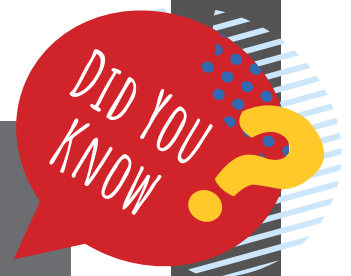


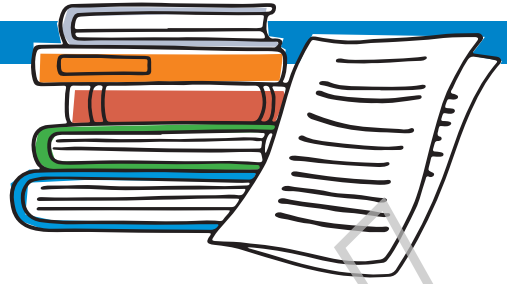
TABLE OF CONTENTS

Academic Success	2
Time Management	3
Organization	4
Class Success	5
Study Smart	6
Writing a Paper	7
Test Taking	8
Career Exploration	9
Interests, Abilities, Values, and Personality	10
Career Interview	12
Plan for Your Future	14
Your Career Plan	15
College Planning	16
Get Organized	17
Completing Applications	18
The Application Process	19
Choosing a Major/Program	20
Paying for College	21
Your Support Network	23
Financial and Economic Literacy	24
Your Financial Snapshot	25
Getting Money for College	26
Understanding Financial Aid	27
Living on Your Own	28
Growing Your Money	30
Creating a Better You	32
Soft Skills	33
Setting Goals	34
Digital Citizenship	35
Take Care of Your Mental Health	36

The name TRIO refers to the three original TRIO programs: Upward Bound, Talent Search, and Student Support Services. Look for more TRIO Trivia throughout this book!



ACADEMIC SUCCESS



To be a good student, you need to be organized. You also need to manage your time well, study smart, be a good test taker, and more.

This section will give you some tips on how you can get good grades, and be the best student you can be!

How are your grades?

Put a check mark by the statement that best describes how you feel about your grades.

- I am happy with the grades I get.
- I'd like to improve my grades a little.
- I'd like to improve my grades a lot.

If you're happy with your grades, congratulations. The tips in this book may help you get even better grades. If you'd like to improve your grades, this book can definitely help you do that!

12th Grade Skills Assessment

Put a check mark in the column that best describes how you think you're doing in each area.

	Very Good	Good	Needs Improvement
Organization	_____	_____	_____
Time management	_____	_____	_____
Attendance	_____	_____	_____
Homework	_____	_____	_____
Class participation	_____	_____	_____
Taking notes	_____	_____	_____
Reading to learn	_____	_____	_____
Preparing for tests	_____	_____	_____
Taking tests	_____	_____	_____

Knowing what you need to work on is the first step to becoming a better student!

Which two areas do you need to improve the most?

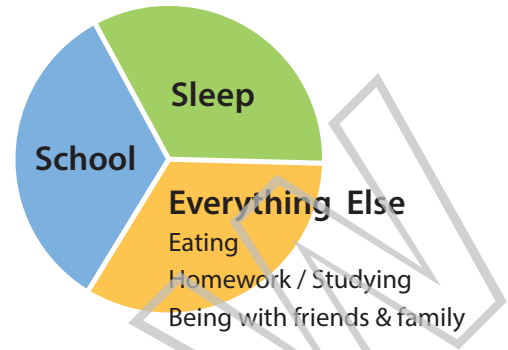
1. _____ 2. _____

TIME MANAGEMENT

With good time management, you have time for the things you need to do, and you still have time for the things you want to do.

During the week, most students are in school 7-8 hours a day and they sleep about 8 hours each night. This means that you probably have about 8 hours a day for everything else.

Having to fit everything else into 8 hours means that you need to consciously think about how you want to spend your time.



On the lines under **Everything Else**, write down all of the other things you do (chores, hobbies, sports, activities, etc.).



Create To Do lists.

To Do lists are a good way to keep track of the things you need to do. Going through the following steps will help you organize and prioritize your tasks, and create great To Do lists.

Step 1. Each day make a list of all the things you need to do.

Step 2. Rate each item as an A (must do today), B (should do today), or C (want to do today, but it can wait).

Step 3. Take all of the As and rank them in order of importance (1, 2, 3...). Do the same with the Bs and Cs.

Step 4. Rewrite your list with the As at the top (in the order of importance), followed by the Bs and Cs.

Step 5. Cross things off as they get done. At the end of each day, take the tasks that didn't get done and put them on the next day's To Do list.

	Wed
A	1 Study for French test 2 Do math assignment 3 Get TJ's birthday gift
B	1 Do outline for paper 2 Call Jenny
C	1 Do laundry 2 Work on lab report 3 Get haircut

Make your own To Do list.

Think of the things you need or want to do today, tomorrow, or this week. Rate each as an A, B, or C.

ORGANIZATION

Being organized saves you time and makes your life run smoother. It also makes you feel like you're "on top of things."

Get organized!

When you're organized, you know what you need to do, and you have the things you need to do it. You also have a lot less stress. Being organized not only makes you a better student, it will help you succeed in your career, and in life.

Check off the areas in your life that need to be more organized.



your papers



your time



your files



your backpack



your class notes



your stuff

Have routines.

Having a good morning and nighttime routine will help you stay organized. A good morning routine will get your day off to a good start, and a good nighttime routine will help ensure you get to bed on time—and get a good night's sleep.

List the things that make up your regular weekday morning routine.

1. _____
2. _____
3. _____
4. _____
5. _____

Wake up time: _____

Time you leave for school: _____

Answer the following questions regarding your nighttime routine.

Do you get everything ready for the next day before you go to bed? Yes No

Do you often text friends or check your phone after you've gone to bed? Yes No

What time do you usually go to bed? _____ Do you get 7-8 hours of sleep a night? Yes No

What can you do to improve your morning and nighttime routines?

CLASS SUCCESS

Since test questions usually come from material that's been presented in class, having organized class notes to study from will help you do well on tests.

