



Advancing Your Career through Education

Name: _____ Date: _____

Course of Study: **Finding the Right College and Career for You**



Instructions for Warm Springs community members and WSCAT staff members:

This course of study is to assist Warm Springs community members in plotting an educational program in line with their career goals and within their financial reach, per Oregon IDA Initiative program requirements.

Goal: To provide Warm Springs community members the opportunity to make a considered choice in choosing a college or vocational education program in line with their career goals that is within financial reach.

Objectives:

1. To enable participants to consider which career is the best fit for them, and to give them an appreciation of what the current employment environment is for that career.
2. To assist community members in assessing the extent to which their education has thus far prepared them for their careers, and to plan their next steps.
3. To provide participants the opportunity to make a considered choice in selecting the right educational program, through a comparison study of at least 3 educational institutions or programs.
4. To facilitate for participants an understanding of the cost of education, the types of financing available, and the importance of finding the best educational value for the money.

Time Required: 6-13 hours

Notes: The research for this course is to be done primarily by IDA participants at home. Upon completing the research, participants must then set up an appointment with WSCAT staff to discuss the research. If participants would like to discuss the questions in this course with WSCAT staff members prior to completion, WSCAT staff members will be available by appointment.

Part 1: Career Goals

Time required: 2 hours



Discovering your interests

Below, or on a separate sheet, please answer the following questions:

What kind(s) of work do you do really well?

What kind(s) of work do you enjoy most? Why?

List your top five strengths. Feel free to look up strengths quizzes, such as Strengths Finder or High 5, or list what you think your strengths are below.

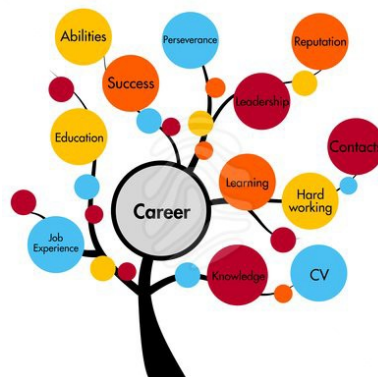
1. _____
2. _____
3. _____
4. _____
5. _____

How do those align with the kind of work you enjoy most?

What is your ideal job or career? Why?

Note: if you are unsure about what you want to do for a living, that's ok. People can change majors in college and many people have multiple careers over their lifetime. When in college, you can always take a variety of classes (prerequisites) to see what interests you before deciding on a major.

Are there three or more potential employers in the area where you want to live? If not, are you willing and able to relocate?



Go to My Next Move: <https://www.mynextmove.org> and look at three careers that interest you. Answer the questions below about each one.

	Career 1:	Career 2:	Career 3:
What do people in this career do?			
What knowledge is required?			
What skills are required?			
What abilities are required?			
What personality is required?			
What education is required?			
What is the job outlook ?			
What is the average salary ?			
Anything else you noticed?			

Part 2: Education Background

Time required: 1 hour



Educational Background

Please answer the following questions about your educational background:

When did/will you graduate from high school or obtain your GED?	
Previous schools attended (<i>Please list only High School or higher</i>): 1. _____ 2. _____ 3. _____ 4. _____ 5. _____	Activities, clubs, honors, or achievements in high school (<i>Please list</i>): 1. _____ 2. _____ 3. _____ 4. _____ 5. _____ 6. _____

Have you taken any college level courses?

Yes

No

If yes, please list courses, dates, and institutions:

Educational Goals

Watch the video *Is College Worth the Time and Money?*

<https://www.youtube.com/watch?v=CfoGLH7kQLs>

What are three reasons to go to college?

1. _____
2. _____
3. _____

What are three reasons not to go to college?

1. _____
2. _____
3. _____

There are many alternatives to a college degree. Vocational school, often called trade school, is one of those options.

Watch the video *College vs. Trade School:*

<https://www.youtube.com/watch?v=lnFRnXNJrV8>

What are the pros and cons of Trade School vs. College?

	PROS	CONS
Trade School		
College		

While we hope that students choose to pursue higher education, we realize that this isn't for everyone. The goal of this course is to help you make smarter decisions when it comes to college or vocational school. If vocational school is something you are considering, we encourage you to complete **Appendix A**.

