

# *Confused, or not confused: That is the question* A guide to career and college exploration

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### <u>Summary</u>

Each year thousands of high school seniors panic and make hasty decisions. For many, their hasty decision has a negative impact on their future. The topic that causes the panic revolves around college and career decisions. The reason they panic stems from being inadequately prepared for the number of college options and choices available to them. In an effort to gain admission into college at the last minute they are often forced to make decisions that are not in their best long-term interests.

The purpose of this booklet is to allow students and parents to being to make informed college and career decisions. This can be accomplished in a manner that allows for time and thought, giving you the best strategies to make an informed decision about your future. Rushed and hurried decisions are often ill-informed decisions, leading to mistaken goals and career paths. It is not our intent to have someone sit down and read through this entire booklet in one sitting. Rather, you will be better served to view this booklet as a resource for you to use as you begin this long and exciting journey. If you follow each step and give an appropriate amount of time for each to come to fruition, then you will be able to make wise and informed decisions about your future.

So, as you begin the transition from high school to college, then into a chosen career, make sure you don't rush the process. Remember to stay patient and start traveling down the career and college road sooner than later.

Good luck and enjoy the journey!

# Getting Ready

# 1. Senior Year Planning Guide

### <u>September</u>

- Explore and begin to narrow your post high school options.
- Register with the NCAA if necessary.
- Schedule a conference with your counselor to discuss future plans.
- Register for the ACT and/or SAT I & II if required.
- Attend the National College Fair at the Minneapolis Convention Center.
- Secure college applications.
- Determine if your high school courses meet college/career/NACAA requirements.
- Most colleges including the University of Minnesota will accept applications starting in September.
- There are numerous Minnesota Education Fairs throughout the state during September and October. Consult
- your counselor for dates, times and locations.

#### **October**

- Visit campuses during Teachers' State Conference (MEA)
- Apply for early admission decision if interested.
- Research private sources for scholarships.

#### **November**

- Finalize college choices.
- Check to be sure that you have registered for the appropriate entrance tests.
- Schedule admissions interviews if necessary.
- Request recommendations.
- Insure that your college application is complete check with counselor or college.
- Keep a file copy of all applications.

#### **December**

• Obtain the Free Application for Federal Student Assistance (FAFSA), the required form for the Minnesota State Grant program, in early December. Reference January for more information on FAFSA.

- Talk with your parents about the information needed to complete the financial aid application.
- Meet the priority deadline for college applications, especially the University of Minnesota.

### January

- Attend a Financial Aid Workshop.
- Complete the FAFSA on line if possible. You may also use the paper application. Obtain any additional forms directly from the colleges of your choice.

### <u>February</u>

- Review your status on all applications.
- Check deadlines for financial aid applications and housing applications at all colleges you are considering.
- If you have not submitted your financial aid application, do so. Some financial aid is given on a first come, first serve basis.

### <u>March</u>

- If possible, visit all colleges to which you have applied if you have not already done so.
- If you have not applied for admission to a college, it may not be too late. DO SO NOW!
- Review your financial Student Aid Report (SAR) for accuracy.

### <u>April</u>

- Review college acceptance notices. Complete necessary forms. Finalize your choices.
- Review scholarship, acceptance notices and rejection information. Complete necessary forms.
- Keep up academic work. Colleges will review your final grades.

### 2. Class Schedule for High School

As a high school student, you have the opportunity to prepare yourself for college in a very unique way. No other time in your life will afford you the time, resources, or energy to pursue your future educational and occupational goals than now.

If you have ever wondered what colleges want you to have on your transcript, wonder no more! The secret is going to be revealed to you right now.

High schools across Minnesota follow a similar schedule to the one described below and build on from there. It is recommended that students in high school use the following schedule to enhance their level of college readiness (for information about College Readiness go to <u>www.act.org</u>).

#### RECOMMENDED ENHANCED CLASS SCHEDULE

English: 4 years Mathematics: 4 years Social Studies: 4 years Science: 4 years

Some of your credits can come from accelerated middle school classes (ie.. taking Algebra 1 in middle school) but a majority of them should be taken at your high school. Students who have followed the enhanced program typically do much better on their ACT and SAT tests for college admission.

While high schools offer students a certain number of elective credits each year it is advised that students use those credits to complete the enhanced schedule and/or take classes that directly relate to their desired college field of study. Students who wish to pursue college degrees in music should focus on music, while those who are interested in business should spent time taking extra business related classes.

### **Careers and Inventories**

### 3. Learn about your skills and interests

Discovering what career area you want to pursue can be a place to start before searching for a college, filling out your FAFSA, or even visiting a college. The process each person takes to settle on a specific career field or degree is very different. Some people are influenced to pursue a certain career because of their family's history in a particular career field. It is not uncommon to have generational career paths that are similar. To a large degree, your family environment can greatly influence your thinking and career pursuits. So, what do you need to know in order to begin the process of learning what job best suits your skills and interests? The following are recommendations of books and resources for you to look over to help you tackle such an important life decision.

- 1. "48 Days To The Work You Love"- Dan Miller\*
- 2. "No More Mondays"- Dan Miller\*
- 3. "The Right Job, Right Now"- Susan Strayer
- 4. "Career Match: Connecting Who You Are with What You'll Love to Do"-

The first two books are highly recommended and should be read by both students and parents, no matter what their career field or job satisfaction level.

\*Dan Miller's books are faith-based but include a lot of practical information that is applicable to anyone searching for a filling career.

### 4. Career inventory websites and resources

There are many websites that offer career and interest inventories. The good thing about taking an online personality and interest assessment test is the instant results. You can find a good website, answer a few questions and have your results right in front of you. There is a warning though. Among all the good links and good information there is a plethora of spam and junk. If you have to go through a number of pages of offers from advertisers, or if you have to continually check "No" to pages worth of magazine or email subscriptions than the results of the "free" assessment are not worth the headache of the spam and trash you'll receive in return.

Before you being to look over this very long list of interest and personality links there are a few that would be well worth your time and money to pursue. John Holland's career interests and assessments are typically very well done and give good information. There are a number of links and resources from him in the information listed below. The first link listed is VERY good for a complete and thorough assessment. It uses research to connect your skills and interests in a number of categories, making it easy to read and understand. While it is a fee-based service, the small amount of money you would spend to take this assessment will be well worth it in the long run. This test, coupled with reading one of Dan Millers's books will put students and parents in a good position to make an informed career decision. Also, check out <a href="http://mncis.intocareers.org">http://mncis.intocareers.org</a> for career information.

Campbell and Keirsey Personality and Interests Inventory http://www.keirseycampbell.com

Self- Assessment:Tools and Quizzes <a href="http://content.monster.ca/tools/">http://content.monster.ca/tools/</a>

Free Career test http://www.questcareer.com

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Work Interest Quiz http://www.myfuture.com/career/interest.html

Career Planner http://www.careerplanner.com/

Which jobs interest you? <u>http://www.careerkey.org/</u>

Holland Codes http://www.roguecc.edu/counseling/HollandCodes/t est.asp

Free sample assessment http://www.assessment.com/ http://www.assessment.com/StartMAPP.asp

Top Careers that Match Your Interests <a href="http://www.testingroom.com">http://www.testingroom.com</a>

Job Hunters' Bible.com http://www.jobhuntersbible.com/

Interest Inventory & Career Resources <u>http://careerplanning.about.com/library/glossary/bld</u> <u>ef-interestinv.htm</u>

View general job market trends <a href="http://www.acinet.org/">http://www.acinet.org/</a>

### 5. Top ten steps to choosing a career

Career choices may be more difficult today than at any time in history. There are infinitely more careers to choose from; career definitions are more fluid and changing; and the level of expectations are rising. Most men and women entering the workforce today can expect to change careers three or more times during their working lives. Here are ten steps to help ensure that your choices are good ones.

