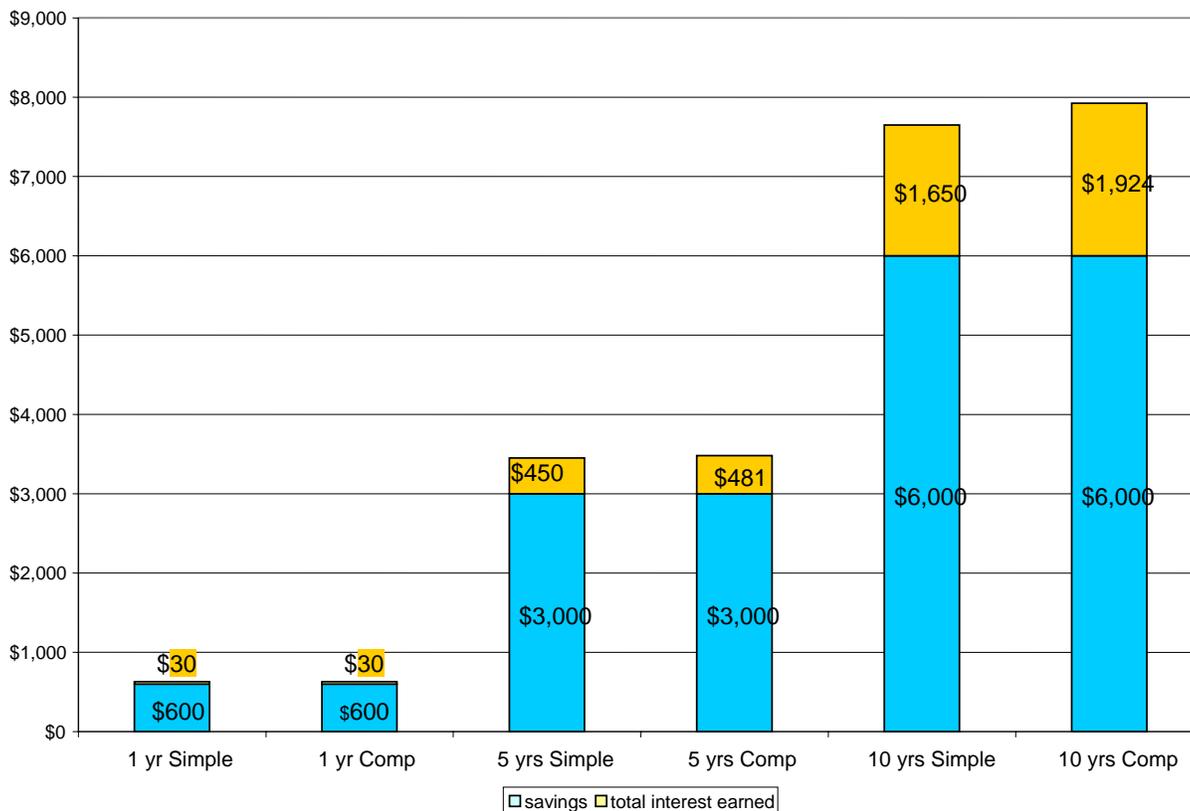
When you save, interest can help your money grow over time. There are 2 different types of interest.

Simple interest is the money earned on your original money. The interest earned on your original money does not earn interest.

Compound interest is different. When the money you save earns interest, the interest earned also makes interest. The earlier you start, the more you'll earn.



Directions: Using the charts below, answer the questions that follow.



WORKSHEET #22, CONTINUED

The table below illustrates how to calculate **simple interest**.

