

Mapping Your Future[®] Guide to Life after High SchoolSM: Sophomore Year

Get prepared for life after high school

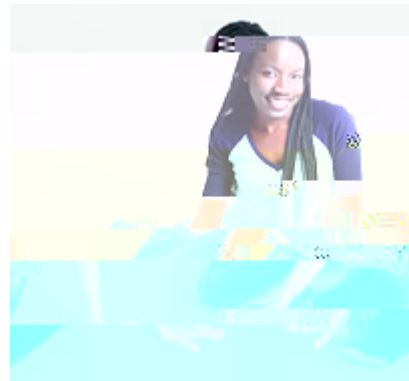
Some people know from an early age exactly what they want to be when they are adults—and how they can get there. Others aren't sure of their plans, and that's okay too.

Regardless of what you want to be, you most likely will be heading toward higher education of some kind, and our Guide to Life after High School can help you prepare. You'll learn about careers, academic preparation for college, how to pay for college, and managing your financial life after high school graduation.

Think about your future

Your sophomore year is the perfect time for you to be thinking about your future and what you want that future to be like.

Start thinking more seriously about what careers make the best use of your skills and incorporate your interests. When you find a career path that involves work you love, you will set yourself up for success. While you still have time to learn and explore, the earlier you can find the career area that is right for you, the easier it will be. You will be able to make the best decision, like choosing the right college, studying the correct subjects, and earning the degree that will get you the job you want.



Ask yourself:

- What is my favorite subject and why?
- What is my least favorite subject and why?
- What kind of assignments do I enjoy?
- What are my hobbies, and what is my favorite part about those hobbies?
- What activities am I involved in and why?

Sometimes matching a career to your interests is easy. For example, if you love history, maybe you want to become a history teacher. Other career fields may not be obvious to you, for example, you may love reading and writing, and maybe that could lead to working as a lawyer.

There is help available as you plan your career:

- Ask your school counselor about taking a career assessment test. This kind of test asks you several questions about your interests and abilities and does the work of matching you to possible careers. Every student should take a career assessment test.
- “Shadow” someone in a field that interests you, especially if you aren’t sure if that career is right for you. By observing that kind of work in action, you’ll be able to see what your life might be like on a day-to-day basis if you chose that career field. That person can also tell you about their experience, education

Prepare academically

There are several things you can do right now to prepare for college:

Practice good study habits

It's worth your time to develop good study skills because having them will help you get the best grades that you can. Those skills will also help you be better prepared to succeed at college.

Tips to improve your study skills:

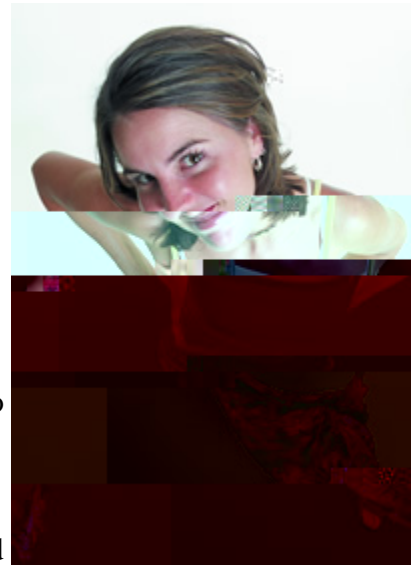
- Stay organized by making a "to do" list. Stick to it.
- Set goals for yourself.
- Prioritize! A test tomorrow is more important than an assignment due next week.
- Take good notes, and review them carefully later.
- Experiment a little. Where and when do you work best? Alone or in a group, bright or dim lighting, quiet or noisy. Then study that way!

Improve your writing skills

Effective writing conveys your thoughts into words. It's a skill you use throughout your life, and no matter what career you pursue, the ability to communicate in writing will help you succeed.

Quick tips for effective writing:

- Think about your audience. For example, you would use a different tone in an essay than you would in a note to a friend.
- Plan ahead. List important points in the order you wish to make them.
- Use a strong opening sentence to catch the reader's attention.
- Be clear and to the point. Edit out unnecessary words and information.
- Know and use proper grammar and punctuation.



Challenge yourself

Challenge yourself to get the best grades possible, and to explore challenging classes and activities. Doing so will set you up to succeed academically in college, and will look great on your record. Scholarship committees and college admissions offices will notice that you've taken upper level classes and see that you're a dedicated student.

Attend a college fair

Did you know that you can go to one place and learn about dozens of colleges? It's true, and it's called a "college fair." Attending a college fair is an opportunity for you to speak with admissions officers from several colleges, ask questions, pick up materials (free pens!), and start

should to take, when the tests can be taken, and how much they cost. If you are concerned about the fee to take these tests, also speak with your counselor about fee waivers.