#### 1. Begin with your values.

What's really important to you? What do you value the most in life? What do you like to do so much that you would almost feel guilty getting paid to do it? These questions are designed to help you get at one of the key elements in career choice: values. Your values are the emotional anchor of all that you do. Satisfying careers are built upon the notion of a high correlation between one's personal values and the work they will be doing. Begin your career search by sorting out your values and writing them down as clearly and succinctly as you can. Go to <a href="http://www.usd.edu/trio/tut/time/workinv.html">http://www.usd.edu/trio/tut/time/workinv.html</a> to learn more about your work values. Also read this article on personal values and the effect it has on ones goals, direction, and pursuits-<a href="http://www.gurusoftware.com/GuruNet/Personal/Topics/Values.htm">http://www.gurusoftware.com/GuruNet/Personal/Topics/Values.htm</a>

#### 2. Identify your skills and talents.

A skill is something you've learned to do. A talent is something you've been born with, or at least that you seem naturally qualified to do. It's important to recognize the difference between the two. You may be skilled at something and still not find it interesting. Chances are, however, if you are naturally talented at something, there will be a correlation between that particular talent and your values. Put another way: you are more apt to enjoy doing what you do well naturally than what you have simply been taught to do.

#### 3. Identify your preferences.

From early on, we approach the world with certain personal preferences--how we perceive others, how we think and make decisions, whether we prefer concepts over people or vice versa, and the extent to which we are comfortable with uncertainty in our lives. For many, these preferences operate at a subconscious level, but they strongly influence the way we function with others. Some questions may help; Do you regard yourself as highly intuitive? Are you outgoing or reserved? When faced with a decision, do you rely primarily on facts or feelings? Your answers to these questions can tell you much about the kinds of work you will find interesting and challenging. One way of sorting this all out is by taking the Myers-Briggs Type Indicator a self-assessing instrument that helps clarify these issues. If you haven't taken it in the past year, or at all, it is strongly recommend that you take it and include your results in your career deliberations. Access an online version by going to http://www.personalvaluation.com/

#### 4. Experiment.

There's no substitute for experience, the more the better. It's probably safe to say that nearly every career looks vastly different from the outside than from within. If you're new to the job market or if you are considering a career change, get out and talk to people who are actually doing it. Take a job in the field or industry and see for yourself if it's really all you thought it would be. And don't rely on a single authority or work experience. Within the bounds of the area you've picked, try to get as much and as varied experience as you can. If you're committed to finding out about a certain career, you may want to consider volunteering in order to gain work experience. That way, you'll be able to test out whether it fits your values and preferences. If you aren't getting paid to do it, chances are you won't stay with it unless you like it.

### 5. Become broadly literate.

In this high tech information world, there is an incredible pressure to specialize, to know more and more about less and less. That's dangerous, because it immensely increases your chances of being obsolete. Many people lose their jobs and scuttle their careers because they have gradually developed tunnel vision about who and what they are and what their capabilities are. The old debate over specialist versus generalist is being tempered by a new term: the generalist/specialist. That's the individual who has been able to grasp the large picture while, at the same time, becoming expert on several of its parts. That's what becoming broadly literate is all about. Learn as much as you can about what interests you and about the jobs and careers you're considering-not just what those involved are currently doing, but about where the industry or profession is heading.

### 6. In your first job, opt for experience first, money second.

If you're at the top of your class graduating summa cum laude, you may be able to combine both in a single package, but for most new entrants into the workforce, it's a matter of priorities. A good way of sizing up several opportunities is to ask yourself: "Which position will offer me the best chance of becoming excellent at what I do?" And that may not be the one that pays the highest initial salary.

### 7. Aim for a job in which you can become 110% committed.

Modest dedication and average performance are unacceptable today. The problem is, with downsizing becoming fully acceptable you aren't likely to discover the truth of that statement until you're out of a job! So, how to protect yourself? If you aren't able to commit 110% to what you are currently doing, start NOW to find something in which you can.

### 8. Build your lifestyle around your income, not your expectations.

Recruiters are famous for courting desirable applicants with promises such as: "In two years, you could be making X thousands of dollars". The problem is that many new entrants into the job force buy into this line and begin living as though they were making the kind of money promised in two years. A better way is to begin, right with your first job, to structure your lifestyle in such a manner that you can put away ten percent of every paycheck. Starting early and investing regularly and wisely are probably two of the greatest secrets of wealth accumulation.

### 9. Invest five percent of your time, energy, and money into furthering your career.

In terms of a forty-hour week, that's only two hours per week. The point is, you cannot rely on your employer to spoon feed you. Employers today are oriented towards immediate returns on their dollar. They will invest in you only when they can see an immediate or relatively quick expensive benefit, or when they see extraordinary potential. Better to not count on either. Dedicate yourself to getting ahead by keeping ahead, and you do that be controlling the one thing you can control: your dedication to being the best that you can be. Ideas can include reading a book that can further your knowledge on a certain topic, taking a class, or becoming involved in a community group that discusses topics that are of interest to you.

### 10. Be willing to change and adapt.

If you re-read the preceding steps in this list, you'll note an absence (refreshing, I hope) of emphasis upon goal-setting and a substitution instead, of words like "values", "skills", "talents", and "preferences". It's not that goals aren't useful, but rather that they should emerge naturally from these other factors and, even though

you may write them down and paste them on your mirror, they should not obscure the need to be willing to change and adapt to new conditions, your own growth, and developing opportunities. The distinction here is between "direction" and "plan". An ant has a direction, but not a plan. The ant knows where it wants to go and is willing to turn around, back up, and change course in order to get there. But the ant hasn't written it down, posted it on a bulletin board, or gained concurrence from all the other ants. The ant just knows, with absolute certainty, the general direction in which it's heading and that it WILL get there. That's what modern day career direction is all about.

This piece was originally submitted by Shale Paul, Executive Coach, who can be reached at shale@shalecoach.com, or visited on the web. Shale Paul wants you to know: I work with individuals who are committed to getting ahead, changing direction, or simply growing! The original source is: Written by Shale Paul. Copyright 1996, Coach University. May be reproduced or transmitted if done so in its entirety, including this copyright line.

# 6. What is the ACT? (www.act.org)

- The ACT is generally accepted for college admission.
- The ACT is curriculum-based. The questions on the ACT are directly related to what students have learned in high school courses in English, Mathematics, and Science. They are also evaluated on their Reading skills. Because the ACT tests are based on what is taught in the high school curriculum, students are generally more comfortable with the ACT than they are with traditional aptitude tests or tests with narrower content.
- The ACT is more than a test. The ACT also provides test takers with a unique interest inventory that provides valuable information for career and educational planning and a student profile section that provides a comprehensive profile of a student's work in high school and his or her future plans.
- The ACT is a good value. As a private, not-for-profit organization governed by educators, ACT is committed to providing services at the lowest possible cost. Accordingly, the ACT provides a comprehensive package of educational assessment and career planning services for college-bound students at a fee that is lower than the fee for the SAT admission test.

# 7. What is SAT? (www.collegeboard.com)

The current SAT includes three sections. On each section you can earn a maximum score of 800 and a minimum score of 200. For the test-taker's final score, the College Board adds the three scores together; typically, a percentile is included with the score, calculated on the basis of scores from students who took comparable tests. Traditionally, top-flight universities, such as the Ivy Leagues, have demanded very high SAT scores from their applicants.

The first section of the SAT is mathematics, which is divided into three sections. Most of the questions have multiple choice answers, although several questions require test-takers to fill in their numerical answers on an optical answer sheet. The next section is critical reading, which requires test-takers to read short passages and fill out the correct responses to multiple choice questions. Students must also be able to fill in the blanks in sentences using a list of word choices, demonstrating vocabulary skills. Finally, the writing section of the SAT requires students to write a brief essay, and to respond to questions which test the writing and editing skills of the test-taker.

