

Education & Training

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Most occupations require postsecondary training or education to get started or advance in that career.

This section focuses on education and training resources, providing financial literacy information for teachers, counselors and career specialists who use *MnCareers*. Included are Lesson Plans, Worksheets and Career Development Activities (CDAs). Many of the Lesson Plans correspond with National Career Development Guidelines and are Minnesota-specific. Additionally, there are resource handouts for students or clients. Worksheets are designed to further encourage students and clients to engage in a variety of educational-based or training exploration activities, to assist in learning about the higher education process.

The following tools will help individuals explore financial aid possibilities, review educational planning myths and focus on meeting the students' educational needs.



The Minnesota Office of Higher Education offers a full range of resources to help Minnesotans explore higher education options and to better understand financial aid. Most of this information can be quickly and easily accessed at: www.getreadyforcollege.org.

Paying for College

This section of the Web site describes student financial aid and how to apply for it, details state and federal programs, lists of whom to contact at Minnesota's schools of higher education and other helpful information.

Get Ready

The Get Ready program is an early intervention, early college-awareness program that provides the tools and motivation for elementary, middle and high school students to complete high school and pursue a college education. Get Ready is funded partially by the U.S. Department of Education through a federal grant called GEAR UP and is administered by the Minnesota Office of Higher Education.

Future Choices

Future Choices magazine helps middle school students explore their interests and begin thinking about how to use high school to make their dreams a reality. It can be downloaded and requested online under "Publications."

Focus on Financial Aid: Your Guide to Paying for College

The Focus on Financial Aid publication describes federal and state financial aid programs and how to qualify and apply for aid. It can be downloaded and requested online under "Publications."

Minnesota College Guide: Your Guide to Choosing a College

The Minnesota College Guide profiles two- and four-year degree-granting Minnesota colleges and universities and features program grids to help students identify which schools offer the types of programs that interest them. It can be downloaded and requested online under "Publication."

Succeed as an Adult Student

About 40 percent of students in Minnesota and nationwide are 25 or older. This section of the Web site offers advice to help adults choose the higher education program that's right for them. Click on the "Preparing" tab at the top of the page.

Tips on How to Validate a School's Claims

Although the state of Minnesota does not rank postsecondary educational programs or institutions, there are several ways to determine the quality of different programs. This part of the "Selecting" section of the Web site helps prospective students to get facts about schools' claims of success.

www.getreadyforcollege.org



The mission of BestPrep is to provide Minnesota students with the knowledge and skills necessary to be best prepared to face the economic challenges of the future. BestPrep's goal is to bridge business and education resources, providing students with the best preparation for success in life and work.

The challenge:

- Two out of three students between the ages of 16 and 22 admit they should know more about money management
- Less than 50% of college students understand how the stock market operates.
- 32% of college students are currently in debt to credit card companies
- 52% of University of Minnesota freshman are undecided about their major

BestPrep Results:

- 750,000 work-ready, career-bound students have been prepared for the workforce through their participation in BestPrep programs.
- Annually, 1,000 volunteers from leading Minnesota companies serve as speakers and role models addressing financial responsibility, technology and career development.
- 260,000 students have become financially literate through hands-on activities — in some cases participation resulted in a more than 60% improvement on financial literacy test scores.
- BestPrep founded, and then spun off, Minnesota Business Academy, the first business-curriculum-based public high school in Minnesota, to empower students with a solid understanding of business and economics.

Classroom Plus:

Classroom Plus, BestPrep's original program, coordinates speakers and tours to enrich classroom curriculum for students in grades 4-12. The Classroom Plus staff coordinates volunteers from business, labor and the government to give classroom presentations about topics specified by the teacher. Each year, more than 1,000 speakers across Minnesota make learning come alive by providing customized and interactive presentations to enrich a variety of subjects from social studies and career education to business, economics, and marketing. The presentations supplement classroom theory with real-life examples and role models. Classroom Plus also introduces students to actual workplace environments through on-site visits to local businesses. All Classroom Plus services are free of charge.

