



MY FUTURE, MY WAY:

First Steps Toward College

A Workbook for Middle and Junior High School Students

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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April 2014

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Find detailed federal student aid information at **StudentAid.gov**.

MY FUTURE, MY WAY:

First Steps Toward College

Are you thinking about college or a career school?* Don't wait any longer. Start here to learn how to prepare for and pay for your education beyond high school. Start asking questions now. Talk to your teachers, your parents, your older siblings, or to other mentors. After all, it's YOUR future.

Begin to discover your college and financial aid options today!

* When we refer to "career school" we mean a school, such as a vocational or trade school, that offers programs of study that take two years or less to complete.

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WHEN Should I Begin Thinking About College?

It is never too early to plan for college. You may want to start thinking about the possibilities now, but you definitely should begin seriously thinking about college when you enter the middle school grades (6th through 8th grade).

“College” means

- public and private four-year colleges and universities,
- two-year community colleges or junior colleges, and
- career schools.



Pretend that you could create the perfect college. What type of school would be just right for you?

Answer the following questions to help you create your dream school.

1. Where would this college be located (state, city)?

2. What size would the school be?

3. What classes would you take (computer, theater)?

4. What types of social activities would be offered (sports, clubs)?

Read on to learn more about your school options. Maybe some of these options match what you want in your dream school!

About Four-year Colleges

Many students attend a four-year college after graduating from high school. They earn a degree once they have completed a program of study. A four-year college usually offers a bachelor's degree in the arts (e.g., English, history, drama) or sciences (e.g., biology, computer science, engineering). Some four-year colleges offer advanced degrees such as a master's or other graduate degree.

About Two-year Colleges

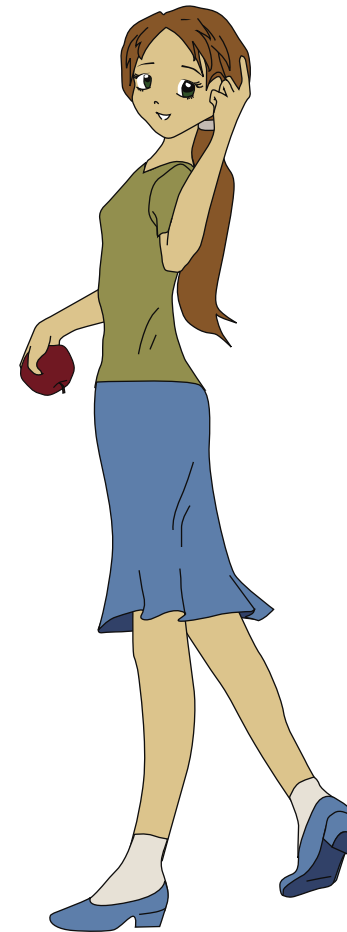
A two-year community college or junior college awards an associate degree once a student has completed a two-year course of study. Some two-year colleges grant diplomas or certificates to students who have met course requirements and are ready to practice in their career fields.

You can start at a two-year college then transfer to a four-year college if, for example, you're concerned about college costs (community or public junior colleges usually cost less than four-year colleges). A two-year college is also a good option if you want to boost your grades before going to a four-year college.

About Career Schools

Career schools typically offer programs that take two years or less to complete. These schools provide students with formal classes and hands-on experiences related to their future career interests. Students may earn a diploma or a certificate, prepare for a licensing exam, or study to begin work as an apprentice or a journeyman in a skilled trade.

Want to learn more about these types of schools? Visit [StudentAid.gov/prepare-for-college/choosing-schools/types](https://studentaid.gov/prepare-for-college/choosing-schools/types).



Activity Page

Select an answer based on the information you read in “When Should I Begin Thinking About College?”
Answers are on page 36.

1. When should you consider college?

- now
- it's never too late
- middle school (grades 6 through 8) or earlier
- all of the above

2. Where can you earn a bachelor's degree?

- junior college
- four-year college
- community college
- career school

3. Where can you earn an associate degree?

- community college
- four-year college
- high school
- career school

4. At a career school, students may do which of the following?

- earn a diploma or a certificate
- prepare for a licensing exam
- study to begin work as an apprentice
- all of the above

WHY Think About College Now?