# 8. Which one should I take?

Deciding on which test to take has become more of a recent debate then it was in the past. For years the two tests were separated by their geographical affiliations, but as each test has changed and become more competitive over the years, combined with the outcry by supports from both sides, the two assessments have become widely accepted by every college. This has obviously forced an issue upon high school students that many did not have to decide on in the past. Which is better to take? It's really not a question that can be answered completely, and will constantly be one of debate because of its subjective nature. While doing the research for this article, this author has made his own decision based on what each test seems to stand for. The SAT is designed more for documenting a student's ability and knowledge in how to take a test while the ACT is more of an observation of what you have learned while in high school. Based on that, it seems if you have the book smarts and do a great job in class, then shoot for the ACT. If you're the type who picks up information quickly and can take a test without too much studying, then the SAT has your name on it. Think about which skill set you want to show to colleges and make your decision.

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### Finding a college

### 9. Deciding on the type of college to pursue

What kind of college do you see yourself attending? Different types of colleges suit different types of people. Take a look at these descriptions to help you see where you fit. Visit <u>http://collegesearch.collegeboard.com/search/adv\_typeofschool.jsp</u> for a more information.

### **Liberal Arts Colleges**

Liberal arts colleges offer a broad base of courses in the humanities, social sciences, and sciences. Most are private and focus mainly on undergraduate students. Classes tend to be small and personal attention is available.

### Universities

Generally, a university is bigger than a college and offers more majors and research facilities. Class size often reflects institutional size and some classes may taught by graduate students.

### **Community or Junior Colleges**

Community colleges offer a degree after the completion of two years of full-time study. They frequently offer technical programs that prepare you for immediate entry into the job market. Learn more about community colleges.

### Agricultural, Technical, and Specialized Colleges

Have you made a clear decision about what you want to do with your life? Specialized colleges emphasize preparation for specific careers. Examples include Art/music, Bible, Business, Health Science, Seminary/rabbinical, and Teaching.

### **Public vs. Private**

Public colleges are usually less expensive, particularly for in-state residents. They get most of their money from the state or local government. Private colleges rely on tuition, fees, and other private sources. Private colleges are usually smaller and can offer more personalized attention (and some believe, more prestige).

### **Special Interests**

- **Single-Sex**: All four-year public colleges and most private schools are co-ed. In terms of single-sex colleges, there are about 50 specifically for men and about 70 specifically for women.
- **Religiously Affiliated Colleges**: Some private colleges are affiliated with a religious faith. The affiliation may be historic only or it may affect day-to-day student life.
- Historically Black Colleges: Historically-black colleges find their origins in the time when African American students were systematically denied access to most other colleges and universities.
   Hispanic-Serving Institutes: There are about 135 institutions designated by the federal government as "Hispanic-Serving" At these schools, Hispanic students comprise at least 25 percent of the total full-time undergraduate enrollment.

- **Deaf Student Colleges**: For students who are deaf or need assisted hearing use this linkhttp://gri.gallaudet.edu/ccg/
- **Students with Disabilities:** Most colleges have adaptation and plans to help students who may have learning disabilities or need extra attention during their post-secondary pursuits. Contact an admissions counselor to find out what accommodations can be made.

### 10. Find information on colleges

There are many online and print resources to help you search through the plethora of college options out there. See your school counselor for printed material on finding colleges that fit your needs. If you desire to search online for information there are several helpful websites you can browse. Below is a list of a few good online websites that can help bring clarity and distinction to your college choice.

www.collegeboard.com – click on the Students link. You can search by state or name of college.

www.collegeview.com – search for schools by name, area of study, or location.

www.collegeparents.org - source for parents and students to search other forums for college information

www.mycollegeguide.org/collegesearch - simple page that searches for your college based on your imput

# 11. Comparing various colleges

The best way to compare colleges is to actually visit the school. While this is ideal, it is not necessarily practical or cost effective. There are several easy-to-use comparison services online.. Also, if you know what subject area you want to pursue it is wise to call the school and ask to talk with the department head for that content area. They usually know more about the strengths and weaknesses of their program.

<u>www.collegeboard.com</u> – click on the Students link. The comparison link is on the left hand side.

www.collegeview.com/collegesearch – search on the map and compare up to 3 schools on one page.

<u>http://www.collegeinvest.org/pdf/comparecollegeschart.pdf</u> - form for you to use to compare colleges without using an online form

<u>www.getreadyforcollege.org/pdfGR/CollegeComparisonWorksheet.pdf</u> - paper for you to use to compare colleges without using an online form

### How to apply to a college

# 12. Filling out an application

The following are recommended steps for a student to submit a majority of online or printable college applications. Each college website has a slightly different application but in general these steps can help a student successfully fill out the appropriate information. There is also a list of generally required documents at the end of the application steps.

- 1. Find the schools online application (you may have to create an account or login name) or print off the application.
- 2. Once you have gained access to the online application or printed the application, begin filling out the appropriate fields.
- 3. If you have not decided on a specific major, do not worry. Many colleges to do not require this information prior to admission to their school. However, it may be necessary for students who are applying for scholarships that are only available to students in a certain degree program.
- 4. Make sure you save your online application periodically. Typically, you can return later to complete the application without losing any of your work if necessary.
- 5. Rogers High School CEEB code: 242110 (location on application form varies)
- 6. Make sure you accurately record your high school GPA and class rank because it will also be reported on your official transcript.
- 7. You can look up your ACT scores (for a fee) online 10 days after you take the test.
- 8. If the school has a separate *Counselor* document for their application process please print out the pages and give to your counselor.
- 9. MAKE SURE YOU SIGN AND DATE YOUR APPLICATION. An application can be rejected without a signature. Online applications are typically electronically signed and will not be submitted until they are e-signed.
- 10. Submit your application per the schools instructions.

Once your application is complete, you will need to collect several documents to send the school. Most schools require the following pieces of information before they consider the student for enrollment.

- 1. Completed and signed application
- 2. Official Transcript mailed from the high school
- 3. Official SAT or ACT scores
- 4. Letters of recommendation (varies by school)
- 5. Essay (varies by school)
- 6. Application fee (ranges from \$20-\$75)

Once all these forms are received the college will contact you regarding your application. If you completed the online application, be sure to check your email spam folder or bulk mail folder because college/university emails may be mistakenly filtered there. Some schools provide the ability to check your application status by logging into your account. If you still have questions feel free to call the college and talk with an admissions counselor about your application. Read "College Application Requirements" if you want detailed information about the six requirements listed above.

# 13. College application requirements

Applications vary from college to college, but most require some or all of the following parts:

### **Application Form**

In the old days (well, a few years ago), you had one application option—a handwritten or typed form. Today you can often apply online directly to an individual school or use the Common Application,

(www.commonapp.org, www.commonapplications.com) entering your information just once.

### **Application Fee**

The average college application fee is around \$25. (Some colleges charge up to \$60, while others don't have an application fee at all.) The fee is usually nonrefundable, even if you're not offered admission. Many colleges offer fee waivers for applicants from low-income families. If you need a fee waiver, call the college's admissions office for more information.

### **High School Transcript**

This form is filled out by an official of your high school. If it comes with your admissions materials, you should give it to the guidance office to complete as early as possible. Some colleges send this form directly to your school after receiving your application.

### **Admissions Test Scores**

At many colleges, you have to submit SAT<sup>®</sup>, SAT Subject Test<sup>™</sup>, or ACT test scores. Test scores are a standard way of measuring a student's ability to do college-level work. ACT scores are available online 10 days after you have taken the test (there is a fee for this service).