Here are some tips to help you take more organized class notes.

Sample Notes

Key Words	Inventors	History Oct. 10 / p. 12
	Thomas Edison	invented electric light bulb, phonograph, & motion picture camera - had over 1,000 patents / started General Electric
	Alexander Graham Bell	invented telephone in 1876 - age 29 was an inventor, engineer & scientist also invented microphone & metal detector



- ▶ Put the name of the class, the date, and the page number at the top of each page of notes.
- ▶ Put the subject of your notes at the top of the page.
- ▶ Skip lines between topics and only use one side of the paper.
- ▶ Put key words on the left.
- ▶ Don't worry about grammar or punctuation.

Improve your notes by adding key words.

Leave a wide space or margin on the left side of each page. As you're taking notes, listen for **key words** (topics, people, places, events). When you hear a key word, write it in the left-hand margin.

Key Words	Inventors	History Oct. 10 / p. 12
Thomas Edison		
Alexander Graham Bell		

Key words help you organize your thoughts, and they make your notes easier to understand.

Key words can also help you review for a test. Just cover up your notes, look at each key word, and test yourself to see what you can remember about that topic, person, place, or event.

Use abbreviations

Using symbols and abbreviations help you take notes faster.

Match each of these common abbreviations with their meaning.

Answers are below.

=	with
≠	up or increasing
>	not equal
<	same or equal
~	greater than
↑	very
w	approximately
w/o	because
b/c	less than
v	without

↑ up or increasing w with w/o without < less than > greater than = same or equal ≠ not equal ~ approximately v very b/c because esp especially

STUDY SMART

Setting academic goals, doing a good job on your homework, and staying motivated will help you study smart—and succeed in your classes.

Set academic goals.

Having academic goals gives you direction and focus (e.g., get an B in English, have all homework done by 8:00 each night, graduate with a 3.0 GPA). *Write down two academic goals below.*

Improve your homework.

If you don't do your homework (or do it poorly) you don't learn as much, and your grades won't be as good as they should be. *What can you do to improve how you do your homework?*

Stay motivated.

All students get stressed out, discouraged, or overwhelmed from time to time. Successful students, however, find a way to keep a positive attitude and stay motivated. Here are a few tips.

Use motivating "self-notes."

Write motivating words, ideas, and/or quotes on sticky notes. Put these notes anywhere you're likely to see them.

Write yourself a positive, motivating message.

Turn failures into successes.

When something doesn't go well, learn from the experience, and use that knowledge to do better the next time.

When has a negative academic experience taught you something?

Figure out what motivates you.

Turn what competes with your schoolwork into a motivator. For example, reward yourself with social media or video game time once your homework is done.

What can you use as a motivator?

WRITING A PAPER

In order to write a good paper, there are a number of steps you need to go through.

Figure out the order in which these writing steps should be completed and write the correct number (1 - 6) in each box. #1 has been done for you. Answers are at the bottom of the page.



- Step** **Organize your ideas**
Use the information you've gathered to make an outline of your main ideas. Add supporting information for each idea.
- Step** **Write the first draft**
Write the first draft in one sitting. Don't worry about making mistakes. Just start writing.
- Step** **Gather information**
Have a system for gathering and organizing information. Use index cards, a notebook, and/or printouts from online resources. Record titles, authors, and the page numbers of your sources.
- Step** **Choose a topic**
If you have a choice, choose a topic you're familiar with, and one that you'd like to learn more about.
- Step** **Write the final draft**
Make final changes and turn in a neat, clean copy.
- Step** **Rethink, revise, rewrite**
Read your first draft out loud to see if it makes sense. Then rethink, revise, and rewrite. Correct all grammar and punctuation errors. Give your paper to someone else to read and ask for suggestions.



▶ The key to writing a good paper is to spread it out over as much time as possible.

- ▶ When you're writing a paper, use your own words. Also, be sure to put it away at least once or twice. When you take it out and read it again, you'll see and hear things you didn't notice before.
- ▶ Be sure to always identify another person's words or ideas by using quotation marks or footnotes.

5 9 1 2 4 3

TEST TAKING

To do well on any test, you must be prepared. You can further improve your test performance by being a good test taker.

A little anxiety before a test improves your concentration. Too much worry, or test anxiety, can lower your test scores. Having test anxiety is like not having the password to your computer. The information is there – you just can't get to it.

On a scale of 1–10, rate your test anxiety.

1...2...3...4...5...6...7...8...9...10

I get so nervous before a test I feel sick.

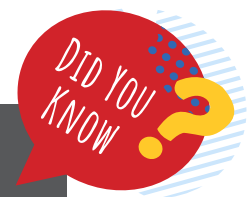
I feel calm and confident before tests.

If you circled 1 – 7, the following tips may help you feel calmer and more confident when taking tests.

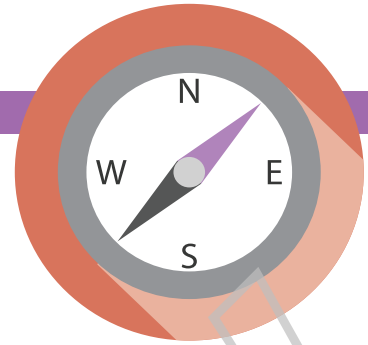
- ▶ Start studying early. Cramming only increases test anxiety.
- ▶ Replace negative thinking with thoughts that are positive.
- ▶ Visualize success! Mentally practice going through the test and receiving the grade you want.
- ▶ Walk into the test with your head up and your shoulders back. Tell yourself that you're ready, and that you're going to do fine.
- ▶ Before the test, try these relaxation techniques:
 1. Take a deep breath. Then slowly release your breath, along with any tension. Do this until you feel your body relax.
 2. Start at the top of your head, flexing, and then relaxing each part of your body.
 3. Think of a place where you feel relaxed and calm. Close your eyes and visualize being there.

What can you do to reduce test anxiety and feel more confident when taking tests?

Former NBA players Patrick Ewing and A.C. Green were TRIO participants.