As a middle-school student, you probably have a lot on your mind: Will I get my school project finished on time? What's for dinner? What should I do this weekend? Will mom or dad notice that I went over my text messaging limit (yikes!!)?



But have you seriously thought about college?

Here are some reasons why you should start thinking about college now.

YOU SAY: It's too early to think about college!

WE SAY: The steps you take now (such as developing good study habits; reading to develop your verbal, writing, and critical thinking skills; and developing an interest in extracurricular/community-based activities) will help determine your college options later. Start planning now!

YOU SAY: No one in my family ever went to college.

WE SAY: Be the first! Set a good example for others to follow by learning new and interesting things, and talking to other students and faculty members about career goals and opportunities.

YOU SAY: I can't afford it!

WE SAY: We at the U.S. Department of Education, Federal Student Aid (and others), can help meet the cost! Almost two-thirds of college students get some type of financial aid.

Myths vs. Reality



MYTH:

Only students with good grades go to college.



REALITY:

Good grades and high test scores can definitely help when applying to college. But college admissions staff also take into account other things, such as your interests, hobbies, and school- and community-based extracurricular activities.



MYTH:

College will be the same as middle or high school.



REALITY:

College is much different from middle or high school. Making new friends, choosing your own classes and program of study, and possibly living away from home are all a part of the college experience.



MYTH:

I need to get a job as soon as I graduate from high school.



REALITY:

Sure, you can get a job with decent pay after your high school graduation. Or you can invest in your education to have a great career with better pay later!



MYTH:

I can't go to college because I don't know what I want to do with my life.



REALITY:

Most students decide what they want to do during or after college.

Still not sure if college is for you? Still think now isn't the time to start thinking about college? Read on!

WHAT Can a College Education Do for Me?

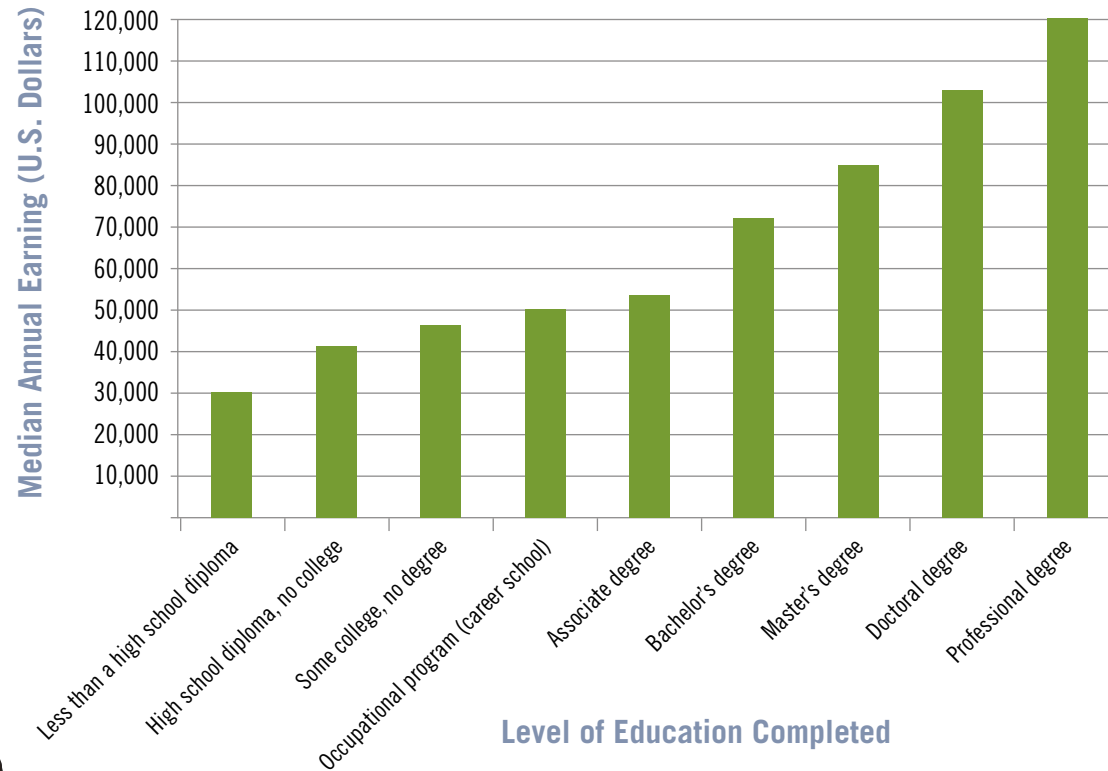
A college education will offer you more money, more job opportunities, and more freedom than a high school education.