### Letters of Recommendation

Your entire application should create a consistent portrait of who you are. Many private colleges ask you to submit one or more letters of recommendation from a teacher, counselor, or other adult who knows you well. Many Minnesota State schools do not require this piece. When asking someone to write such a letter, be sure to do so well before the college's deadline. Some applications include a form letter to be given to your person of choice. If so, you should use their form, but if they do not have one you can visit your counselor to receive a letter of recommendation form letter.

### Essay

If you're applying to private colleges, your essay often plays a very important role. Whether you're writing an autobiographical statement or an essay on a specific theme, take the opportunity to express your individuality in a way that sets you apart from other applicants. Make sure you have someone else read your essay before you submit it. This helps to minimize the number of possible mistakes.

### Interview

This is required or recommended by some colleges. Even if it's not required, it's a good idea to set up an interview because it gives you a chance to make a personal connection with someone who will have a voice in deciding whether or not you'll be offered admission. If you're too far away for an on-campus interview, try to arrange to meet with an alumnus in your community.

### Audition/Portfolio

If you're applying for a program such as music, art, or design, you may have to document prior work by auditioning on campus or submitting an audiotape, slides, or some other sample of your work to demonstrate your ability.

### The Sum of the Parts

Your entire application should create a consistent portrait of who you are and what you'll bring to the college. The more the pieces of the puzzle support one impression, the more confident the admissions committee will be in admitting you. If the essay or interview contradicts information you gave on other forms, you may cause them to have doubts about accepting you.

If all the parts of your application are filled out honestly and carefully, with an attention to your conviction that each school is a good match for you, you will come across in the best light possible.

Preceding information retrieved from <u>http://www.collegeboard.com/student/apply/the-application/115.html</u> on Jan. 2009.

### 14. Letter of Recommendation

Some college and many scholarship applications require recommendation letters. Some specify the recommenders—teachers, employers, or personal acquaintances; others simply indicate the number of recommendations required. Select recommenders who know you well and who can write competently. Well-meaning friends may write glowing comments, but poor grammar and unprofessional appearances make negative impressions. Choose recommenders who will write specific statements about you—not remarks that could apply to any student. Generic comments reflect little about you and do not help you stand out among the applicants. Many teachers are bombarded with letters of recommendations from students. Only ask if you need one, and make sure you ask them early. Many teachers set limits on the number of recommendations they will write.

Solicit college recommendation letters politely and appreciatively. Allow your recommender plenty of time; requesting a recommendation at the last minute is inconsiderate. People who write the best recommendations are usually very busy. You don't want one written by someone who feels hurried or is irritated with you.

Retrieved from <u>http://www.collegeview.com/articles/CV/application/letters\_recommendation.html</u> in Jan. 2009.

### 15. Common Application Links

Common Applications are online sites that allow you to fill in one application and have it sent to a number of college or universities. This may be a good resource if you are applying to a number of the schools on the Common Applications list, but not a good use of time if only one of your colleges is listed.

www.commonapp.org - lists schools by state that accept common applications

<u>www.commonapplications.com</u> - lists schools by state and regions that accept common applications

# 16. Financial Aid Basics

### Who Can Apply for Financial Aid?

All applicants to most colleges who meet each of the following can apply for financial aid:

-you must be a U.S. citizen (or eligible non-citizen: a lawful permanent resident)

-you must possess a valid Social Security number

-you must have a high school diploma or will receive one

-you must be registered with the Selective Service System (if applicable)

-International students are not eligible to receive federal financial aid but may be awarded merit scholarships and/or other merit-based awards.

### How Much Financial Aid Can I Receive?

Your eligibility for aid from the federal government is based on two factors:

(1) the cost of attendance (COA) at the college of your choice

(2) your expected family contribution (EFC)

### How do colleges calculate my EFC?

All colleges use a formula (the federal method) to determine the amount of the federal aid for which you qualify. Many private institutions have a formula (the institutional method) to determine the amount of aid for which you qualify, in addition to federal aid.

**The Federal Method** — Based on family income and savings, not including equity in the family home. **The Institutional Method** — Based on income and savings, as well as other assets, such as home equity.

### **Financial Aid Terminology**

### COA

The cost of attendance (COA) includes a college's tuition and fees, dorm or off-campus housing and a meal plan, and estimated costs of books and supplies, transportation and personal expenses (phone clothing toiletries, entertainment, pizza in your dorm and so forth.)

### EFC

Your expected family contribution (EFC) is determined by analyzing your family's financial information: -parents' income

-family assets (bank accounts, stock funds, etc.)

-any unusual expenses your family has (such as high medical bills)

-the number of children in the family

-how many children are in college

-how close your older parent or stepparent is to retirement age

To get an estimate of your EFC go to http://www.finaid.org/calculators/finaidestimate.phtml

COA - EFC = Your eligibility for financial aid

### Sources of Funds to Pay for College

-Merit-based scholarships (no repayment) offered by your college or other sources

-Need-based grants (no repayments) offered by federal and/or state government, and by some colleges.

-Family/student savings, including 529 savings plans and bank accounts.

-Federal work study: paid for hours worked

-Federal loans (must repay; lowest interest). Different types include Stafford, Perkins, and PLUS.

-State loans (must repay; low interest)

-Private loans (must repay with interest)

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### 17. Filling out the FAFSA form

Filling out the FAFSA form is the key to determining your financial aid package and your expected family contribution. Filling out the FAFSA form can also be a time consuming process. Do not put it off. Get started early and ask questions if you get stuck. Thankfully, the FAFSA website is designed to help you through each step. Before you start filling out the form on <u>www.fafsa.ed.gov</u> make sure you have the following documents in hand.

- 1. Your social security number. Make sure it is correct!
- 2. Your driver's license (if any)
- 3. Your most current W-2 forms and other records of money earned
- Your (and your spouse's, if you are married) 2008 Federal Income Tax Return

   IRS 1040, 1040A, 1040 EZ
- 5. Your Parents' 2008 Federal Income Tax Return (if you are a dependent student)
- 6. Your 2008 untaxed income records
  - a. Veterans benefits records
  - b. Child support received
  - c. Worker's compensation
- 7. Your current bank statements
- 8. Your current business and investment mortgage information, business and farm records, stock, bond and other investment records
- 9. Your alien registration or permanent resident card (if you are not a U.S. citizen)

#### These documents to NOT get mailed in with your FAFSA form.

#### **Identify Yourself**

- Use your legal name as it appears on your Social Security card. Nicknames or aliases will cause a processing delay.

- Read the questions carefully. The words "you" and "your" on the FAFSA always refer to the student, not the parents.

- Remember to count yourself, the student, as one of the people in your household who will be college students during the award year.

#### Your Parents and the FAFSA

If your parents are divorced or separated, the parent with whom you lived the most during the past 12 months is the parent responsible for filling out the FAFSA. This is not necessarily the parent who has legal custody.
If the parent responsible for completing the FAFSA has remarried, the new spouse must report their income and assets on the FAFSA. Prenuptial agreements have no bearing on this requirement.

#### **Your Dependents**

- A legal dependent is a person for whom you provide and will continue to provide more than half of their support. Support includes money, gifts, loans, housing, food, clothing, automobile, medical and dental care and payment of college costs. If you have a child who is supported by your parents or someone else, you should answer "no" to the question that asks about legal dependents other than a spouse.

- If you have an unborn child who will be born before or during the award year (July 1 through June 30) and will be your legal dependent, that child should be counted as a member of the household.

#### **Given the Option**

- In the question that asks about your interest in different types of aid (e.g. work-study and student loans),

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answer "yes" to each question. Answering "yes" does not obligate you to accept a loan or work-study position, nor does it guarantee you'll be offered either. Answering "no" to these questions will not get you more grant aid.