CAREER EXPLORATION



You wouldn't go on a trip without knowing where you are going, or without a map or GPS providing directions. If you did, who knows where you would end up?

It's the same in the journey of life. To prepare for your future, you need to think about where you're going and how you're going to get there.

Your Career Journey

Career exploration is a personal journey that's always evolving. Here are some things you can do to make sure your journey is taking you in the right direction.

Think about your interests, abilities, and values.

Your interests and abilities are simply the things you like to do and are good at. Your values are what's important to you. Considering your interests, abilities, talents, and values will help ensure that you choose a career you'll enjoy, be successful in, and find personally rewarding.

Conduct a career interview.

Have an honest discussion with someone about their career. Find out what their day-to-day work is like, what the best (and most challenging) parts of their career are, and how they prepared for their career. This is a great way to get insight into what working at a particular career is actually like.

Make a career plan.

Now that you are a senior, it's important to start making plans for what you're going to do after you graduate. The best way to do that is to create a Career Plan. To make a Career Plan, simply state your career goal(s), and then list the things you need to do to reach your goal(s).

Check the box that best describes where you are on your career journey.

- I have a specific career I want to pursue. It is _____.
- I have a career area/field I am interested in. It is _____.
- I don't have any idea of what career or career area would be best for me.
But I would like to learn more about _____.

INTERESTS, ABILITIES, VALUES, AND PERSONALITY

When choosing a career, you need to think about what you're good at (abilities), what you like to do (interests), and what's important to you (values). It's also a good idea to consider which careers are a good fit for your personality.

Your Interests

When determining which careers you would enjoy, think about what subjects and topics you like and find interesting.

What are your favorite school subjects?

What do you get excited about doing? _____

What have you always dreamed of doing? _____

Your Abilities

Considering your abilities, skills, and talents is very important when determining which careers will be a good match for you. You are likely to be much happier and more successful in a career that focuses on your strengths!

Consider each of the following and check the column that best describes your ability in that area.

	Very Good	Good	Average	Poor
Language arts - ability to communicate verbally and in writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advanced math - able to understand algebra, geometry, and more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social skills - ability to meet, talk to, and get along with people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Management skills - able to plan, organize, and implement programs and ideas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mechanical reasoning - able to understand how things work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creativity - ability to find new ways to do or say something	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Artistic - have talent in music, art, drama, and/or dance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Which would you consider to be your strongest ability area? _____

Your Values

Your values are what's important to you. They are the things that make a career or job meaningful and fulfilling for you.

What's important to you in a career? Put a ✓ by the statements that are true for you. Put an X by those that are not true for you. Skip those you feel neutral about.

I would like to have a career that allows me to...

- | | | |
|--|--|---|
| <input type="checkbox"/> work with children | <input type="checkbox"/> work at a desk | <input type="checkbox"/> have regular hours |
| <input type="checkbox"/> help people who are sick | <input type="checkbox"/> build or fix things | <input type="checkbox"/> work indoors |
| <input type="checkbox"/> work outdoors | <input type="checkbox"/> work with numbers | <input type="checkbox"/> create art or music |
| <input type="checkbox"/> travel and have adventure | <input type="checkbox"/> work with animals | <input type="checkbox"/> work in nature |
| <input type="checkbox"/> work with my hands | <input type="checkbox"/> make a difference | <input type="checkbox"/> be physically active |
| <input type="checkbox"/> work by myself | <input type="checkbox"/> work with computers | <input type="checkbox"/> make a lot of money |
| <input type="checkbox"/> be in charge | <input type="checkbox"/> talk or perform in public | <input type="checkbox"/> work with other people |

Write down your top four values.

Your Personality

If you work in a career that fits your personality, you will likely be happier and more successful. For example, a person who is sympathetic and kind will probably make a better counselor or nurse than a high pressure salesperson. When you consider your career options, think about whether or not a particular career is a good fit for your personality.

What are three words you would use to describe your personality?

Ask someone who knows you well for three words to describe your personality.

Making a Match

Considering your responses on these two pages, which of the following career area(s) do you think might be a good match for you?

- | | |
|--|---|
| <input type="checkbox"/> Business | <input type="checkbox"/> Skilled trades (plumbing, carpentry) |
| <input type="checkbox"/> Healthcare | <input type="checkbox"/> Arts (music, dance, art, theater) |
| <input type="checkbox"/> Education | <input type="checkbox"/> Human services (child care, law enforcement) |
| <input type="checkbox"/> High-tech/computers | <input type="checkbox"/> Other |



CAREER INTERVIEW

An informal interview is a great way to learn about a career.

If possible, interview someone in a career field you're interested in and ask the following questions. If that's not possible, interview a parent, relative, or another adult about his/her career.

Person being interviewed: _____ **Their career:** _____

What do you do during a typical day? _____

How did you prepare for your career? _____

What qualifications and personal characteristics does someone need in order to be successful in this career field?

What do you like most about your job / career? _____

What do you like least about it? _____

What are the most important skills for someone to have in this career? _____

Is this a career field that's growing? _____

Would you go into this career field again? _____

What are the biggest challenges you face? _____

What are the biggest rewards? _____

Do you have any advice for someone considering this career? _____

Think about it.

Does this career sound like something you'd be interested in? Why or why not?

PLAN FOR YOUR FUTURE

Once you've explored your career and education options, take some time to make a career plan. A career plan will help you determine where you want to go and how you're going to get there. Here are the career plans of two high school seniors, Olivia and Anthony.

Olivia's Career Plan

My career goal is to become a paralegal.

To reach my career goal, I will:

- ▶ do well in my courses this year, especially my business courses
- ▶ apply to City Community College in November
- ▶ complete the FAFSA and apply for financial aid in January
- ▶ find a part-time office job in the summer to get some related work experience
- ▶ live at home and attend college full-time
- ▶ complete the paralegal program in two years with an A/B average
- ▶ earn my associate's degree and get a job as a paralegal

Anthony's Career Plan

My career goal is to become a mechanical engineer.