More Money

On average, a person who goes to college earns more money than a person who doesn't. Over a lifetime, a college graduate can earn over \$1.5 million more than a high school graduate!



Pay Based on Level of Education*



Source: U.S. Bureau of Labor Statistics, Current Population Survey, 2012. *Note: Data are 2012 annual averages for full-time workers age 25 and over.



Real-life Examples

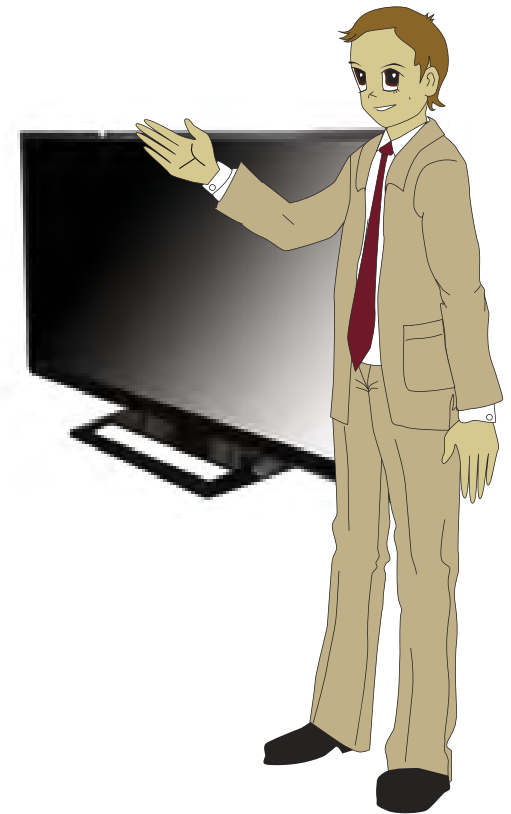
People with a college education typically earn more money during a shorter span of time.

BUYING GROCERIES

- Terry is a dental hygienist (two years of college). Terry generally will earn enough money to buy groceries for a week after working only one day.
- Sam is a high school graduate and works as a salesperson in a department store. To buy the same groceries, it generally takes Sam three days' pay.

BUYING A TV

- Jamie is a college graduate and works as an accountant. Based on his salary, Jamie could buy a large screen TV using less than two weeks' pay.
- Chris never went to college and works as a waiter. Based on his salary, Chris will have to work five weeks to buy the same TV.



More Job Opportunities

A major benefit of a college degree is having more jobs to choose from. The table to the right shows just some of the possibilities available to college graduates.

Is your favorite job on the list?

If not, go ahead and add it, along with other jobs you find interesting.