Even if you qualify for the simplified needs test, you should still complete the asset information section of the FAFSA. Some states and schools use this information for computing their own financial aid awards.
By submitting the FAFSA, you give permission to release your information to the state aid agency. You cannot apply for financial aid without releasing this information.

#### What Counts as Income?

- The Earned Income Credit is considered "untaxed income" on the FAFSA. Other types of untaxed income include retirement plan contributions made during the year and military food and housing allowances.

- Taxable earnings from work-study jobs as well as any grant or scholarship monies that were reported on your income tax return are counted.

- Prepaid tuition plans are not reported as assets on the FAFSA.

#### **Before You Send Your FAFSA**

- Whether filing online or off, sign the form (you'll use your PIN online) and get all the other required signatures. If you don't sign the form, you will receive an SAR, but you will not receive aid.

- Do not include anything with the form when you mail it; any enclosures will be destroyed. Likewise, do not write comments or notes in the margins of the form. If there are unusual family financial circumstances, you should contact the school's financial aid administrator to ask for a professional judgment review.

- Make a copy of the form before mailing it. You can print out your online FAFSA before you submit the application.

- Submit the form on time.

If you don't understand a question or are having trouble filling out the form, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

Retrieved from http://www.infoplease.com/edu/fastweb/fafsatips.html in Jan. 2009

# 18. Financial Aid Scams

"CONGRATULATIONS! You have won a \$10,000 scholarship for college. To obtain your award, please forward a \$100 processing fee to..."

Usually, most parents and college-bound students would not go beyond those first words. Eventually, students and parents come to realize that it was only a scholarship scam. Instead of winning, they have lost. How can you determine which college scholarships and grants are legitimate? To avoid being the victim of a scholarship scam, set up guidelines to identify which college scholarships might be of concern. Here are some common warning signs to look for when identifying scholarship scams:

#### **Processing Fees**

Scholarships that require a processing fee should raise a red flag. Some college scholarships add a disclosure statement that guarantees the winnings and states that students will be eligible for a refund. These are additional scam slogans to ensure that college-bound students will be comfortable as consumers. In reality, the money never returns.

### **Rewards without Entries**

For most students, writing another essay after going through the college application process is tedious. When an award is given without the student having to submit a college scholarship application, it is quite surprising. Basically, if you do not have to do anything to be eligible, it may be a scam. Ninety-nine percent of the time money requires work. Beware of awards without entries.

### **Guaranteed College Scholarships**

In the world of financial assistance, there is never any guarantee. Guaranteed college scholarships never materialize.

#### **Free Seminar**

This on-the-spot scam lures parents and students by sending letters that ask them to attend a seminar in which the organization will present attractive materials that guarantee students will qualify for college scholarship money. A fee is charged or may be deducted from your bank account. Your students receive a package with a few scholarships listed. Often, other sources, such as the school counselor or a credible database, will have information on the college scholarships and grants presented.

Now that you know how to spot scholarship scams, how can you protect your students from these scams? For starters, never pay a fee. A scholarship is a gift from a given group. Why should anyone have to pay to process a college scholarship application or to receive an award? Also, if it sounds great, beware. Get more information about the organization. Call the Better Business Bureau or visit the Web site at www.bbb.org. When dealing with scholarship organizations, be savvy and determine whether a group's name seems to masquerade as a federal organization or a charitable program.

Many scholarship databases provide accurate and reliable sources. Ask your students' school counselor before your students apply. Getting the right information can help you avoid scholarship scams and earn you the biggest reward of all.

Deborah Hardy is director of guidance at Irvington High School in New York. http://www.collegeview.com/articles/CV/financialaid/scholarship\_scams.html

### Scholarships and Grants

### 19. Types of Scholarships and Loans

The federal government hands out more free money for college than anyone else. Here's what's available.

### Pell Grant:

What is a Pell grant? A Pell grant is a federal grant awarded to needy (as defined by the federal government) college students.

How big of a Pell grant can I receive? In the fall of 2008, the maximum Pell grant is \$4,731.

**How can I get a Pell grant?** Students and parents must fill out the Free Application for Federal Student Aid (FAFSA). Students with an expected family contribution (EFC) of \$0 can receive the maximum Pell grant. Those with higher EFCs get smaller grants. Those with EFCs above \$4,041 will be disqualified for Pell grants. Almost all Pell grants go to students whose families have incomes of less than \$50,000 a year.

**How do I collect my Pell grant?** Pell grants are usually paid directly to your college, which uses the money to pay off any tuition, fees, room, board, or other bills you may owe the school. If there is any money left over, the school will forward it to you.

### Academic Competitiveness Grants

What is an ACG? A <u>federal scholarship</u> of up to \$1,300 for very needy first- and second-year college students who have taken tough courses while in high school or achieved a B grade-point average during the first year of college.

**How much can I get from the ACG program?** Freshmen can get up to \$750. Sophomores can collect up to \$1,300.

**How can I get an ACG?** Students must first fill out a FAFSA. If their school determines that they are so needy that they are eligible for a Pell grant (typically, family income of less than \$50,000), they will automatically be considered for the ACG.

How will my ACG be paid? Awards are generally sent directly to your school, which deducts any money you owe and sends you a check for anything that's left.

### **SMART Grants**

**What is a SMART grant?** The <u>National Science and Mathematics Access to Retain Talent</u> grant (National SMART grant) is a federal scholarship awarded to high-achieving, low-income students.

How big are SMART grants? Upperclassmen can receive up to \$4,000.

**How can I get a SMART grant?** You must be in your third or fourth academic college year, eligible for a Pell grant, enrolled full time, majoring in mathematics, science, technology, engineering, or a critical foreign language and maintaining at least a 3.0 grade-point average.

How do I collect my SMART grant? SMART grants are usually paid directly to your college, which uses the money to pay off any tuition, fees, room, board, or other bills you may owe the school. If there is any money left over, the school will forward it to you.

Information retrieved from <u>http://www.usnews.com/articles/business/paying-for-college-for-students/2008/04/10/what-are-the-most-common-kinds-of-need-based-grants.html</u> in January, 2009

The federal grant programs are aimed at the neediest students, and provide aid that does not have to be repaid. They are often combined into a single financial aid package by institutions.

### **Pell Grant Program**

The Pell Grant program provides grants to low-income undergraduates to help them pay for college. In 2002-03, this program provided \$11.6 billion in grants to 4.8 million undergraduate students at 5,900 postsecondary education institutions. Individual grants ranged from \$400 to \$4,000; the average grant was \$2,411. The average family income of Pell Grant recipients who were dependent on their parents for financial support in 2000-01 was \$21,599. The average income for financially independent students was \$13,658.

#### Supplemental Educational Opportunity Grant (SEOG) Program

The SEOG program provides grants to low-income students, and generally helps supplement the aid they receive from Pell Grants and other sources. Federal funds provide for 75 percent of the award; the college or university contributes the remaining 25 percent or more. In 2001-02, the program provided \$691 million in federal funds to approximately 1.2 million students at approximately 3,800 postsecondary institutions. In 2001-02, awards ranged from \$100 to \$4,000; the average grant was \$581.

#### Leveraging Educational Assistance Partnership (LEAP) Program

This program, which provides incentives for states to provide grants to students who attend college, has played a significant role in encouraging every state to create and maintain its own student grant program. States are required to provide at least 50 percent of the funding for this program. In 2001-02, federal LEAP funds provided \$50 million in grants to students who attended postsecondary education. Including state matching funds, approximately 2 million students receive LEAP funds in 2000-01.

#### **Federal Loan Programs**

These loans are guaranteed by the federal government, and are designed to give students flexible repayment options. Loans must be repaid.