Minnesota Business Venture:

BestPrep's Minnesota Business Venture provides an experiential opportunity for high school students to learn about starting their own business, career opportunities, how to invest and how to make the most of their money. During MBV, students live on a college campus in the dorms and have a mentor/facilitator from the business community who leads them through the week's many activities. Guest speakers arrive on campus daily to share their business knowledge and/or story. Students improve their communication and teamwork skills as their "company" works together to create a business plan from conception and production to marketing and sales. At the end of the week, students present these business plans to a panel of "investors."

The Stock Market Game™

The Stock Market Game™ Program is a highly successful, interactive, interdisciplinary educational tool used primarily in grades 4-12. The SMG motivates learning about economics, finance, and the American economic system. Participating students meet core educational requirements while engaging in an exciting simulation of how the investment world works. The thrill of competing in a competition keeps students interest and excitement as they see their ranking updated weekly. To reward their research and investment savvy, BestPrep offers prizes for the top two teams in each grade level division.



More than 500,000 students in Minnesota have discovered the risks and rewards involved in decision-making, the sources and uses of capital, and other economic concepts while learning basic skills like reading comprehension, mathematics, research, and computer proficiency. By promoting valuable and fundamental skills such as teamwork and decision-making, SMG makes learning interesting for students of all ability levels and fits easily into many disciplines and extra-curricular activities.

TECH CORPS

TECH CORPS implements four volunteer-based programs that help Minnesota students, teachers and schools effectively use technology. eMentors allows students to learn technology, business and workplace skills from professional volunteers via e-mail. Technology Speakers in the Schools enables students to learn directly from technology professionals making volunteer classroom presentations. Teachers attending the Technology Integration Workshop gain technology skills to enhance current lesson plans. They also see the workplace in action through the help of their volunteer business partner. TECH CORPS Special Projects matches volunteers with school technology requests.

To learn more about BestPrep, visit:

www.bestprep.org

or call 763.398.0090

EARNING A GED OR HIGH SCHOOL DIPLOMA

Obtaining a GED or high school diploma means that you have fulfilled basic skills and competencies. Regardless of your career goals, all adults need skills such as reading, problem-solving or listening and speaking skills to participate fully in a competitive world. The Tests of General Educational Development (GED) allows those without a high school diploma the opportunity to earn a State of Minnesota GED Diploma.

Adult basic education programs – programs that assist adult learners in acquiring basic skills – are offered through public school districts, community colleges or private non-profit organizations for learners not formally enrolled in school.



*Sharing the power of learning through education,
community building and advocacy.*

The Adult Literacy Hotline provides referrals to community programs that offer one-on-one tutoring, small classroom instructions for adult learners and information about 425 programs throughout Minnesota. Program information includes:

- Basic math and reading classes
- English language programs
- Brush-up skills
- GED Preparation
- GED testing sites
- Adult high school diploma services
- Area learning centers
- Family literacy programs
- Citizenship classes

For training locations, contact your local school district office or the Minnesota Literacy Council Hotline at: 1.800.222.1990 or go to: **www.themlc.org**.



The Minnesota Department of Education also offers general information about the GED, eligibility, test description, waivers information and applications.

For more information, visit their Web site at:

http://education.state.mn.us/MDE/Learning_Support/Adult_Basic_Education_GED/index.html

CONSUMER REPORT SYSTEM



Postsecondary Training Program Results

The Minnesota Department of Employment and Economic Development is responsible for making performance information, such as job placement, retention and wages, available on Minnesota's postsecondary training programs. The performance information, referred to as the **Consumer Report**, helps individuals select a training program and ensuing career that best meet their interests, needs and abilities.

Consumer Report information is available on ISEEK (www.iseek.org), which includes a wealth of information on schools and their programs, career planning, finding employment and growing a business. Individuals can view school program performance results for a single program or for multiple programs. Follow the steps below to access program performance results.