To reach my career goal, I will:

- ▶ retake the ACT in October to improve my scores
- ▶ keep my A/B average this year, and try to get an A in my math class
- ▶ complete admission applications to the three colleges I visited over the summer
- ▶ discuss college costs with my parents, complete the FAFSA, and apply for financial aid
- ▶ start college next fall, major in mechanical engineering, and keep a 3.0 GPA
- ▶ work with Career Services my sophomore year to find internships
- ▶ graduate with a bachelor's degree in 4 years and find a job as a mechanical engineer

COLLEGE PLANNING

As a college-bound senior, you're going to have a very busy year. Besides your classes and everything that's going on at school, you have applications to complete, forms to fill out, colleges to visit, and decisions to make.

There's a lot to keep track of your senior year, and if you don't stay on top of things, the year can be stressful. So, stay organized and focused, and get help whenever you have questions or need some support.

Do you feel that you're on the path to college? Why or why not?

What in your high school record could be improved? How can you improve it this year?

What concerns or questions do you have about college? About your future?

Check the box that best describes how you feel about going to college.

- I definitely want to go to college and I'm doing the things I need to do.
- I want to go to college, but need help figuring out what to do.
- I don't know if college will be right for me.
- I'd like to go to college, but don't think I will be able to because _____

I don't think going to college is right for me because _____

GET ORGANIZED

With so much going on this year, it's important for you to be organized. Use this checklist to help you stay on track. Check items off as they are completed.



- Set up a master calendar.** Use this calendar to help you keep track of test dates, college visits, application deadlines, and college events at your school.



- Make a testing plan.** If you plan to go to a 4-year college and you haven't taken the ACT or SAT, or you want to improve your scores, register for one of these tests as soon as possible. For information and to register, go to act.org (ACT) or collegeboard.org (SAT).



- Set up a college file.** In this file, keep copies of test scores and applications, notes on college visits, and anything else you want to keep.



- Plan college visits.** If you haven't visited a college you're seriously considering, schedule a visit as soon as possible.



- Meet with your counselor.** Talk to your counselor about your college choices, possible majors, and financial aid. Your counselor can help you with any questions or concerns you may have.



- Discuss college costs.** Talk to your parents about the cost of the college(s) you're considering, and discuss how your education will be paid for.



- Decide where to apply.** Determine what's needed for each application (essay, transcript, recommendations, etc.).



- Complete applications.** Be aware of deadlines! Make sure you give your counselor and anyone who's writing a recommendation plenty of time.



- Complete the FAFSA** (Free Application for Federal Student Aid). *This is important!* The FAFSA is available on October 1. fafsa.gov

Be sure to continue to work hard to get good grades. You may have heard that your senior grades aren't important. This is not true. Colleges often ask to see first semester senior grades, and at the end of the year, your high school will forward your final transcript (with your senior grades) to the college you plan to attend.

COMPLETING APPLICATIONS

Your college application is a representation of you, and it's important that you present yourself in the best possible light. Here are some tips to help you submit an impressive college application.



College Application Tips

- ▶ Follow the instructions exactly, and answer every question honestly.
- ▶ Use correct spelling, grammar, and punctuation, and submit an application that is clean, neat, accurate, and complete.
- ▶ Include all of your activities, both in and out of school. *Quality is more important than quantity.*
- ▶ If you have a noteworthy achievement, special talent, unique characteristic, or something that will bring diversity to a campus, be sure it's included.
- ▶ If you're required to write an essay, think of it as an opportunity to provide the admissions committee with insight into who you are and what makes you unique.
- ▶ Proofread, proofread again, and then have someone else look over your application.

Applications for admission require a high school transcript, and most have sections for your counselor to complete. Follow your school's procedures for submitting applications, requesting transcripts, and getting the required forms completed. Be aware of deadlines!

Most 4-year colleges also require ACT or SAT scores. Make sure your scores have been sent to any college requiring them.

What do you want colleges to know about you?

Think about who you are, and about what makes you someone a college would want to have as a student. Consider your activities, talents, interests, motivations, unique characteristics, achievements, experiences, and/or any obstacles you've overcome.

On the lines below, write down the things you want a college to know about you.

THE APPLICATION PROCESS

Completing your college application is just the first step. Here is how the college application process works.

Step 1 Submission

You submit your application and all of the required documents *before the deadline*. If you need financial assistance, be sure to also complete the college's financial aid application form.

Step 2 Review

The college admissions office puts all of the information regarding your application into a file. When all of the required documents have been received (test scores, recommendations, etc.), your application is evaluated by an admissions committee.

Step 3 Notification

Once your application has been evaluated, the college will let you know whether you have been accepted, rejected, or put on a waiting list. Most acceptance letters are sent out by mid-April.

Step 4 Your Decision

After comparing all college and financial aid offers, you decide which college you want to attend. This decision generally needs to be made by May 1.



Your College Application Record

College you're applying to: _____

- Application for admission submitted Date _____
- Notified that all required documents have been received Date _____
- Application for financial aid submitted Date _____
- Notified of the college's admission decision Date _____

College you're applying to: _____

- Application for admission submitted Date _____
- Notified that all required documents have been received Date _____
- Application for financial aid submitted Date _____
- Notified of the college's admission decision Date _____

CHOOSING A MAJOR/PROGRAM

Choosing a program or major is a big decision, and it's important that you choose one that you will enjoy and be successful in. Learn all you can about your options.



4-Year College Majors

Students who go to a four-year college must choose one subject to study in depth.

This is their major. Since you will take almost half of your courses in your major, it's very important to choose a major you find interesting. Some of the most popular college majors include business, education, computer science, engineering, nursing, accounting, psychology, communications, biology, and political science.

Not all students know what they want to major in when they start college. These students use their first year of college to take their required General Education courses (e.g., English, science, math), talk to their advisor, visit Career Services, and learn about the majors offered at their college.



2-Year College Programs

Career Programs – Students in one and two-year career programs take classes that will prepare them for a specific career field. Some of the most popular career programs are in healthcare, computer science, engineering technology, and human services.

Transfer Programs – Students who want a four-year degree can take their general education courses (English, history, math, etc.) at a two-year college and then transfer to a four-year college. Many students start at a two-year college to save money, or because they don't feel ready to attend a four-year college.