Example: You have \$100 in a savings account. How much it will be worth in 1, 3 and 5 years at different interest rates?

| Your money today | Annual % of interest | Annual interest earned | Number of years | Total interest earned | Your money today | Total value of your money |
|-------------------------|-----------------------------|-------------------------------|------------------------|------------------------------|-------------------------|----------------------------------|
| \$100 | x 5% | = \$5 | x 1 | = \$5 | + \$100 | = \$105 |
| \$100 | x 5% | = \$5 | x 3 | = \$15 | + \$100 | = \$115 |
| \$100 | x 5% | = \$5 | x 5 | = \$25 | + \$100 | = \$125 |
| \$100 | x 10% | = \$10 | x 10 | = \$100 | + \$100 | = \$200 |

Directions: Using the table above and the following steps, figure out how much \$10 will be worth in 5 years at different interest rates?

1. Multiply **Your Money Today** by the **Annual % of Interest** to find your **Annual Interest Earned**.
2. Multiply your **Annual Interest Earned** by the **Number of Years** you will keep the money in the bank to find your **Total Interest Earned**.
3. Add the **Total Interest Earned** to **Your Money Today** to calculate the **Total Value of Your Money**.

| Your money today | Annual % of interest | Annual interest earned | Number of years | Total interest earned | Your money today | Total value of your money |
|-------------------------|-----------------------------|-------------------------------|------------------------|------------------------------|-------------------------|----------------------------------|
| \$10 | x 5% | = | x 5 | = | + \$10 | = |
| \$10 | x 8% | = | x 5 | = | + \$10 | = |
| \$10 | x 10% | = | x 5 | = | + \$10 | = |

WORKSHEET #22, CONTINUED

The table below illustrates how to calculate **compound interest**.

Example: High interest rates hurt you when you owe money but can help you when you save money. Compound interest is the way to go. If you put \$100 into a savings account that paid 10 percent compounded annually, you would earn a total of \$61.04 in interest in 5 years.

| Year | Amount at start of year | Annual % of interest | Total interest | Amount at start of year | Total value of your money at the end of the year |
|------|-------------------------|----------------------|----------------|-------------------------|--------------------------------------------------|
| 1 | \$100 | x 10% | = \$10 | + \$100 | = \$110 |
| 2 | \$110 | x 10% | = \$11 | + \$110 | = \$121 |
| 3 | \$121 | x 10% | = \$12.10 | + \$121 | = \$133.10 |
| 4 | \$133.10 | x 10% | = \$13.31 | + \$133.10 | = \$146.41 |
| 5 | \$146.41 | x 10% | = \$14.64 | + \$146.41 | = \$161.04 |

Directions: Based on the tables above, complete the following questions about simple interest and compound interest.

Why would you prefer a savings account that paid **simple** or **compound interest**? _____

List 3 habits that might prevent you from saving. _____

Are these good reasons not to save? Why or why not? _____

How could you deal with these reasons and still manage to save some money? _____

What are some things you might want to start saving for **now**? _____

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET #23: LOOK TO THE FUTURE



When you think about your future, what do you see for yourself? Of course, everyone wants to believe he or she will be successful and able to do all the fun things that come with success, like traveling, raising a family, or just living comfortably. But success doesn't just happen. It requires careful planning and strategy.

CONSIDER THIS: **High school graduates make more money** than those who drop out of high school. College graduates make more money than high school graduates.

| Median Earnings for U.S. Men Per Year | Amount of Education |
|---------------------------------------|---------------------------------|
| \$21,760 | Less than High School Diploma |
| \$31,183 | High School Diploma (or GED) |
| \$37,883 | Associate Degree |
| \$52,242 | Bachelor's Degree |
| \$68,239 | Graduate or Professional Degree |

Source: 2004 American community Survey: www.census.gov/prod/2005pubs/acs-01.pdf

What is the relationship between education and earnings? _____

The amount of education you choose goes a long way in determining the financial security you enjoy in life. Not all jobs require a college education, but graduating from college gives you more options and choices. It opens the door to more career options, better jobs, and more opportunities. It also means you're less likely to be unemployed or underemployed.

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET #24: PAYING FOR COLLEGE



College costs money, but it doesn't have to be a puzzle.