TO VIEW PERFORMANCE RESULTS FOR A SINGLE TRAINING PROGRAM:

1. Go to www.iseek.org and click the orange "Plan Your Education" tab at the top of the screen.
2. Click "Find a Program" in the sub-menu.
3. Specify the search criteria you wish to use when selecting a program and click "Search."
4. Follow the directions on the screen until you reach the page that displays "School Name," "Program Title" and "Award."
5. Click on the title of the program whose performance results you wish to view.
6. Click the "Performance Results" menu at the top of the screen to view performance information.

TO VIEW PERFORMANCE RESULTS FOR MULTIPLE PROGRAMS:

1. Go to www.iseek.org and click the orange colored "Plan Your Education" tab at the top of the Web page.
2. Click "Compare Programs" in the sub-menu.
3. You now have 2 options:
 - A. "Compare Programs at Different Schools"
 - i. Click the "Program Subject" from the drop-down menu and click "Find Schools";
 - ii. Choose up to three schools from the drop-down menus and click "Compare" to view results.You might need to further specify the program subject (e.g., award type) in order to proceed.
 - B. "Compare Different Programs at a School"
 - iii. Click the "School" name from the drop-down menu and click "Find Programs"
 - iv. Choose up to three programs from the drop-down menus and click "Compare" to view results.

For more information, visit:

www.iseek.org/sv/22015.jsp

or

www.deed.state.mn.us/wia/consumer_report

EDUCATIONAL PLANNING MYTHS

Myth: Everyone needs to go to college.



It's fair to say that most people need some type of training beyond high school, but not everyone needs to get a degree for that training. No one should attend college because they feel it's their only option.

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



Despite rising tuition costs, not all colleges are that expensive. In fact, few schools charge \$20,000 per year. Most Minnesota public colleges and universities charge tuition and fees under \$6,500 per year. And remember, many types of financial aid are available.

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



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

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



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

Myth: Saving will only reduce my child's chances for financial aid.



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

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



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

Adapted from
[Minnesota Office of Higher Education]

JUNIOR & SENIOR YEAR TIMELINES

Postsecondary education refers to taking classes at a tech school, enrolling at a community college, or embarking upon a four-year degree. Use the guidelines below to help organize your time when preparing for postsecondary training. Remember, these timelines are only estimates of how best to organize your time during your junior and senior years of high school. Good luck!



Fall of Junior Year



- Review your high school course schedule. Make sure you are taking the necessary classes to prepare for your educational goals. If you have questions, talk with your school counselor.
- Visit your high school's career center or resource area. Investigate your interests. Use tools available for career exploration like *MnCareers*, MCIS, www.getreadyforcollege.org or ISEEK.
- Get involved in school or community activities. Record the number of hours you volunteered. These can enhance college and scholarship applications.
- Register to take the PSAT.



Winter of Junior Year



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



Spring of Junior Year



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



Summer of Junior Year



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

JUNIOR & SENIOR YEAR TIMELINES, CONTINUED



Fall of Senior Year



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



Winter of Senior Year



- If you didn't take the ASVAB your junior year, take it your senior year. Check with your career center or counselor to learn whether your school offers the exam.
- Complete the FAFSA (the Free Application for Federal Student Aid) as soon as possible after January 1. You'll need information from your tax return and your family's return. Keep in mind that college financial aid deadlines vary depending on the school.
- Double check your college applications and make sure you're on track with deadlines.
- Continue searching for scholarship applications and watch for deadlines. Utilize software like MCIS, use the Internet and visit your local library. Also check with your school counselor or career centers.
- Update your resume. Be sure to include your most recent accomplishments, activities and work experience. Store these items in your portfolio.
- If you're considering a school outside of Minnesota, check on reciprocity agreements and the Midwest Student Exchange Program. More information can be found at: www.getreadyforcollege.org.
- Apply to the schools of your choice no later than winter break. Make sure all necessary paperwork has been completed and sent to the college(s) of your choice by February. Colleges do not process applications until everything is complete.



Spring of Senior Year



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



Summer of Senior Year



- Consider summer employment to help pay for college.
- Attend college orientation sessions offered at your college.
- Enjoy your summer!!