### Federal Family Education Loan (FFEL) Program

The FFEL program makes loans available to students and their families through some 7,100 participating private lenders. The federal guarantee protects FFEL lenders against loss from borrower default. In 2001-02, the program made 6.3 million loans for a total amount borrowed of over \$29 billion.

#### William D. Ford Direct Student Loan Program

The Direct Student Loan program uses federal Treasury funds to provide loan capital directly to schools, which then disburse loan funds to students. The program began operation in 1994-95 with approximately 7 percent of total U.S. student loan volume. In 2001-02, it made 3 million loans for a total of over \$11 billion.

Both FFEL and Direct Loans feature three types of loans:

*Subsidized Stafford Loans* — These are subsidized, low-interest (no more than 8.25 percent) loans based on financial need. The federal government pays the interest while the student is in school and during certain grace and deferment periods. In 2001-02, almost 5.6 million loans were issued, representing \$19.5 billion. The average loan was approximately \$3,500.

*Unsubsidized Stafford Loans* — These loans are offered at the same low rates as subsidized Stafford Loans, but the federal government does not pay interest for the student during in-school, grace, and deferment periods. In fiscal 2001-02, 4 million loans were issued, representing \$17 billion. The average loan was approximately \$4,140.

**PLUS Loans** — These loans are available to parents of dependent undergraduate students, and have an interest rate of no more than 9 percent. The federal government does not pay interest during deferment periods. In fiscal 2001-02, approximately 612,000 loans were issued, representing \$4.6 billion.

#### **Perkins Loan Program**

This program provides low-interest (5 percent) loans to undergraduate and graduate/professional students who demonstrate financial need. Loans are provided through a fund consisting of new federal capital contributions (FCC), institutional contributions, and loan repayments from prior borrowers. The FCC is matched 25 percent by colleges and universities. Undergraduates are eligible to borrow up to \$3,000 per year, for a maximum of \$15,000. Graduate students are eligible to borrow up to \$5,000 per year, for a cumulative maximum (including undergraduate Perkins Loans) of \$30,000. In 2001-02, the program made loans to about 695,000 students at approximately 2,700 institutions. Over half of the loan funds go to students with family income of \$30,000 or less.

### **Other Federal Programs**

#### Federal Work-Study (FWS) Program

This program provides part-time jobs to undergraduates and graduate/professional students who use the earnings to finance their educational programs. Federal funds cover up to 75 percent of wages, with the remaining 25 percent or more being paid by colleges and universities or businesses. In 1997-98, this program provided \$1.2 billion in federal work-study funds to approximately 990,000 students attending 3,900 postsecondary institutions. In 2001-02, average student earnings from the program were \$1,230. Half of the recipients came from families with income less than \$30,000.

### **TRIO Programs**

These programs are designed to help low-income Americans enter and complete college. TRIO provides services to over 750,000 low-income students, including assistance in choosing a college; tutoring; personal and financial counseling; career counseling; and workplace visits. Two-thirds of the students served must come from families in which neither parent is a college graduate and total income is less than \$24,000.

### **Specialized Federal Programs**

Federal aid is also available from a variety of agencies outside the Department of Education. This aid, including fellowships, internships, grants, and loans, can be need-based or merit-based, depending on the program. These programs include: Graduate Assistance in Areas of National Need, National Science Foundation predoctoral fellowships (minority and general graduates), the Robert C. Byrd Honors Scholarship program, and college grants provided to volunteers in the Americorps national service programs. These programs provided more than \$2.7 billion to students in 2001-02.

### **State Programs**

The federal Leveraging Educational Assistance Partnership (LEAP) program, which provided states with \$50 million in matching funds for 2001-02, has played a significant role in encouraging every state to create and maintain its own student grant program. In 2001-02, state contributions to SSIG and other grant programs provided students with \$5 billion in assistance. State loan programs provided \$634 million. State programs accounted for approximately 5.6 percent of all aid available in 2001-02.

#### **Institutional Programs**

Grants from institutional sources are the second most common type of aid available to students. Nearly 19 percent of available aid comes from colleges and universities. Since 1991-92, institutions have more than doubled the amount of grant aid they provide, from \$8.2 billion to \$16.9 billion in inflation-adjusted dollars.

Information retrieved from http://www.acenet.edu/AM/Template.cfm?Section=Paying\_for\_College&Template=/CM/ContentDisplay.cfm&ContentID=15030 in January, 2009

# 20. Searching for scholarships

Navigating the internet for good scholarship and grant websites can be an intimidating and frustrating process. To help you reduce your stress and frustration a number of good scholarship and grant websites have been listed below. This list is in no way comprehensive, but it does include many of the most popular and user friendly search websites.

http://www.careersandcolleges.com/ - scholarship and grant search website

<u>www.fastweb.org</u> – scholarship and grant search website

http://www.students.gov – federal government scholarship and grant search

www.collegeboard.com – click on "students", then go to "pay for college"

http://www.fedmoney.org/ - comprehensive site for federal government loans, grants, and scholarships

http://www.scholarsite.com/ - scholarship and grant search website

http://scholarshipamerica.org - scholarship and grant search website

http://scholarships.fatomei.com/ - scholarship list maintained by Paco Tomei, Ph.D.

<u>http://www.collegeanswer.com/paying/scholarship\_search/pay\_scholarship\_search.jsp</u> - search engine hosted by Sallie Mae, one of America's leading college loan agencies. (caution: because of their lending basis, Sallie Mae might not be the best resource for students who wish to stay away from college loans and debt. Debt is not as "freeing" as many sources make it out to be)

### Learning about the military

# 21. Why Military Careers?

When pursuing an interest in the military you will want to discuss and look into the basic entrance requirements and perhaps get an overview of the major service branches. This is also the time to consider the ASVAB test, which helps match a student's abilities with an appropriate military career. If your school system does not offer the ASVAB, you can go directly to a testing center.

With or without ASVAB results, you can explore military careers, estimated compensation, and service benefits. Educational benefits and tuition support are often very appealing to young people. Discussing and clearing up misconceptions is also important, and can lead to realistic goals. At this point, you may be ready to visit a recruiter. With your help, they will know how to proceed and how to make the most of your experience.

When most people hear "military training," the first thing they think of is boot camp (officially known as Basic Training). But the Military is committed to providing cutting-edge training throughout an individual's time in the Service.

After new recruit or officer training, service members typically go to Advanced Individual Training (AIT), which is functional training for their assigned occupational fields. AIT is a classroom environment similar to college or junior college. In fact, the American Council on Education certifies more than 60 percent of advanced training courses as college credit. Training schools are located throughout the country, and training lasts from a few weeks to a few months, depending on the complexity of the subject matter.

The U.S. Armed Forces offer training using a variety of methods to enhance the learning experience and provide the right training at the right time to servicemembers.

#### **Instructor-Led Training**

Many courses are offered in the military through residence programs and instructor-led classroom and field training. Although the Military offers the latest in eLearning technologies, sometimes there is no substitute for having a real person in front of you who can answer your questions. The instructors who train our military forces are highly qualified and strive to provide students with the knowledge they need to succeed.

#### **Distance Learning**

With advances in computer technology, the Military has been on the leading edge of producing learning experiences that can be provided anytime and anywhere to a large, dispersed community of learners. Distance learning allows servicemembers to take a wide variety of courses via the Internet or CD-ROMs to enhance their skills and advance in their careers. Through interactive multimedia instruction (IMI), students can experience various levels of interactivity, ranging from basic knowledge transfer to complex decision making.

#### Simulations

The Military uses advanced modeling and simulations to provide realistic training environments that allow servicemembers to practice skills and decision making in situations that would be costly or dangerous to execute in the real world. The Military often uses realistic computer-generated battlefield models and other types of simulations to support joint-force training. Such models can be used to practice the movement or coordination of forces, for example.