Please check the degree that you are currently working towards (or are planning to work towards next, if not yet pursuing it):

- Vocational Degree/Certificate
- Apprenticeship
- Associates Degree
- Bachelors Degree
- Short term occupational training
- Masters Degree
- J.D., Ph.D., M.D.

What are your academic goals, both short and long term? Please state what your target degree will be when you reach your goal.

Considerations for Educational Planning

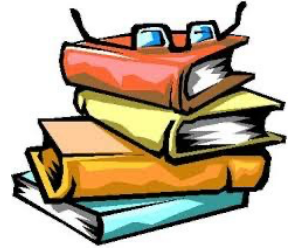
Do you have any health or wellness concerns that may affect your ability to be successful in your educational plan? (This will not impact your ability to be in the IDA program.) Yes No

Have you ever been involved in the community justice system that may impact your education? (This will not impact your ability to be in the IDA program.)
 Yes No

Is there anything else that you think we should know to help support your educational endeavors?

Part 3: Finding the Right Option for You

Time required: 2 hours



What educational program(s) are you planning on attending?

College Checklist – How to Find the Right College for You

Finding the right college for you can be a daunting experience. There is a lot to look for, especially if you don't know what major you want to pursue.

Read the article *How to Find a College That Fits You*:

<https://bigfuture.collegeboard.org/plan-for-college/find-your-dream-college/choose-a-college/how-to-find-a-college-that-fits-you>

What should you consider in a college?

What do you want in a college? Use the categories you should consider to guide your answer.

How can you make sure the school is a good fit?

What are reach, match, and safety schools?

Reach: _____

Match: _____

Safety: _____

Although this article relates them to SAT/ACT scores, there are other factors that can play a role, as well.

How important is each of the following in your decision to attend a particular school?

	Not important	Somewhat Important	Very Important	N/A or Unsure
Location				
Size of school				
Reputation				
Facilities				
Supplies and tools provided				
Licensed/accredited institution				
Programs offered				
Instructor credentials				
On-the-job training or apprenticeships				
Job placement				
On-campus housing				
Health services				
On-site daycare				
Debt upon graduation				
Total cost of attendance				
Native American student population				
Other:				

Use the *Big Future College Board* website to search for three colleges that fit your criteria. Here are two links to get you started:

<https://bigfuture.collegeboard.org/college-search>

<https://bigfuture.collegeboard.org/plan-for-college/find-your-dream-college>

List three schools that you are interested in:

1. _____
2. _____
3. _____

Comparing your options – *Please fill in the table below:*

	School #1:	School #2:	School #3:
Location			
Type of school (public or private, for profit or nonprofit)			
Online, In-person or Both			
Name of Program			
Strengths of Program			
Weaknesses of Program			

School #1:**School #2:****School #3:**

Size of School			
On-campus facilities and amenities			
Admissions requirements (GPA, letters of rec, etc.)			
On-the-job training or apprenticeships			
# of credits required			
Time until graduation			
Graduation rate (Please note whether it is for the entire school or that particular program)			
Job placement after graduation			
Student life Do they have clubs or activities you would be interested in?			
Student resources Do they have onsite childcare, a Veterans center, or another resources you would be interested in?			
Other considerations:			

Part 4: Financial Aid

Time required: 1 hour



If you participate fully in the IDA program, you will have a total of \$ _____ to use towards school.

What is the cost of tuition at the school that you like the best from Part 3? \$ _____

How much additional money will you need to pay for school? \$ _____

Are you willing to take out student loans? Yes No

Watch the video *What's the Difference Between Private & Federal Student Loans?*: <https://www.youtube.com/watch?v=ouZvS88tMrg>

What are federal student loans?

What are private student loans?

Which of the following are associated with federal student loans and which are associated with private student loans?