PAYING FOR TRAINING OR EDUCATION

CareerOneStop's Education + Training Section

The **Education + Training section** offers a budget calculator, college tuition information, government resources and shows you where to find loans and scholarship money. Scholarship information goes beyond learning how to cover college tuition costs.

www.careeronestop.org/EducationTraining/Pay/FinancialAid.aspx



Minnesota Office of Higher Education



The Minnesota Office of Higher Education's Get Ready for College Web site offers a wealth of information on paying for college, financial aid programs, tax benefits and incentives, and a listing of neighboring states with reciprocity agreements (states that provide lower tuition costs for attending public colleges and universities in those states). It also has a financial aid estimator for federal and state aid as well as possible tax credits. Also, be sure to visit www.getreadyforcollege.org/mnscholarships to learn more about scholarships at specific colleges.

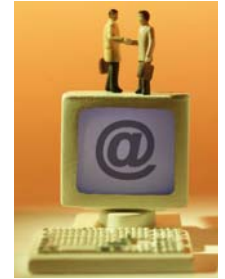
Visit www.getreadyforcollege.org for more information.



Financial Information Resources	Web Site URL
A2Z Colleges	www.a2zcolleges.com/finance/index.htm
Career & Lifework Center - University of Minnesota	www.cce.umn.edu/career/assistance.html
College Money	www.collegemoney.com
College Savings Plan Network	www.collegesavings.org
College Scholarships	www.collegescholarships.com
College Scholarships & Financial Aid Page	www.college-scholarships.com
College Tool Kit	www.collegetoolkit.com
CollegeNet	www.collegenet.com
Easy Aid	www.easyaid.com
eStudentLoan	www.estudentloan.com
Fast Web	www.fastweb.com
Federal Student Aid	http://studentaid.ed.gov
Financial Aid Information Page	www.finaid.org
Free Application or Federal Student Aid	www.fafsa.ed.gov
International Education Financial Aid	www.iefafa.org
Minnesota State Colleges & Universities	www.mnscu.edu/students/financialaid.html
Student Gateway	www.students.gov

DISTANCE LEARNING

Distance Learning is a formal educational process that takes place when a student and instructor are not in the same physical location. Rather than learn through traditional means, like sitting in an instructor-lead classroom, interactive technology is used. Most distance learning involves Web-based, online coursework.



Distance learning material is taught by faculty to students using highly interactive technologies, such as email, audio, video or Web-based tools for correspondence study. This type of learning offers educational opportunities to students who would otherwise not enroll in "traditional" coursework due to time, transportation or distance constraints.

There are two types of distance learning programs:

- **Distance Learning Program** — A program in which students are geographically separate from the teacher and other students for all required program activities. All coursework is done via email and/or using online interactive tools.
- **Partial Distance Learning Program** — A program in which students are geographically separate from the teacher and other students for the majority of required program activities. However, some on-site attendance is required.

Finding A Distance Learning Course Or Program

www.iseek.org Use ISEEK to find educational opportunities that match your lifestyle. Find which schools offer what programs or pick an area of study. To search for campus-based, satellite or online courses, click "Plan your Education" and search in the "Find a Program" section: www.iseek.org/sv/22015.jsp.

The Minnesota State Colleges and Universities offer thousands of online credit and non-credit courses. To find the right course or degree program for you, go to: www.minnesotaonline.org.



Not Sure If Distance Learning Is Right For You? Take this simple quiz to assess if distance courses are a good match for your life and learning style: www.iseek.org/sv/27102.jsp.

COUNTDOWN TO COLLEGE

This Countdown to College will help you to prepare for the application process and learn which college is best for you.



10. Continually check and make sure you're properly prepared

- Check high school graduation requirements.
- Stay involved in school activities, community services, clubs, jobs, etc.

9. Review your areas of interest

- Explore your goals, abilities and knowledge by taking assessments and talking to others.
- Visit the library and use the Internet to research career possibilities.

8. Identify the educational program(s) in your area(s) of interest

- Use the Internet and library to do research or talk to someone in that career.
- Visit the annual National College Fair in the Twin Cities, local college/career days and regional college fairs.