Directions: Use the crossword puzzle below to untangle different ways to pay for college. Then use the remaining letters to solve the riddle.

s f u t u g r e c o l l e g e
 e c i v r e s y r a t i l i m
 g r h a a y d q l y p t y c e
 p t n o l q a w d r x a l d k
 h t n i l i y u o l t x s g g
 s q m i i a t a t f l c g n z
 r a s y y s r b w x k r n g c
 f b j c k j p s r p k e i u u
 f x k r n e n p h d q d v m i
 h n o a s r g b a i y i a y n
 w w o n w p m e f i p t s t c
 z l a b t k b q l h b s c j c
 e o o o r k m z f f y j c y w
 l n a w a h j x u t o i e u s
 e q j c s d d q b q f c j h d

family grants

loans military service

savings scholarships

tax credits work study

You are a _____!

Adapted from
Financing Your Future
 [Minnesota Office of Higher Education]

WORKSHEET#25: HOW MUCH DOES COLLEGE REALLY COST?

Directions: Read each definition and fill in the blanks next to each definition to learn the different costs associated with attending college.

Different College Costs

t__tion and f__s

r__m and bo a__

boo__ and su__lies

per__al ex__ses

trans__ation expenses

Definitions:

What it costs to take classes and use certain facilities at the school such as the library, health center, or student activities.

The price of housing, whether you're living in a dormitory on-campus or an apartment off-campus, and the price of meals, whether it's in the college cafeteria or buying food and cooking for yourself.

Includes books, pencils, paper, and whatever you need to complete your courses.

Includes what you will spend on laundry, clothing, recreation, insurance and other items.

The cost of ravel and commute from home to school or from school to home.

Directions: Think about the different costs of attending college and brainstorm ways you can save money in each area.

| Room and Board | Books and Supplies | Personal Expenses | Transportation Expenses |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Example: <ul style="list-style-type: none"> • Making dinner at home instead of eating out. • • • | Example: <ul style="list-style-type: none"> • Buying used textbooks instead of brand new books. • • • | Example: <ul style="list-style-type: none"> • Buying generic brand shampoo instead of brand names. • • • | Example: <ul style="list-style-type: none"> • Walk or ride my bike instead of taking the bus to school. • • • |

Adapted from
Financing Your Future
 [Minnesota Higher Education Services Office]

TIPS: HOW TO STAY ON BUDGET



Parents, if your child is still having trouble adjusting their budget so their total monthly expenses don't exceed their net monthly income, here are some tips on how they can cut back within each category of monthly expenses.

Housing: Get a roommate. Not only will you split the rent in half, but you'll also be able to save money on utilities and other household bills.

Food: Eat in! Even a \$.99 burger at a fast food restaurant is more expensive (and less healthy) than several sandwiches that you can fix at home. If you have to be away from home at lunch, pack a lunch to bring with you.

Transportation & Maintenance:

Ride the bus, carpool or buy a fuel-efficient car. When it comes to cars these days, bigger may appear to be better, but an SUV will cost you a lot more in gas than a smaller car.

Utilities: You can really save money by remembering to turn your lights off when you exit a room in your house or apartment.

Savings/Retirement:

This is one place you don't want to skimp. Commit to stocking away a small amount each month – even if you have to give up a mocha latte or two.

Clothing: Make sure your clothes are worth their price. If the number of dollars an item costs equals the number of times you think you'll wear it, then go ahead and buy it. (For Example, if you want to buy a \$40 sweater, ask yourself: will I wear this sweater 40 times? If the answer is no, put it back!)

Entertainment:

Everyone wants to have fun, but entertainment costs can skyrocket if you don't watch your spending. To save a few bucks, go to matinees rather than evening movies and skip the popcorn.

School Payments:

Explore scholarship options and remember that not all scholarships are based on athletic ability or GPA. Pay your tuition bills on time to avoid late charges.

Miscellaneous:

When getting prescriptions, always ask if the medication you need comes in generic. Buy discount cleaning supplies and buy often-used items in bulk.