U.S. Bureau of Labor Statistics, Occupational Outlook Handbook, 2012–13 Edition

Career School	Two-year College	Four-year College	More Than Four Years
Barber or hairstylist	Bookkeeper	Accountant	Archaeologist
Carpenter	Childcare worker	Athletic trainer	Architect
Disc jockey (deejay)	Computer and office equipment repairer	Computer programmer	Astronaut or aerospace engineer
Electrician	Dental hygienist	Conservation scientist	College professor
Plumber	Firefighter*	Engineer	Dentist
	Mechanic	FBI agent	Doctor
	Nurse*	Graphic designer	Judge
	Paralegal	High school coach	Lawyer
	Physical therapist assistant	Insurance agent	Minister, priest, or rabbi
	Restaurant manager†	Pilot	Pharmacist
	Zookeeper*	Police officer	Principal
		Reporter	Psychologist
		Social worker	Scientist
		Sportscaster/news reporter	Urban planner
		Teacher**	Veterinarian
		Writer	

* Note: You can also train for these jobs at a four-year college. Why do that? Because more education usually means more earnings!

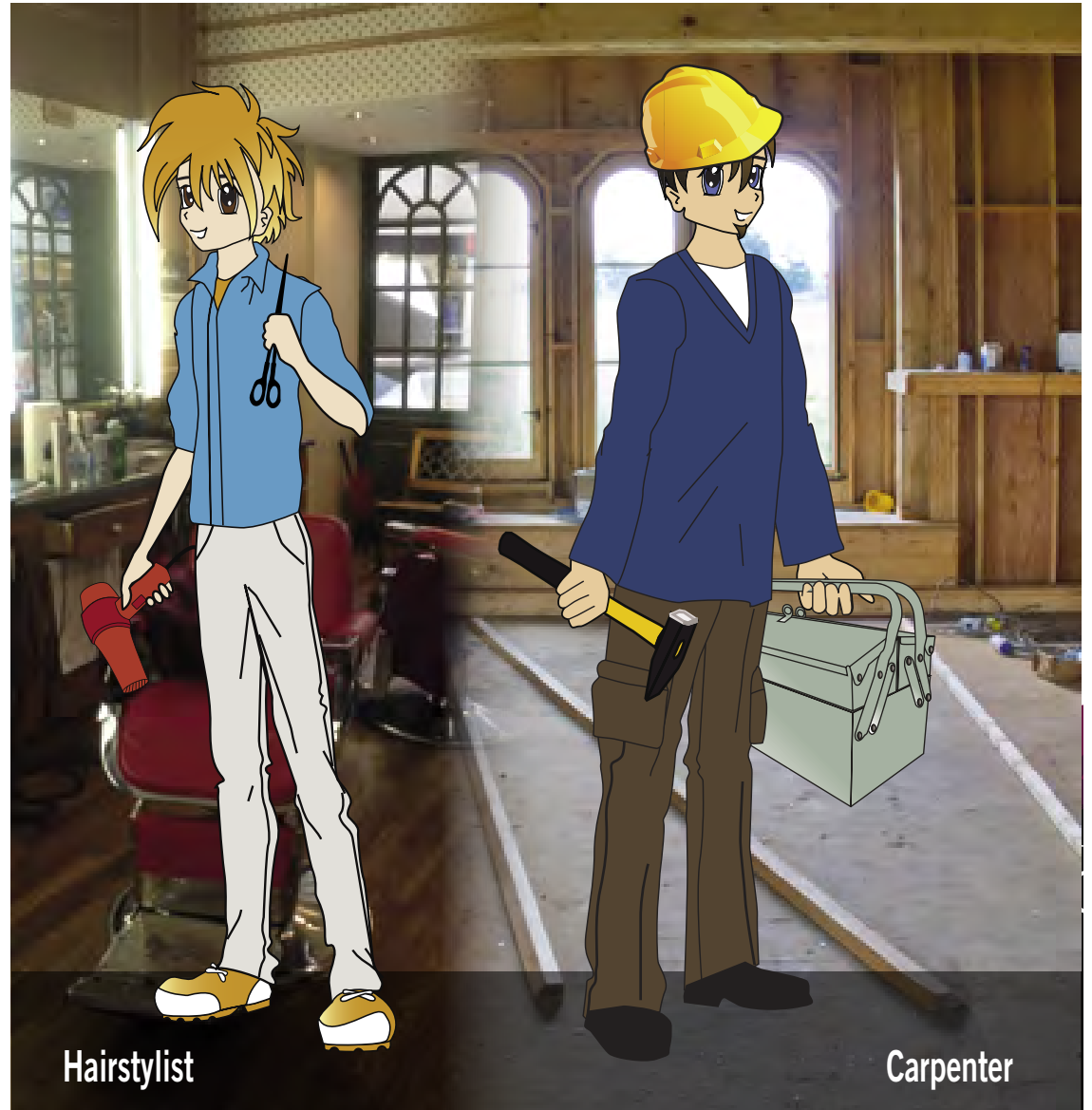
† Note: You don't need a two-year degree to be a manager, but managers with a degree may get hired faster and earn more money during their careers.