7. Prepare for and take the required college entrance tests (ACT, SAT and others)

- Find out the dates and locations of college entrance tests in your area.
- Pick up registration materials from your high school counselor or career resource center.

6. Gather information about college options to weigh the pros and cons

- Decide what's important to you in a college: location, programs, size, athletics, etc.
- Research different schools and their admission policies.

5. Create a priority list of schools

- Make sure schools on your list have the programs you are interested in.
- Rank each school on your list according to the items that were important to you in step 6.

4. Visit ALL the schools you might consider attending

- Talk to students and professors as well as the admissions department and financial aid staff.
- Sit in on a class, eat in the cafeteria or just hang out.

3. Apply to a minimum of four schools

- Type or neatly write your applications in pen. Have someone check for errors before you send the application.
- Highlight all of your achievements and personal goals.

2. Apply for financial aid

- Complete the Free Application for Federal Student Aid (FAFSA).
- Apply for many scholarships and grants (use the Internet, library and resources at your school).

1. Choose your school

- Notify the school(s) you chose not to attend.
- HAVE FUN!

Adapted from
[Minnesota Office of Higher Education]

COLLEGE TESTING INFORMATION

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

PLAN: Preliminary Test of the American College Testing Program

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

ACT

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



More information, test dates and registration can be found at: www.actstudent.org/index.html.

PSAT/NMSQT: Preliminary Scholastic Aptitude Test

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

SAT Reasoning Tests & SAT Subject Tests

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

ASVAB: Armed Services Vocational Aptitude Battery

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

MILITARY OPTIONS

Enlisting in the military is just one option for your future. Below is contact information for each of the branches in the U.S. military. Use the toll free numbers listed to find a recruitment office nearest you or read additional information about careers in the military on each branch's Web site.



ARMY

Phone: 1.800.USA.ARMY

Web site: www.goarmy.com



ARMY NATIONAL GUARD

Phone: 1.800.GO.GUARD

Web site: www.1800GOGUARD.com



NAVY

Phone: 1.800.USA.NAVY

Web site: www.navy.com



AIR FORCE

Phone: 1.800.423.USAF

Web site: www.airforce.com



AIR NATIONAL GUARD

Phone: 1.800.TO.GO.ANG

Web site: www.goang.com



MARINE CORPS

Phone: 1.800.MARINES

Web site: www.marines.com



COAST GUARD

Phone: 1.800.424.8883

Web site: www.gocoastguard.com

CAREERS IN THE MILITARY

Below is a brief overview of the components of the Armed Forces. Additional information can be found in *Military Careers: A Guide to Military Occupations*, a reference book to learn more about careers in the Military.

The U.S. Army:



The Army stands constantly ready to defend American interests and the interests of our allies through land-based operations anywhere in the world. Today's "Expeditionary Army" is a modern and powerful military force redesigning to a goal of 68,500 officers, 12,000 warrant officers, and over 400,000 enlisted soldiers. Army men and women work in many types of jobs, ranging from general administration to the operation and maintenance of the Army's many thousands of weapons, vehicles, aircraft, and highly technical electronic systems.

The U.S. Navy:



The Navy is made up of over 360,000 officers and enlisted sailors and 53,000 officers. They may be in a variety of assignments on ship, submarine, and shore facilities or in the air as pilots or flight officers. They serve as nuclear power instructors, and special warfare officers. Others perform specialized duties in intelligence, engineering, law, medicine, and scientific careers. Navy people operate and repair nearly 300 ships and over 4,000 aircraft; they serve in such diverse fields as radio operators, network systems administrators, dental specialists, seamen, computer programmers, photographers, ship electricians, and gas turbine systems technicians and work in many other exciting careers.

The U.S. Air Force:



The mission of the Air Force is to defend the United States through control and exploitation of air and space. Almost 350,000 highly trained officers and airmen make up today's Air Force. Some pilot aircraft — everything from helicopters to the Space Shuttle. Many others do the jobs that support the Air Force's flying mission; they may work as firefighters, aircraft mechanics, security police, or air traffic controllers, or in many other Air Force career fields.