Your College Plans

What are your current college plans? What college(s) and majors are you considering?

What questions or concerns do you have?

I don't know what I'm doing and need some help figuring it out.

PAYING FOR COLLEGE

Don't ever think that you can't afford to attend college. There's a lot of financial aid available and there are a number of ways to cut college costs.

There are four types of financial aid



Grants – money given, usually because of financial need

Scholarships – money awarded for academic achievement or outstanding talent

Loans – borrowed money that must be repaid

Work-study – money earned at a part-time job

Because grants and scholarships are “free money,” it's good to get as many of these as possible.

In order to obtain most financial aid, you and your parents must complete a FAFSA (Free Application for Federal Student Aid). For information and instructions, go to fafsa.gov. (More on the FAFSA later.)

Here are some ways to cut college costs:

- ▶ go to a public four-year college in your home state
- ▶ get an associate's degree at a community college
- ▶ start at a community or technical college, and then transfer to a four-year college
- ▶ live at home instead of in a dorm or apartment
- ▶ go to school part-time and work your way through college

A Short Financial Aid Quiz

Circle T or F to indicate if you think a statement is True or False.

1. **T** **F** Most financial aid is awarded based on your family's financial situation.
2. **T** **F** Every student who needs money to help pay for college should complete a FAFSA.
3. **T** **F** Regardless of which colleges you apply to, the financial aid you receive will be the same.
4. **T** **F** You can get a loan that you don't have to start paying back until you've left college.
5. **T** **F** Students must have a B average to complete a FAFSA.
6. **T** **F** If you have a financial need, the college's financial aid office will put together a financial aid package for you.

Answers are on the next page.

Answers to the Financial Aid Quiz

1. **True.** Financial aid is generally awarded to students with financial need. A student has financial need when the cost of attending a college is more than the amount a family can afford to pay. When determining eligibility for need-based aid, a family's financial situation is the only thing that's considered. The student's academic record is not a factor.
2. **True.** In order to get any federal financial aid, students and parents must complete a FAFSA. Completing a FAFSA is very important!
3. **False.** Financial aid packages will vary from college to college. This is why it's so important to carefully compare packages. For example, one package may have mostly loans, while another may be offering more grant money.
4. **True.** College students can get a Direct Student Loan to help pay for college expenses. They don't have to start paying the money back until they've been out of college for six months.
5. **False.** The FAFSA does not have an academic requirement. Any student who needs money to pay for college should complete a FAFSA in the winter/spring of their senior year.
6. **True.** If you complete a FAFSA and it shows that you have a financial need, the college will put a financial aid package together for you. Packages consist of grants, scholarships, loans, and/or a work-study program.

Give yourself 1 point for each correct answer. **Your Score** _____

Check off the things you've done

- I have had a discussion with my parent(s) about how my college will be paid for.
- I have completed my college's financial aid application.
- My parents and I have completed a FAFSA.
- I will try to cut college costs by doing the following : _____



If you need money for college, it is very important that you complete a FAFSA! For information and instructions, go to fafsa.gov.

YOUR SUPPORT NETWORK

There are many factors that will determine what kinds of opportunities will come your way in life. The biggest factor, however, will be your education. *The better your education, the more choices and opportunities you will have!*

Let others help and support you.

Think about the people you know who can help and support you as you plan and prepare for college. Consider your counselor, TRIO teacher, coaches, family members, relatives, and anyone else you feel you can turn to for support and advice.

List the people you might include in your support network below. Put a check in the box if you've had a conversation with this person about your college goals.

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

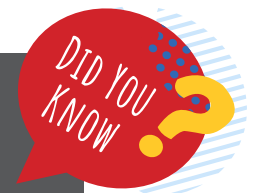


Be sure to thank anyone who has helped you with your college planning and the application process. Thank them verbally, or better yet, write them a short thank you note. It will be much appreciated.

Make college your goal

Keep your goal in mind as you go to class, do your homework, and study for tests. And remember, you aren't working hard for your parents or for anyone else. You are working hard in your classes for yourself—and for your future.

Student Support Services is a TRIO program for college students. Students participating in this program are twice as likely to remain in college as students from similar backgrounds who do not participate in a Student Support Services program.



FINANCIAL & ECONOMIC LITERACY

For better or worse, much of our lives revolve around money. We earn it, save it, invest it, donate it, and of course, spend it. How much money we have can determine where we live and what kind of lifestyle we're able to have.

But more important than how much money you have is how effectively your money supports you on your life's journey.



What is financial and economic literacy?

Simply put, financial and economic literacy is having knowledge about money matters: earning, spending, saving, and investing money. It's also about using that knowledge to make smart financial decisions.

As a senior, you are at a point in your life where you may be earning money by working at a part-time or summer job. Whether you're babysitting, mowing lawns, or working at a fast-food restaurant, it's important for you to be smart about how you spend the money you earn. It's also important for you to learn how to budget and grow your money, and to understand how financial aid can help you pay for college. These are just some of the things we will discuss in this section.

Check the box that best describes how you currently feel.

- I understand the importance of money and I'm interested in learning about money and finances.
- I understand the importance of money, but I don't think it's something I need to be concerned about now.
- Money and finance are not topics that interest or concern me.

Learning how to manage your money is one of the most important skills you will learn in life. While some of the information in this section will be more useful to you down the road, learning how to manage your finances now will put you ahead of the game—and on your way to financial success.

YOUR FINANCIAL SNAPSHOT

At this point in your life, your financial history is likely short and simple. But reflecting on your money habits now is a great way to start planning for your future.

1. How do you get money? Check all that apply.

_____ Part-time job / odd jobs

_____ Gifts (birthdays, holidays, etc.)

_____ Allowance

_____ Asking for / borrowing money

_____ Other _____



2. Do you have a savings or checking account at a bank?

3. Do you keep any kind of record of your spending? If so, what kind of record do you keep?

4. Of the money you spend, what percent would you say you spend on **Needs** (e.g., food, clothes, school supplies) and what percent on **Wants** (things you want, but don't need)?

