

FACING YOUR FUTURE

Higher education is your key to a bright future.

What you can do to plan for your future now!

Introduction

→ You have a lot to celebrate as you approach the end of high school. You have worked hard. You have had some great times and you have met some amazing people along the way. But as you approach the end of high school you are also starting a new chapter in your life — transitioning to college. The possibilities are endless. Sure you'll make new friends and earn more money, but ultimately, college allows you to call the shots in your life.

→ Don't believe for a second that higher education is out of reach because your parents can't afford it. The only thing that you can't afford is **not** to go to college. Whether you decide to attend a private or public two-year or four-year college, there is financial aid to help finance your education.

Why should I continue my education?





The number of jobs requiring a college degree is growing almost twice as fast as the number of jobs that do not require a college degree.

Also, pay rates for people who go to college are increasing much faster than those for workers with only a high school diploma.

On average, a college graduate will earn \$1 million more than a high school graduate over the course of his or her career. Learn more about starting salaries for jobs that interest you by looking through the classified ads in your local newspaper or by reading the Occupational Outlook Handbook at www.bls.gov/oco/. The bottom line is you get to make more choices about your life if you go to college.

Where can I continue my education?

Part of preparing for education after high school is deciding what type of degree you want and which college can get you there. Below are some options:

-  **Certificate or diploma** – Certificates and diplomas are obtained at private career schools or community colleges. These programs generally lead to employment in an occupational field such as nursing or computer technology.
-  **Associate degree** – Associate degrees are obtained at community colleges and some private career schools. You may receive an associate of arts (A.A.) or associate of science (A.S.) degree after completing two years of study similar to the first two years of a four-year college. The associate of applied science (A.A.S.) degree is awarded upon completion of a technological or vocational program of study. Many students transfer to a four-year college to complete the requirements for a bachelor's degree.
-  **Bachelor's or baccalaureate degree** – Bachelor's degrees are obtained at four-year colleges or universities. The bachelor of arts (B.A.) and bachelor of science (B.S.) are the most common.
-  **Advanced/Professional Degrees** - Master's degrees and doctorate degrees are obtained at four-year colleges and universities. In general you must obtain a bachelor's degree before pursuing a master's. Ultimately the path to any professional career—lawyer, doctor, pharmacist—begins with preparation in high school and enrolling in college.

How will I get there?

- Continue to work hard in high school.
- Keep enrolling in challenging math and science courses until you graduate.
- Begin exploring careers that interest you.
- Start researching the admissions and financial aid deadlines of the schools that you are considering attending.

future engineer

How will I pay for college?

Many students rule out higher education because they think that their parents can't afford it. The fact is that most families depend on financial aid to help pay for college expenses. Approximately 17 million students are enrolled in college in the United States. More than half of these students receive some form of financial aid.

You can use the Free Application for Federal Student Aid (FAFSA) to apply for the following types of financial aid:

- ➔ **Grants and scholarships** – Also referred to as “gift aid,” grants and scholarships don't have to be repaid. Gift aid may be awarded based on financial need and/or merit. To be considered for scholarships, you may have to complete applications, available from the financial office or the scholarship donor, in addition to the FAFSA.
- ➔ **Loans** – In general, college loans carry low interest rates and are awarded based on financial need. The government subsidizes some of these loans so interest is not charged until you begin repayment after you leave school.
- ➔ **Work Study** – While you are enrolled in college, student employment or work-study aid allows you to earn money to help meet your education expenses such as books and supplies and personal expenses.

[more FAFSA info](#) ➔

future video game designer

future attorney



Who provides the financial aid that I will receive?

Most financial aid comes from the federal and state government. Universities and colleges also offer financial aid to students. When you narrow down the colleges you are applying to, find out if they offer any institutional grants or scholarships.

future teacher



How and when do I apply?

Even if you haven't been officially accepted for admission, you should complete and submit the Free Application for Federal Student Aid (FAFSA) during the spring semester of your senior year in high school. The FAFSA helps colleges and universities determine your eligibility for financial aid. FAFSAs are available online at www.fafsa.ed.gov or in paper form from high schools and colleges, in both English and Spanish.

After your FAFSA is processed, you'll receive a Student Aid Report (SAR) that summarizes the information you supplied on the FAFSA. The information from your FAFSA will be sent to the colleges you listed on the form, and the schools will send you an award letter identifying the aid for which you qualify.

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You can find out more about how to pay for your education after high school from these helpful websites:

Adventures In Education
www.AdventuresInEducation.org
(Available in Spanish)

FastWeb Scholarship Search
www.fastweb.com

FinaAid-The Smart Guide to Financial Aid
www.finaid.com

U.S. Department of Education Student Financial Aid
www.ed.gov/finaid

Mapping Your Future
www.mapping-your-future.org

Think College Early
www.ed.gov/students



With higher education,
the sky's the limit!

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