The U.S. Marine Corps:



To perform the many duties of the Marine Corps, approximately 178,000 Marines excel at everything they do. The self-discipline and abilities gained in Recruit Training pour over into 300 different individual specialties in which they may become an expert. Whether operating a 60-ton tank, setting up a communications outpost or maintaining an F/A-18 fighter jet, every role on the team is essential to the Marine Corps' mission.

The U.S. Coast Guard:



The Coast Guard constantly performs its mission of protecting America's coastlines and inland waterways by enforcing customs and fishing laws, combating drug smuggling, conducting search and rescue missions, maintaining lighthouses, and promoting boating safety. With a work force of about 5,580 commissioned officers, 1,490 warrant officers, and 27,130 enlisted members, Coast Guard personnel perform in many different occupations to support the missions of the Coast Guard. Each year, the Coast Guard has openings for more than 4,000 men and women in a wide range of challenging careers.

For more information, visit:
www.careersinthemilitary.com

WORKSHEET #24: MILITARY RECRUITMENT

Below, you'll find some sample questions to ask a military recruiter. Use them as a guide or make-up questions that you or your parents might have.



1. What is the length of time I would stay in service?
2. What is the starting pay?
3. What and where is basic training?
4. How long is basic training?
5. What specific jobs do you have available at this time? What type of training will I get for these jobs?
6. How do you determine if I am qualified for a specific job?
7. How can I be assured I will get the job I request?
8. What civilian jobs will my military training be useful for?
9. Can I be married and be in the military?
10. What benefits (education and other) are available to me after I finish my service term?
11. What other options do I have if I decide to stay in the military as a career?
12. If I really cannot adjust, is it possible to leave?
- 13.
- 14.
- 15.

Adapted from
Career Choices in North Carolina, 2003 Career Development and User's Guide, Youth edition
[State Occupational Information Coordinating Committee]

FINANCIAL AID AND COLLEGE TERMS

Academic Calendar

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

ACH Achievement Test

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

ACT

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

Advanced Placement (AP)

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

Associate Degree

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

Baccalaureate / Bachelor's Degree

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

CEEB Number

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

College in the Schools

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

CLEP (College Level Examination Program)

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

Community College

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

Cooperative Education

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

Credit

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

Deferred Admissions

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

FINANCIAL AID AND COLLEGE TERMS, CONTINUED

Early Admission

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

Early Decision

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

FAFSA (Free Application for Federal Student Aid)

Used by colleges and universities to determine students' and families' financial contribution to college costs. Colleges use the FAFSA form to determine federal and state eligibility for financial aid packages.

Financial Aid

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

Financial Aid Package

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

Four-One-Four (4-1-4)

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

4-Year College

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

Grant

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

International Baccalaureate (IB)

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

Loan

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

Merit

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

Need

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

FINANCIAL AID AND COLLEGE TERMS, CONTINUED

Open Admission

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

Pell Grant

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

Perkins Loan

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

Postsecondary Enrollment Options (PSEO)

The PSEO program allows high school juniors and seniors to take courses at a college for high school and college credit, at no cost to the student.

PLUS (Parental Loan Undergraduate Students)

Loans for parents of undergraduate students to help finance their children's education.

Private College/University

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

PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test)

A test taken by 11th grade students in October to familiarize them with college entrance exams they will most likely take the following spring. The preliminary test is also the first round of the National Merit Scholarship competition, The National Hispanic Recognition Program, National Scholarship Service (for African Americans) and The Telluride Association.

Residency Requirements

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

Rolling Admissions

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

SAT

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

Scholarship

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

SELF Loan (Student Educational Loan Fund)

A Minnesota-based program intended to aid students who are not eligible for subsidized federal loans. Borrowers pay interest quarterly while in school.

FINANCIAL AID AND COLLEGE TERMS, CONTINUED

Stafford Loan - Guaranteed Student Loan

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

State College/University

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

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

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

TOEFL (Test of English as Foreign Language)

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

Transfer Program

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

Transfer Student

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

University

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

Work Study

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

Adapted from
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