_____ % on Needs _____ % on Wants

5. Do you have any current financial concerns or worries?

6. How much do you know about saving, budgeting, and investing?

_____ I know quite a bit.

_____ I know some.

_____ I don't know much at all.

7. Is there a topic related to money/finances that you're particularly interested in learning about?

GETTING MONEY FOR COLLEGE

Financial aid is money that is given, earned, or lent to help students pay for their education. Financial aid makes it possible for millions of students to go to college.

In the College Planning section of this book, you learned about the different types of financial aid. Here's a quick review.

The four types of financial aid

- ▶ **Grants** – money given, usually because of financial need
- ▶ **Scholarships** – money awarded for academic achievement or outstanding talent
- ▶ **Loans** – borrowed money that must be repaid
- ▶ **Work-Study** – money earned at a part-time job

Who is eligible for financial aid?

Financial aid is usually awarded on the basis of **financial need**. (Scholarships are the exception.) Financial need is the difference between the cost of attending a college (tuition, fees, books, room and board) and the amount a family can afford.

For example, if a family can afford to pay \$7,000 and the cost of attending a college is \$22,000, the student has a financial need of \$15,000.

Because financial aid is generally awarded to students whose families need help paying for college, having a fair and objective way to determine how much a family can afford is very important. The FAFSA (Free Application for Federal Student Aid) is the federal form that's used to determine the amount a family should be able to pay for college the following year.

Because states and colleges use information from the FAFSA to determine a student's eligibility for financial aid, families who want help paying for college need to complete a FAFSA.

FAFSA FACTS

- ▶ The FAFSA asks parents and students for information on income and assets.
- ▶ It can be completed online at fafsa.gov. This site provides step-by-step instructions.
- ▶ You can fill out the FAFSA on a computer, mobile device, or the myStudentAid mobile app.
- ▶ A FAFSA can be submitted as early as October 1 of a student's senior year.
- ▶ By completing the FAFSA, you are automatically applying for a Pell Grant (FREE MONEY).

Any student who needs money to pay for their education should complete a FAFSA!!!

UNDERSTANDING FINANCIAL AID

Imagine that you completed a FAFSA and the Student Aid Report (SAR) you receive shows that your family should be able to afford \$7,000 for your education next year. This amount is called your EFC (Expected Family Contribution). In order to figure out your financial need at each of the three colleges you applied to, you've put together the following chart.

	Community College	State College	Private University
Cost of College	\$18,000	\$26,000	\$45,000
Minus EFC	\$7,000	\$7,000	\$7,000
Financial Need	\$11,000	\$19,000	\$38,000

You applied for financial aid at all three colleges and each college's financial aid office put a financial aid package together for you. Each package met your financial need for that college. These are their financial aid packages.

	Community College	State College	Private University
Scholarships	\$4,000	\$3,000	\$8,000
Grants	\$2,000	\$8,000	\$0,000
Loans	\$0	\$8,000	\$25,000
Work Study	\$5,000	\$0	\$5,000
Total Aid	\$11,000	\$19,000	\$38,000

1. At which college do you have the most financial need? _____
2. Which college is offering the most free money (grants and scholarships)? _____
3. Which college's package includes the least amount of money you must pay back? _____
4. Which college's package includes the most amount of money you must pay back? _____

Answers are below.

What plans do you have to further your education after high school? _____

What questions do you have about financial aid, or about how to pay for your education?

1. Private University 2. State College 3. Community College 4. Private University

LIVING ON YOUR OWN

Living on your own is a big transition, and it often costs more than you think.

Apartment costs

In addition to the monthly rent, apartment living costs include utilities (electricity, water, gas, cable, internet access), insurance, kitchen items, and furniture. You also need to factor in the cost of food, as well as transportation costs to and from college and/or a job.

It's particularly important to understand all of the apartment contract requirements, restrictions, and provisions, including the security deposit (which is sometimes kept by the landlord to cover clean-up costs once a tenant leaves).

Paying your bills

To build good credit, make sure that all of your bills are paid on time and in full. There are several different ways to pay your bills. These are the most common.

- ▶ **Electronic payments:** Many companies allow you to pay your bills electronically using their website or an app. You typically put in your debit card number to pay these bills, or you might enter your bank account information directly.
- ▶ **Autopay:** Your bank will automatically transfer money out of your checking account and pay your bill on the due date.
- ▶ **Checks:** Although they're less popular these days, checks are sometimes the required form of payment (e.g., rent). So that you will know how to fill out a check, see the example below.

The image shows a check with several callout boxes explaining its components:

- Write the recipient of the check here. This can be a person or business.** Points to the "PAY TO:" field containing "Mr. Johnson".
- Write out the dollar amount in words and the cents as a fraction.** Points to the amount written in words: "five hundred eighty-seven and 93/100".
- Draw a line through unused space.** Points to the line between the amount in words and the amount in numbers.
- Optional space to write what the check is for.** Points to the "MEMO:" field containing "Rent".

The check itself includes the following information:

- DATE: 1-16-21
- AMOUNT IN NUMBERS: \$ 587.93
- AMOUNT IN WORDS: five hundred eighty-seven and 93/100 DOLLARS
- SIGNATURE: Your Signature
- ACCOUNT NUMBER: 012345678900 0000:1 0154

Failure to pay your bills will, at best, cause you to have service (e.g., phone, utility) shut off. At worst, you could be turned over to a collection agency, which will hurt your credit record. Always pay your bills on time! If you are unable to pay a bill on time, contact the company and try to make an arrangement to make a partial payment or to pay later.

Josh's budget

Josh recently moved into an apartment with a friend. He has a job at a grocery store where he earns \$1,900 a month. He's also taking classes at the local community college. To keep on top of his finances, Josh created a monthly budget. He budgeted specific amounts for each spending category.