	Public	Private
Funded by government		
Funded by banks or financial companies		
Limits to how much you can borrow		
Awarded based on financial need		
May have application fees to apply		
Need to fill out a FAFSA to qualify		
May need a co-signer to qualify		
Have fixed interest rates		
Have certain benefits including public student loan forgiveness and income driven repayment options		
Usually don't offer loan forgiveness		

If you are interested in learning more or planning to apply for financial aid, please complete **Appendix B**.

Review the website: <https://www.oregoncollegesavings.com> to learn about The Oregon College Savings Plan (also called 529 accounts). These are a great way to save money for school (and we strongly suggest putting your IDA money into this account). Is this something you would be interested in opening/utilizing? Do you have any questions about how it works?



Appendix

Not all sections in the appendix will be relevant to you, at this time. Please complete the relevant sections.

Appendix A: Vocational School

Appendix B: Financial Aid

Appendix C: Renting

Appendix D: Adult Education

Appendix E: Next Steps

Appendix A: Vocational School

Time required: 1 hour

Watch the video: *How to Get into the Trades | Best Trade Jobs | Everything You Need to Know*: <https://www.youtube.com/watch?v=9mTYMWphkOc>

What is trade school? _____

What are some of the additional benefits of trade school?

What are the benefits of receiving training/certifications?

Go to <https://www.bls.gov> → Publications → Occupational Outlook Handbook. Search the trade you are interested in.

What is the job outlook? Is it growing?

What is the median pay? _____

What are the requirements? Do they offer on-the-job training?

Did you learn anything else about the job?

Compare two other similar careers that might interest you and complete the table below:

	Career 1 (above)	Career 2	Career 3
Job outlook/ growth			
Median Pay			
Requirements			
On-the-job training			
Anything else you learned? _____ _____			

Are you still interested in your original career? Why or why not?

Appendix B: Financial Aid

Time required: 2 hours

FAFSA stands for Free Application for Federal Student Aid. The form is used to apply for financial aid for college or graduate school. This form is key to getting grants, scholarships, work study, or loans to pay for school.

Watch the video:

How to Fill Out the Free Application for Federal Student Aid (FAFSA) Form

<https://www.youtube.com/watch?v=9apxxOrx-WY>

Where do you find the FAFSA form? _____

What do you need to fill out the application?

What is an FSAID? Why is this number needed?

What sections are included on the FAFSA?

Go to www.studentaid.gov to fill out the FAFSA, if you are planning to apply for federal financial aid.

Use the link on their website (<https://studentaid.gov/understand-aid/types>) to learn more about other options outside of loans including grants, scholarships, and work-study might be available to you.

What options exist outside of loans?

In addition to what you'll find on the FAFSA site, Warm Springs offers a Tribal Scholarship to a certain number of students per year, if they meet scholarship criteria. If this is something you are interested in, it can be discussed during a counseling session with WSCAT staff.

Do you have any additional questions? A financial counselor will discuss them with you when you turn in this packet.

Loan Repayments

How much money do you estimate taking out in the form of a loan? \$ _____

Please visit: <http://www.finaid.org/calculators/loanpayments.phtml> and estimate you loan repayment.

How much would you pay total? \$ _____

How much will you pay in interest? \$ _____

How much would your monthly payment be? \$ _____

Could you afford to repay the loan based on the median income for your chosen occupation? Explain.

Note: there are other repayment options available, especially if you have government loans. If you want to discuss these further, they can be brought up in a counseling session. You can also visit https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_repay-student-loans_tool.pdf to learn more.

Appendix C: Renting

Time required: 1 hour

If you are moving away from home to go to college, you will likely need to rent housing. This section begins to look at housing options for college students. WSCAT has a supplemental course for rental options, if you are interested in learning more.

Do you plan to live on or off campus? _____

Who will be paying for your housing (you, parents, IDA, etc.)?

Will you have roommates? _____

Will someone co-sign the lease? (This means their name will also appear on the lease. This could help you qualify for a place, but will also make them responsible if you don't pay.) _____

If you plan to live on campus, you'll need to contact your school to apply for housing directly through them.

If you plan to live off campus, there are more areas to consider to find housing that meets your needs.

Watch the video: *A Crash Course on College Apartment Hunting* | UC Davis:
<https://www.youtube.com/watch?v=PqfiOgI1pOw>

What are 5 categories to take into account when deciding where to live? Describe each one.