ACT

- Focus is on English, math, reading and science reasoning
- Perfect score is 36
- Register online at www.actstudent.org or call 319-337-1270

Preliminary SAT

- Practice test for the SAT's
- By taking the test, you may qualify for scholarships
- Results are sent to colleges (though they are not looked at in terms of admission), and you may be added to their mailing lists
- Register online at www.collegeboard.com

SAT I

- Measures critical thinking and problem solving skills
- 3 sections: math, critical reading, and writing
- A perfect score is 2400
- Register online at www.collegeboard.com

Test Preparation

- Find out if your high school offers test review or practice workbooks.
- Free test preparation is available at www.collegeboard.com and www.actstudent.org.

Below are some ideas for sources of money for college.

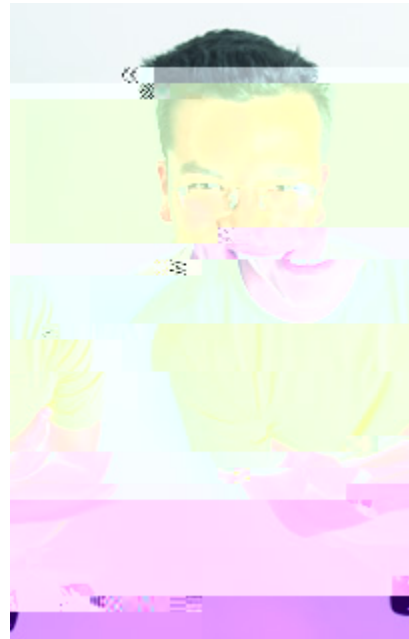
- Part-time job. By working on nights and weekends, you not only earn money for college, you can get valuable experience in how to balance different responsibilities.
- Summer job. In the summer, you can work full-time. Mow lawns, become a lifeguard, do some babysitting, or flip some burgers, all of these are good sources of income.
- Gift money. Maybe your parents give you a little cash on your birthday, or maybe you can expect a nice gift from grandma when you graduate. Save some of that money for college expenses.
- Sell stuff. Do you have CDs or video games collecting dust in your room? Sell them, and put some of those proceeds away for future expenses.

Every dollar that you can save for your own college fund will help you afford the costs of college.

Types of financial aid

By learning a little about each of the types of financial aid now, you'll be better prepared when the time comes to begin applying. There are several types of financial aid including:

- Scholarships, which is money that you don't have to repay. Scholarships are given based on qualities the applicant has. Each scholarship is different and may be awarded based on athletic ability, musical accomplishments, academic achievement, your heritage, place of worship, or your parents' workplace. If you come across a scholarship for which you might qualify, save that information so that you can apply during your junior or senior year of high school.
- Grants are another type of money that doesn't have to be paid back. Your eligibility for grants is usually based on your financial need for them.
- Work-Study is another type of financial aid. This type allows you to earn money for your education, usually by working on your college campus.
- After you've exhausted every other type of financial aid, then look at student loans. This is a type of borrowed aid, and must be repaid, even if you don't finish college or can't find a job afterwards. Be careful to only borrow the amount of student loans that you really need.



FAFSA4caster

One great way to get a “sneak peek” into the financial aid process is to check out the FAFSA4caster at www.fafsa4caster.ed.gov. This program takes your current financial situation and gives you an estimate of what kinds and how much federal financial aid you might receive.

Consider your financial life after high school

Learn now how to become a smart money manager. It's one of the most important things you can do to ensure that you are successful in your life after high school.

Budgeting

It's possible to stay in control of your money if you don't know where it's coming from or where it's going. Having a plan for your money is called a "budget," and now is the perfect time to start. If you can learn budgeting now, when you're dealing with income from a part-time job or just having a good plan for what to do with cash from birthday gifts, you'll be in much better shape when you're dealing with larger numbers.

Follow the easy steps below for making your first budget:

1. Write down how much money you expect to be coming in. For example, let's say that you can count on receiving \$25 for your birthday.
2. Write down the ways you plan to use it. These are your categories.
 - o Buy something I want - \$10.00
 - o Give to school fundraiser - \$10.00
 - o Save for college fund - \$5.00
3. Follow this plan.

You've just successfully budgeted!

Saving

Another great habit to get into right now is to always save some of your money. Anytime you receive money, some of it should go into a savings account for future expenses.

1. Set a short-term goal. Save up something small that you want (maybe an item of clothing).
2. Set a long-term goal. Plan to save enough for your college books or even your first semester.
3. Check in on those goals occasionally.

Meeting savings goals can be really rewarding, and developing a savings habit will benefit you greatly down your financial road.

Mapping Your Future offers an interactive version of the Guide to Life after High School program at mappingyourfuture.org/GuideToLife/. To complete an interactive guide, you must be at least 13 years of age. In addition, your school or educator instructing you to complete the guide must elect to participate.