Monthly Income \$ 1,900			
Expenses		Budgeted	Spent
Fixed Expenses	Rent	\$700	\$700
	Utilities	\$ 90	
	Insurance	\$ 95	
	Car loan	\$250	
	Cell phone	\$ 65	
	School supplies	\$ 40	
Flexible Expenses	Gas	\$ 45	
	Food	\$200	
	Entertainment	\$100	
	Clothes	\$ 50	
	Misc.	\$ 75	
	Total Expenses	\$1,710	
	Balance		

Josh kept track of his spending and is ready to put what he spent into his budget sheet.

Complete Josh's budget sheet for him.

Enter the following figures showing what Josh spent this month on each of the following:

Fixed Expenses (these are the same each month)

Rent \$700 / Utilities \$90 / Insurance \$95

Car loan \$250 / Cell phone \$65

Flexible Expenses (these vary each month)

School supplies \$35 / Gas \$40 / Food \$190

Entertainment \$165 / Clothes \$96 / Misc \$72

Add up what Josh spent and enter the Total.

To find the Balance, subtract Josh's total expenses from his monthly income.

1. What was the total amount Josh budgeted for expenses this month? _____
2. How much did Josh spend this month? _____ Is he under or over budget this month? _____
3. How much of the month's income does Josh have left at the end of the month? _____
4. In what two areas did Josh not stay within his budget? _____

Answers are at the bottom of the page.

Build your own budget

You don't need to wait until you're living on your own to create a budget. To see how a budget might work for you, go through the following steps and create a monthly budget for yourself.

1. **Enter your estimated monthly income.** Consider your sources of "income" (i.e., money from parents, wages, gifts) and enter the amount you expect to have available to spend this month.
2. **Categorize your expenses.** Think about what you spend your money on and create a list of expense categories that makes sense to you (e.g., Food, Entertainment, Phone, Clothes).
3. **Determine if a category is a fixed or flexible expense.** Fixed expenses are the same every time period (e.g., \$125 each month for car insurance). Flexible expenses are those that vary.
4. **Budget an amount for each category.** Take each category and budget a dollar amount for the month (e.g., \$75 for entertainment, \$50 for food and snacks). Put your fixed expenses into your budget first. This will help you know how much you have available for flexible expenses.

1. \$1,710 2. \$1,798 / over 3. \$102 4. Entertainment and Clothes

GROWING YOUR MONEY

The younger you start investing, the more time your money has to grow. When you have money invested, your investments can make money for you while you sleep. That's the way to really get ahead financially.

Someone who spends every paycheck is not going to have anything extra when he/she retires. On the other hand, someone who starts investing \$50 every month as a young adult is likely to have hundreds of thousands of dollars when it's time to retire.

You probably don't have money to invest now, but it's not too early to learn about the importance of investing—and to become familiar with the various ways you can grow your money.

Common types of investments

Certificate of Deposits

Sold by banks, CDs pay a slightly higher interest rate than a traditional savings account. When you purchase a CD, you agree to keep your money in the bank for a specific period of time (usually three months to five years). At the end of the term, your money is returned to you with interest.

Stocks

When you purchase stock in a company such as Apple or Ford, you become part owner. There is, however, risk involved in purchasing stocks. If the company does well over time, the value of your stock will increase and you'll make a profit when you sell it. Of course, if a company doesn't do well, their stock becomes less valuable and you could lose some, or all, of your investment.

Bonds

The federal government, cities, and companies sell bonds as a way to raise money. When you purchase a bond you are loaning your money to the bond issuer for a specific period of time. At the end of the term, you get your money back, with interest.

Mutual Funds

Purchasing mutual funds makes investing simpler, and less risky. When you invest in a mutual fund, you are adding your money to a pool that's made up of many people's money. This pool of money is managed by financial professionals, and it's used to buy shares of stock (and bonds) in many different companies. Purchasing mutual funds ensures you don't have "all your eggs in one basket."

401(k) Plans

A 401(k) plan allows employees to invest in an employer sponsored retirement plan. Your employer deducts the amount that you've designated from your paycheck, and puts it into your account. The money in your account is then invested in an option of your choosing. Many employers will also make a matching contribution—*this means that they will add their money to your account.*

What do you think?

Fill in the letter for the investment that corresponds with each of the 5 statements below.

A. Certificate of Deposit B. Stocks C. Bonds D. Mutual Funds E. 401k

1. ____ John owns 10 shares of McDonalds.
2. ____ Sophia puts part of each paycheck into a retirement fund.
3. ____ Lisa gave \$100 to the bank for one year.
4. ____ Jack purchased these to help his city build a new courthouse.
5. ____ The money Olivia invested is used to purchase stocks in lots of companies.

Answers are at the bottom of the page.

What would you do?

Imagine that a rich relative left you \$5,000 and you want to invest it.

Put a check by the type of investment you would choose.

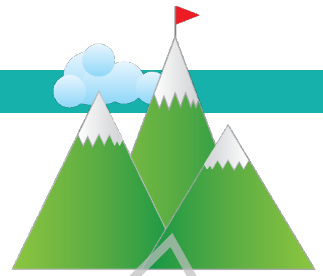
- ____ **Certificate of Deposit:** Risk level: very low. Average rate of return annually: 1%.
- ____ **Bonds:** Risk level: low. Average rate of return annually: 4%.
- ____ **Low risk mutual fund:** Investments include 25% stocks, 45% bonds, and 30% money market funds. Risk level: low. Average rate of return annually: 5%.
- ____ **High risk mutual fund:** Investments include 80% stocks and 20% bonds. Risk level: moderate. Average rate of return annually: 7%.
- ____ **XYZ Stock:** Risk level: high. Average rate of return annually: 10%.

Why did you choose that option?

You don't need a lot of money or an expert at your side to begin investing. You just need a small sum of money, an interest in growing your money, and the willingness to do a little research. If you're looking for a way to begin investing, E-trade and TD Ameritrade provide an inexpensive way for young investors to get started.

1. B 2. E 3. A 4. C 5. D

CREATING A BETTER YOU



Are you a positive person, or do you have a hard time looking on the bright side of things? Do you keep going when things get hard, or do you often get discouraged and quit?