#### **Role Playing**

The Military uses role-playing exercises to teach decision making in complex situations involving people representing a variety of positions. In these exercises, students adopt a specific assigned role and other

actors/participants may be brought in to represent different roles, personalities, motivations, and backgrounds.

### **Practical Exercises**

In many career fields, practical exercises provide valuable hands-on experience that enables the student to gain proficiency and confidence performing a particular set of skills. Practical exercises are an important part of many training programs, especially those involving scientific, technical, mechanical, or maintenance-and-repair skills.

Information retrieved from <u>http://www.todaysmilitary.com/benefits/training</u> in January, 2009

# 22. Which branch of the military?

Each branch of the military has a specific design and role. Which branch you decide to pursue is up to you, and contingent on several factors. Location, family situation (single, married, kids), and future career goals outside the military all come into play when choosing in which branch to serve.

The U.S. Military consists of five active-duty services and their respective Guard and Reserve units. All branches are equal parts of the United States Uniformed Services, headed by the President as Commander-in-Chief. The Army, Marine Corps, Navy, and Air Force fall under the jurisdiction of the Department of Defense (DoD). The Coast Guard reports to the Department of Homeland Security during peacetime and to the DoD (by way of the Navy) during wartime. The information below was taken from www.todaysmilitary.com.



As the oldest branch of the U.S. Military, the Army protects the security of the United States and its resources.

### **Army Reserve**

The Army Reserve trains part-time near home until needed, deploying alongside the Army.

### **Army National Guard**

Army National Guard members deploy with the Army on a part-time basis, with a special focus on homeland security and relief programs.



The smallest branch of the U.S. Military, the Marine Corps is often first on the ground in combat situations.

### **Marine Corps Reserve**

Marine Corps reservists train domestically until needed, then deploy with the rest of the Corps.



The Navy defends the right to travel and trade freely on the world's oceans, and protects national interests overseas.

### Navy Reserve

The Navy Reserve trains servicemembers close to home until they are needed in action.



The U.S. Air Force protects American interests at home and abroad with a focus on air power.

### **Air Force Reserve**

The Air Force Reserve gives servicemembers the opportunity to train and serve on a part-time basis, as needed.

### Air Guard

The Air Guard trains part-time to assist in domestic disasters and international conflicts.



The Coast Guard protects America's waterways and deploys with the Navy during wartime.

### **Coast Guard Reserve**

The Coast Guard Reserve offers a part-time Service opportunity for servicemembers to train near home.

### 23. Whom do I talk to?

So, you've decided to explore all the military has to offer you. Now you have questions that need to be answered by a real person, not just an internet search. Who do you contact a recruiter? What do you ask them? Are you obligated to sign up if you meet with them? Below is a list of questions you should ask your recruiter. By contacting your local recruiter you are NOT signing up to enter the military. Rather, you are requesting more information so you can make an informed decision.

Contacting a recruiter: http://www.todaysmilitary.com/contact-a-recruiter

Questions to ask your recruiter:

### **General Questions**

- How is your service branch different from the others?
- What is the recruiting process like from beginning to end?
- Why should I join the (Service)?
- Do you have any special incentives to join?
- What's the Delayed Enlistment Program?

### **Basic Training**

- What really goes on in Basic Training?
- What's the balance of classroom and physical training?
- What kind of condition do you have to be in at the start?
- What are the physical standards candidates have to meet?
- What are training and drill instructors like today?
- What percent of people who start Basic Training complete it?
- Can two friends go through Basic Training at the same time?
- Do women receive "military haircuts" too?

### **The First Term**

- How long does the first term last? Do you have programs of different lengths?
- Can an entrant choose the military job he or she wants? How is the job assignment made?
- Can you describe a couple of jobs?
- Can a trainee choose to serve overseas?
- How much does a new recruit get paid and what are the benefits?
- How often are servicemembers promoted?

### Education

- What kind of training comes after Basic Training?
- How good are your military job-training schools?
- What are all the ways a servicemember can earn college credits during enlistment?
- What are your tuition support programs? How does an entrant qualify for them?

# Finding a job

### 24. Job Search

You've probably heard that finding a job is a job in itself. You've got free time, but make sure you spend that time well. Your search for a job will go hand in hand with your values, interests, skills, and future goals.

Find something you like, not just something easy to pay the bills. Below are some ideas on how to begin a job search:

#### Tell everyone you're looking

One of the best ways to land your first job (or any job for that matter) is to be referred by someone who knows you. So tell your family, friends, and neighbors what interests you, what kind of job you're seeking. And don't be afraid to ask questions or for advice.

If you know people who are in your career field of interest, ask them how they started out. Make sure to write down any names, numbers, or information that might help you in your search. And remember to make note of who gave you the referral. This way you can use the referring persons name instead of calling someone out of the blue and trying to explain how you got their contact information.

<u>Be sure to follow up with everyone</u>. Try to set up meetings with these people, even if you're simply asking for information. Be honest, be yourself; the rest will come. And don't forget to thank anyone who helps you, even for the smallest of favors. This is called networking. It is a powerful tool, and it works.

#### Use online resources

There are many useful sites that focus on career planning and job searching. To find them, learn to use the major Web search engines. Use words like "entry-level jobs," "internships," "volunteering," "first job," or a word or phrase (like engineering, veterinary school, or photography) indicating the kind of job for which you are searching.

#### Be bold. Walk right in and ask

If you have a place you'd love to work, get your résumé together, dress appropriately, and head in. As long as you look presentable, have a good résumé on hand, and stop by during working hours, it can't hurt to drop in at a few places of business to ask about jobs and opportunities there.

Select a handful of places you think look interesting and go for it. Ask for the human resources department and be prepared to tell them some good reasons why you're interested in working at this place.

Before you go in, think about why you are interested in this company or organization. Why would you like to work there? What could you contribute? What sets this place apart from other similar companies? Before leaving the meeting, make sure to get the name and direct telephone number of the person with whom you spoke. And make sure to follow up within a week.

### Keep in touch with your school's guidance counselor

Graduating from high school can be an exhilarating and challenging time. For some people, deciding not to go right to college or to take time off is the right decision, but it is not to be taken lightly. Your school guidance counselor can be a wonderful resource, helping you uncover your skills, your strengths and weaknesses, your interests, your personality.

Based on that, the counselor can offer many tools—books, CD-ROMs, vocational software—to help you get started searching for a job or honing skills for a future job or internship. Be sure to ask about school-to-work internships, plans for Career Day, and when the Military Services are visiting your school. The door is open—try walking through, even if you don't quite know what's on the other side.

Information retrieved from <u>http://www.myfuture.com/beyond/findajob\_all.html</u> in January, 2009

# 25. Interviewing

You have worked your tail off to get an interview and now you are mind is spinning in anticipation of the oneon-one meeting. Here are a few tips to help slow the mental wheels down and relieve some stress as you prepare.

### Ten Steps for a successful interview

(not a guarantee of a job, but at least you won't hurt yourself):

### 1. Small Details

Small things say a lot about your preparation for the interview. Get the pronunciation of all goods and services right. If you're meeting someone with a jawbreaker name, call the secretary and get it right. Nail down job titles.

### 2. Corporate Culture

Dress appropriately for the corporate culture. Find out what employees generally wear each day and kick it up a notch. If it's jeans and a T-shirt at a dot-com, khakis and a sports coat or a blazer and a skirt will do just fine for the interview. When in doubt, overdress.

### 3. Kill The Cell Phone

Turn off the cell phone during the interview. A ringing cell phone tells the interviewer that you're not serious about the job. Always make eye contact with the person you're speaking to.