Adapted from

Louisiana Career Gear 2003/2004 Instructor's Guide
[Louisiana Works, Department of Labor]

MONEY MANAGEMENT MISTAKES TO AVOID

Parents, here are some additional money management tips to share.



1. **Not setting up a budget.** Working out your spending plan "on paper." It goes a long way toward helping understand what you have to spend and spending within your means.
2. **Not keeping track of account balances.** These days, with all the tools available through banks, credit unions and online, there's no excuse for not tracking balances, at least on a monthly basis. The consequences of not keeping track can be expensive as bounced check fees, ATM fees and over-the-limit fees escalate.
3. **Making poor choices about credit cards.** Credit card companies are offering fantastic "deals" to students, but as a rule it's better to avoid credit cards altogether! If you do decide to get a credit card, make sure your child pays the balance in full each month. There's nothing harder to pay back — or more expensive — than debt that piles up on a maxed out credit card.
4. **Letting friends talk your teen into spending money they don't have.** When friends try to pressure you to go out to eat, go to a movie, take a road trip, etc., be ready with some alternate ideas for entertainment that fits into your budget.
5. **Lending money to friends.** Giving someone a loan does not help them learn how to manage their own money and if there's any problem with them paying it back (as there usually is), it will stress a friendship, not to mention your own finances!
6. **Buying on impulse.** Always take a list — and stick to it — when you go shopping. Also, comparison shop and economize, even on everyday purchases.
7. **Not planning past immediate needs.** There's always emergencies and unexpected expenses. There will also be future expenses that you can start saving for now. Make saving a part of your plan.

One of the biggest pitfalls in budgeting for everyone is what's included in the "other" category. When you're developing a spending plan, identify what your expenditures are and what luxuries you can or can't afford ... make sure to control every dime and dollar. Here's just a partial list of things people spend change on, without thinking about how it adds up:

- gum or candy
- books, magazines, newspapers
- tickets for movies or sporting events
- CDs, DVDs
- cosmetics
- hobby items
- gifts and greeting cards.

Save your change and see what you really spend your cash on!

Adapted from
Student Career Guide: A Future by Choice, Not by Chance
[Utah Career Resource Network]

WORKSHEET #27: PROGRAM EVALUATION CHART

Directions: Place a star by the 5 school characteristics you consider most important. Evaluate each program in all the areas listed below on a scale from 1 – 4 (with 4 being excellent). Then, compare your evaluations of each school. Pay particular attention to those 5 starred characteristics that are most important to your personal needs and interests.

| School Characteristics | school name here | | | | | |
|--------------------------------------------------------------|---------------------|--|--|--|--|--|
| Admission options | | | | | | |
| Academic programs and atmosphere | | | | | | |
| Strength of faculty (reputation) | | | | | | |
| Quality of programs | | | | | | |
| Financial aid opportunities | | | | | | |
| Price of the school | | | | | | |
| Ability to transfer credits | | | | | | |
| Academic facilities (lecture halls, library, labs) | | | | | | |
| Recreational facilities (student center, pool, gymnasium) | | | | | | |
| Student body (diversity) | | | | | | |
| Student services and activities | | | | | | |
| Performance standards | | | | | | |
| Financial condition | | | | | | |
| Size of the school (student population) | | | | | | |
| Student-faculty ratio | | | | | | |
| Location and setting of campus | | | | | | |
| Health facilities | | | | | | |
| Housing facilities | | | | | | |
| Cultural and social entertainment opportunities | | | | | | |
| Food service | | | | | | |
| Availability of computer and Internet access | | | | | | |
| Opportunities to participate in clubs and activities | | | | | | |
| Opportunities for working part-time | | | | | | |
| Access to counseling programs (personal, career or academic) | | | | | | |
| Special Requirements: 1) | | | | | | |
| 2) | | | | | | |
| 3) | | | | | | |

Adapted from
Career Related Tools for Promoting College
 [Minnesota Office of Higher Education]