Everyone has things they'd like to improve about themselves. Part of being a successful student (and person) means always learning, growing, and working on those parts of you that help you become happier, healthier, and more resilient. After all, success doesn't just mean getting good grades and the career of your dreams—it also means taking care of yourself and being your best you!

In this section you'll learn ways to work on you – developing soft skills, setting goals, being a good digital citizen, and taking care of your mental health.

Work to become your best you.

Check the boxes that best describe you.

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you generally have a positive approach to learning new things? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you regularly set academic and personal goals? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you try to limit the amount of time you spend online? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you generally able to control your emotions and behaviors? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have healthy ways to deal with stress? |

Give yourself 2 points for every **Yes** answer. **Your Total** _____

The higher your score, the closer you are to being your best you. Regardless of your score, this section is sure to give you some ideas on how you can create a better you.

To create a better you, what's one thing you would like to work on improving? _____

What can you do this year to improve this one thing? _____

SOFT SKILLS

Soft skills help you be more successful in school, in your career, and in your personal life. Here is one important soft skill you can work on this year.

Adaptability

Being adaptable means being flexible and keeping an open mind. Adaptability allows you to accept things that are new or challenging without resistance or fear. It also means that you're able to change your behavior and adapt to new situations. *Here are a few things you can do to help you be more adaptable.*

- ▶ **Be open-minded.** Listen to the ideas of others and be willing to change your thinking when presented with new information or a different perspective.
- ▶ **Go with the flow.** Things often don't go exactly as they're planned. When this happens, try to relax, accept that the situation has changed, and go with the flow.
- ▶ **Step out of your comfort zone.** Trying new things and putting yourself in new situations helps you grow. It also makes it much easier for you to adapt to change in the future.

How adaptable are you?

Yes No

- | | | |
|--------------------------|-------------------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you get overly nervous about each new school year? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you often get upset if plans fall through or change? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a hard time stepping out of your comfort zone? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Do you frequently not try something because you're afraid you will fail? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a difficult time thinking ahead or planning for the future? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a hard time with change? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a difficult time seeing other people's perspectives? |

Give yourself 1 point for every **No**. **Your Score** _____

5-7 points: You're probably pretty adaptable. Keep it up!

3-4 points: You likely have some difficulty adapting to new situations. Try to be more open to change.

0-2 points: Dealing with change is likely a struggle for you. You'll be a lot less stressed and have a wider variety of experiences if you work on being more adaptable.

SETTING GOALS

Setting goals is important for people of all ages. Get in the habit of setting both short-term and long-term goals.

Goals help you determine where you want to go and what you want to accomplish. They give you focus, direction, and purpose. Having a goal also helps you determine a plan of action. For example, if your goal is to go to college, there are specific things you must do in order to achieve that goal.

Set short-term and long-term SMART goals.

While goals can be **short-term** (get a B on your history test) or **long-term** (graduate with a 3.0 GPA), every goal should be **SMART**: **S**pecific, **M**easurable, **A**chievable, **R**elevant, and **T**ime-bound.

Set your own goals.

As a senior, you are undoubtedly making plans for your future. You probably also have some personal goals you want to achieve. But creating goals isn't enough—you also have to think about what you need to do in order to achieve your goals.

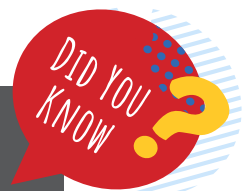
Write one education or career goal.

List some specific things you will do to help you achieve this goal.

Write one short-term or long-term personal goal.

List some specific things you will do to help you achieve this goal.

Since 1964, TRIO programs have helped an estimated 2,000,000 students get to and graduate from college.



DIGITAL CITIZENSHIP

Being a good digital citizen means that your online behavior is responsible and positive, you think critically about what you read online, and you make smart, safe decisions online.

Colleges and companies look at an applicant's online activity to help them decide if they should admit or hire them. This means that what you send or post could prevent you from getting a job, a scholarship, or admission into the college you want to attend. *At this point in your life, it's more important than ever to practice good digital citizenship.* Make sure that your online behavior is always positive, and that it doesn't contain anything that could negatively impact your future.

Read and answer the following questions honestly.

Yes No

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Have you ever said anything rude or hurtful to someone online? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you been tagged in something embarrassing or inappropriate on social media? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you ever shared something misleading or false online? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you ever sent something inappropriate to someone online? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you ever posted something inappropriate on social media? |

If you answered **Yes** to any of the above, try to reflect on how you can improve your digital citizenship. What can you do to clean up your online image and make sure the image you convey is positive and appealing to colleges and employers?

Be positive and kind online.

- ▶ Be extra polite to people online. They can't see your expression or hear your tone of voice, so what you say can easily be misunderstood.
- ▶ Remember that permanent means *permanent*. Somebody will always have access to what you've sent or posted, and it can always be recovered. Only send or post things you feel comfortable with people seeing *forever*.
- ▶ Be smart. Only use social media for positive comments, kind words, and to support others.

TAKE CARE OF YOUR MENTAL HEALTH

Mental health refers to your social, emotional, and psychological well-being. One way that you can take care of your mental health is by showing yourself compassion.

Self-Compassion

Self-compassion is more than accepting or even liking yourself. It means being kind to yourself and treating yourself with the same compassion and love you'd treat a best friend.

Rate your self-compassion.

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	Do you avoid being critical of yourself when you make a mistake?
<input type="checkbox"/>	<input type="checkbox"/>	When you're stressed, do you take time to relax and recharge?
<input type="checkbox"/>	<input type="checkbox"/>	Do you accept that you're not perfect?
<input type="checkbox"/>	<input type="checkbox"/>	Are you patient with yourself when you're learning something new?
<input type="checkbox"/>	<input type="checkbox"/>	Do you treat your own feelings with the same patience and love with which you treat your best friend's feelings?

Give yourself 1 point for every "Yes." **Your Score** _____

4-5 points: You're taking good care of yourself. Keep it up!

2-3 points: Try to show yourself a little more compassion.

0-1 point: Go easier on yourself! Treat yourself more like you'd treat a friend or family member.

Write a note to yourself.

In your note, include some kind, encouraging words – words that will lift you up and make your day better.