### 4. Breaking News

Always read the latest news about the company the morning of the interview. You don't want to be caught by surprise, and the ability to discuss the latest news underscores your interest in the company.

### 5. Work Samples

Work samples are pieces of information that you have completed, demonstrating what you can do or have done in the past. Examples: papers, projects, multi-media productions, etc... Send work samples to the company prior to the interview. Bring extra copies to the interview as a backup. Always have several extra copies of your résumé tucked in your briefcase. The idea is to let them see tangibly what you can do for them.

### 6. First Impression

Always run your cover letter and résumé through the spell checker. Then have an eagle-eyed friend proofread it. This sounds obvious, but many candidates flub it, and a bad first impression is hard to overcome--assuming it's not a killer.

### 7. Keep It Short

Limit your cover letter and résumé to a maximum of two pages each. Hit the highlights, and leave the nits and grits of prior jobs to the interview. A résumé is intended to grab an interviewer's attention--not provide chapter and verse of your entire career.

### 8. Play It Straight

Write both your cover letter and résumé in clear, crisp language. Don't exaggerate your accomplishments or fudge on your education. But don't dumb things down either. If you're in a highly technical field, the interviewer will know what you're talking about.

### 9. Be Memorable

You've got to distinguish yourself from the pack. You do this by being top-notch and offering the employer something other candidates don't. Loud coats and ties or mini-skirts will create an impression, but not the one you seek to make.

### 10. Say Thanks

At the conclusion of the interview, always thank the interviewer for taking the time to discuss job prospects. Give a short recap of what you can do for the company and say why you're the best candidate for the job. Say that you'll follow up in a week with a phone call. A firm handshake says a lot on your way out the door.

If you want more information from CEO's and HR department head's read this article: <u>http://money.cnn.com/2008/02/12/news/economy/job.hunting.fortune/index.htm</u>

### Things NOT to say at a job interview:

(taken from http://money.cnn.com/2007/10/10/news/economy/dumb.moves.fortune/index.htm?postversion=2007101112 in January, 2009)

(Fortune) -- Even in a relatively strong job market, it can be tough to make yourself stand out from the competition. So it seems some job hunters these days are resorting to, um, innovative (or is that desperate?) ways of making sure their interviews are unique and memorable.

In a poll of hiring managers, Accountemps (www.accountemps.com), a worldwide accounting-and-finance staffing firm based in Menlo Park, Calif., asked, "What is the wackiest or most unusual pitch you've heard from a job seeker about why he or she should get the job?"

Here are the top ten:

The job hunter...

1. "...told me to hire him because he was allergic to unemployment."

2. "... said that we should hire him because he would make a great addition to our softball team."

3. "...said he should get the job because he had already applied three times and he felt that it was now his turn to be hired."

4. "...said we had nice benefits, which was good because he was going to have to take a lot of leave in the coming year."

5. "... drafted a press release announcing that we had hired him."

6. "... explained that he had no relevant experience for the job he was interviewing for, but his friend did."

7. "... delivered his entire cover letter in the form of a rap song."

8. "...told me she wanted the position because she wanted to get away from working with people."

9. "...brought his mother to the interview and let her do all the talking."

10. "...when our company moved to Texas, gave us his resume in a ten-gallon hat."

### 26. Planning ahead for career growth

Okay, so you have a great job and things are going well. You are excited about how well your career is going and want to advance in your chosen field, but don't know how to expedite the process. In her article "Strategic planning for career growth", Leigh Goessl hits some of the major areas an employee can increase their skill or knowledge in order to set themselves up for career growth and expansion. The following is her list of recommendations (http://www.helium.com/items/1289264-how-to-strategically-plan-for-career-growth).

Strategic planning for career growth is a worthwhile goal to pursue. If you continually think about ways to expand your personal and professional development, this will be extremely valuable to your career growth. There are many ways you can strategically plan in order to make yourself more marketable and attractive to companies as you climb that corporate ladder. Some approaches you can pursue are higher education, find ways to update and broaden your skill set, network, attain longevity and join niche organizations.

### \*Education

It used to be that landing a solid job was possible with the right skills or a two year college degree. This is not so much the case anymore, more often than not in order to continue to climb the ladder you may need to go back to school. If you don't have a bachelor degree, or even in some cases a master's degree, the time is right to think about pursuing a degree program to enhance your resume and your personal knowledge. As job markets become more aggressive and positions harder to find, attaining additional higher education may give you that competitive edge to continue upward movement in your career.

Fortunately many colleges have recognized the need for higher education and have designed degree programs specifically towards working adults. The options offered are limitless. Most colleges offer night and weekend classes and some offer entire degree programs online. This allows you to pursue a degree with the flexibility you need in a way that works for you.

### \*Update and broaden skills

Even if you have an advanced college degree as technology grows, jobs will transform in order to accommodate changes and with this comes continuing education. This doesn't mean you need to acquire another college degree, but you may need to take a few non-credit classes in order to grow or round out your personal knowledge base and keep up with the times.

If your job offers training it is a wise idea to take advantage of any opportunities which come your way. This will broaden your knowledge and make you more flexible and versatile in career growth as new positions open up.

#### \*Network

Networking is a fantastic way to strategically plan career growth. As you outgrow your current job and want to pursue other opportunities, the more people you know the better chance you have of getting your foot in the proverbial door.

When the opportunity comes your way to meet with other people at dinners, expos or other business event, it is a great idea to jump at the chance to attend; you never know who you might meet.

One of the benefits is you can also network on the Internet. Join forums or groups which relate to your field and talk with others. You can also consider joining online professional social networks.

#### \*Longevity

Finding a position and sticking with it is a way you can promote your own career growth. If you are in a position that has opportunity for promotion and you like your company, it is a good way you can grow your career.

Each position you work you learn more about the particular industry and business and make yourself invaluable and as promotions come up, throw your name into the hat for consideration. Your face will be known and you'll have an in-depth knowledge of the company which may be attractive to the personnel doing the hiring.

Many companies prefer to hire from within because it can be more cost-effective due to lower costs in training and the bulk of the human resources aspect of hiring is already done. This is a time and money saver if they have candidates already in the company who have the right skills and knowledge needed.

### \*Join organizations which relate to your career

There are many professional organizations which relate to specific fields. Try and join a few which either can associate you with a field you are already in or if you are continuing your education you can join organizations which relate to your desired field.

There are many different techniques you can try to strategically plan to grow in your career and achieve your dream job. It takes a bit of time, effort and patience, and in some cases, a little bit of money, but in the end usually pays off. Any investment you make, whether monetary or time, will pay off in the long run.

### 27. Mentors: Two are better than one

The mentor-protégé relationship. It's a concept that originated in Homer's *Odyssey*. It was even discussed in an episode of *Seinfeld*. According to many experts, everyone should partake in it. That is, anyone who hopes to have a successful career.

The mentor is more experienced than his or her protégé. He or she possesses the wisdom that only experience can provide. The protégé is someone who is looking to move up the career ladder, usually following in the footsteps of the mentor. The relationship benefits both mentor and protégé. The protégé receives guidance and helpful advice. Invitations to industry events and introductions to industry higher-ups may be forthcoming. The mentor benefits from the opportunity to strengthen his or her leadership skills.

Mentoring relationships may be formal or informal. For example many companies have programs for matching new hires with those already established in their jobs. Professional organizations may also have mentoring programs available.

### Tips for Finding and Working with a Mentor

- Choose a mentor whose goals are similar to your own.
- Find someone who is on the same career path you are.
- Your mentor should have time to give to this relationship.
- Take the initial step in establishing contact with a potential mentor since you are the one who will benefit the most from the relationship.
- You must find the time to participate in the relationship with your mentor.

Retrieved from <u>http://careerplanning.about.com/od/workplacesurvival/a/mentor.htm</u>