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

What is a lease? Why is it important to read and understand it?

What else should you consider when finding an apartment or renting?

Which of the following are things that you need in a home?

	Need	Want	Not Important	Unsure
My own room				
Roommates				
A kitchen in the house (vs. in the building)				
A private bathroom				
Living room				
Dining room				
Family room/recreation room				
Workspace/office				
Wheelchair accessible				
A yard				
Garage				
Pet friendly				
Male or female only (vs. co-ed)				
Washer/dryer in unit				
Furnished				
Includes utilities				
Includes amenities				
Other:				

Which of the following do you need in the neighborhood?

	Need	Want	Not Important	Unsure
Safe neighborhood				
Affordable cost of living				
Native American community				
Strong disability community				
Good schools				
Sidewalks				
Walking distance from campus				
Distance from work, childcare, parks, friends, family, etc.				
Close to health care providers				
Access to public transportation				
Other:				

Appendix D: Adult Education

Time required: 1 hour

As adults, we often go back to school with goals in mind. However, it can still be a challenge going back into a classroom, especially if you have other responsibilities.

Watch the video: *6 Amazing Benefits of Going Back to School As An Adult:*
<https://www.youtube.com/watch?v=gEj0EBZA8zQ>

What are some reasons to go to college as an adult?

Watch the video: *The Challenges Adults Students Face:*
<https://www.youtube.com/watch?v=vRnS74DIbiI>

What are some challenges of going back to school as an adult?

What is your motivation to go back to school?

Do you have any doubts/challenges?

How will you manage some of these doubts/challenges?

Appendix E: Next Steps

Time required: 2 hour

Whether you are still enrolled in school or nearing graduation, it's important to consider your next steps.

What do you plan to do after you graduate? Find a job? Go to graduate school?

If you are planning on continuing your education, this packet can help.

If you are ready to begin your career, there are many important things to consider. First, you'll to create a resume and cover letter.

Watch the video: *Building a Resume and Cover Letter*

<https://www.youtube.com/watch?v=EPO9CmPrY9g>

What should you include in your resume?

Why is a cover letter important? How is it similar/different from your resume?

What should you include in your cover letter?

Did you learn anything else about writing a resume or cover letter?

There are many templates available for you to use, so you don't need to start from scratch.

You may also want to create an account on www.Linkedin.com. This is similar to an online resume and can help you begin networking (meeting people in your field).

There are many website that can be used to see what employment opportunities are available including:

www.Indeed.com

www.Ziprecruiter.com

There are also resources specific to many industries, so it doesn't hurt to type what you are looking for directly into Google.

Do you have any other considerations for after you graduate? For example, are you going to move or stay in the same area in which you currently live?

Do you have any other questions or concerns that you would like to talk to a counselor about?

Some other considerations in your job search:

- 1) Have someone else review your resume and cover letter before sending it. It never hurts to have another set of eyes!
- 2) Start networking! Go to events and talk to people in your industry. You'll learn a lot about what is available and may get some inside information about employment opportunities.
- 3) When you have an interview scheduled, do a mock interview. Create some questions and have someone interview you. The more you practice the more comfortable you'll be!
- 4) Don't hesitate to reach out to a career development professional if you get stuck. Counselors have experience and are ready to help.

For more interview preparation and advice, read the article *How to Prepare for an Interview in 11 Steps* on LinkedIn:

<https://www.indeed.com/career-advice/interviewing/how-to-prepare-for-an-interview>

We are excited to see what you do next!

Verification of Completion

Advancing Your Career through Education Curriculum

Give this page to your IDA Provider after completing this IDA Education Curriculum. You keep the rest of this packet.

Name: _____ Date Completed: _____

Sign here to verify that you have completed the Education Curriculum packet!

Signature: _____

Is there anything related to advancing your career through education that you would like to learn more about or discuss with your IDA Provider?

Do you have any recommendations to make this curriculum better?

THANK YOU!

IDA Provider: I have reviewed the participants curriculum and answered any questions they have.

Staff Signature: _____ Date: _____