** Note: Teaching in K–12 often requires certification and thus more than a bachelor's degree; teaching college usually requires a master's and/or doctoral degree.

CAREER SCHOOL

BARBER OR HAIRSTYLIST
CARPENTER
DISC JOCKEY (DEEJAY)
ELECTRICIAN
PLUMBER

10



Hairstylist

Carpenter



Disc Jockey



Electrician



Plumber

TWO-YEAR COLLEGE

- BOOKKEEPER
- CHILDCARE WORKER
- COMPUTER AND OFFICE EQUIPMENT REPAIRER
- DENTAL HYGIENIST
- FIREFIGHTER*
- MECHANIC
- NURSE*
- PARALEGAL
- PHYSICAL THERAPIST ASSISTANT
- RESTAURANT MANAGER†
- ZOOKEEPER*

* Note: You can also train for these jobs at a four-year college. Why do that? Because more education usually means more earnings!

† Note: You don't need a two-year degree to be a manager, but managers with a degree may get hired faster and earn more money during their careers.



Restaurant Manager

Dental Hygienist



Zookeeper



Mechanic



Nurse

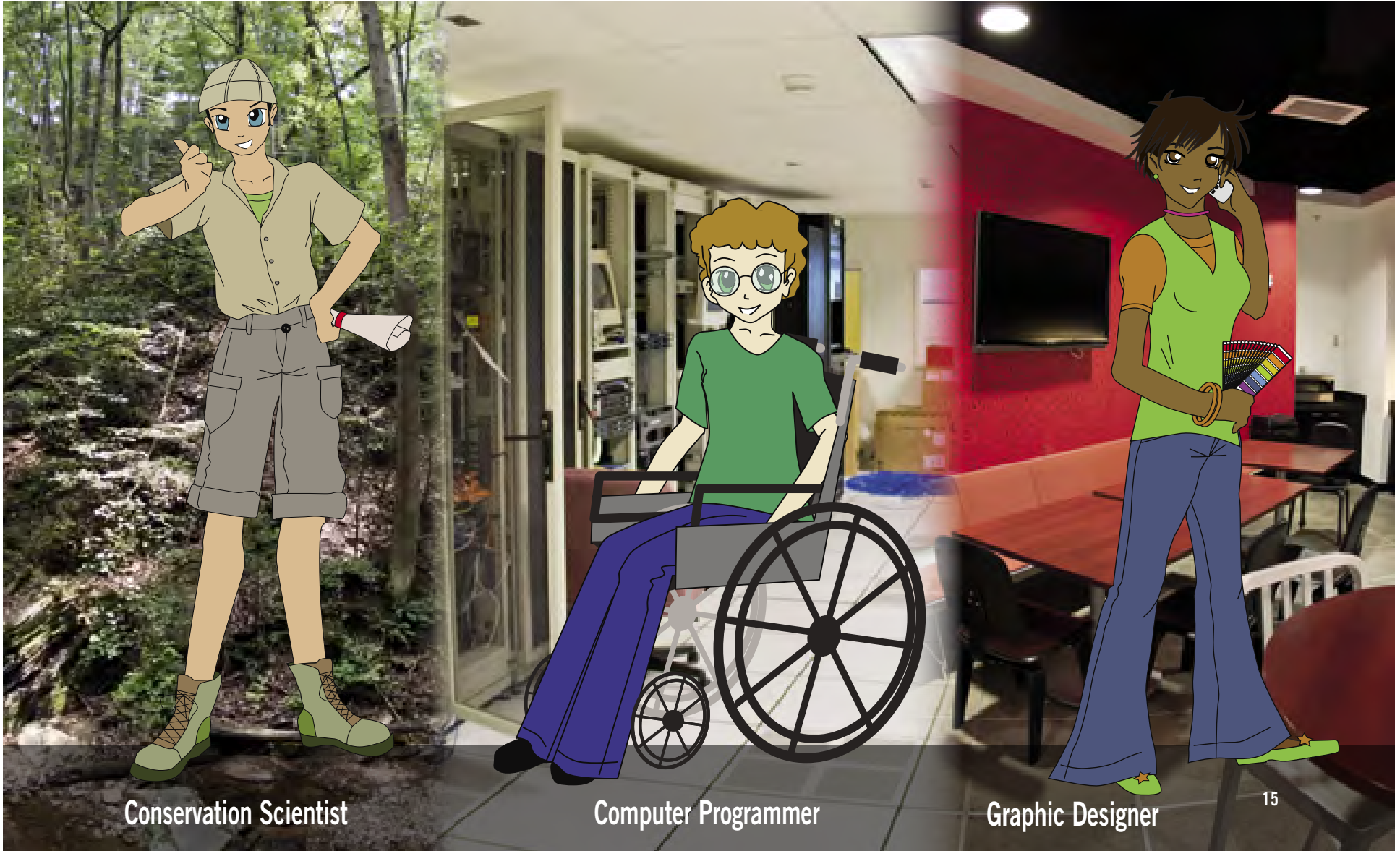
FOUR-YEAR COLLEGE

- ACCOUNTANT
- ATHLETIC TRAINER
- COMPUTER PROGRAMMER
- CONSERVATION SCIENTIST
- ENGINEER
- FBI AGENT
- GRAPHIC DESIGNER
- HIGH SCHOOL COACH
- INSURANCE AGENT
- PILOT
- POLICE OFFICER
- REPORTER
- SOCIAL WORKER
- SPORTSCASTER/NEWS REPORTER
- TEACHER
- WRITER



Teacher

Reporter



Conservation Scientist

Computer Programmer

Graphic Designer

MORE THAN FOUR-YEAR COLLEGE

ARCHAEOLOGIST
ARCHITECT
ASTRONAUT
COLLEGE PROFESSOR
DENTIST
DOCTOR
JUDGE
LAWYER
MINISTER, PRIEST, OR RABBI
PHARMACIST
PRINCIPAL
PSYCHOLOGIST
SCIENTIST
URBAN PLANNER
VETERINARIAN

16



Judge

Doctor



Minister

Veterinarian

Astronaut



More Freedom

As a college student, you'll experience freedom as you never have before, by

- studying more on your own instead of in a classroom;
- meeting people from all over the country and world;
- studying abroad (it pays to learn a foreign language); and
- choosing your own unique courses, such as Biology of Extinct Animals, Music and Your Brain, Television in American Culture, forensic science, or computer graphics.

Want to learn more about career options?

Visit StudentAid.gov/prepare. Visit www.bls.gov/k12 to find out whether the job you want is “hot” (meaning there will be plenty of work for you in the future) or “not” (meaning, uh-oh, maybe you should consider another job)!

Want more info about college life?

Search the Internet for college websites. You can also find colleges that match your preferences at **StudentAid.gov**. Go to “Prepare for College” and select “Choosing a School.” Many schools’ sites have virtual campus tours. They also have online course catalogs so you can check out their course offerings.

Visit local or nearby colleges to see the real thing. Also, visit your local library to check whether they have course catalogs from these colleges.



Activity Page

List five careers that interest you, the salary range for each career, and the level of education you will need for each career.

Aren't sure about the salary range or education level? Do a little investigating at [StudentAid.gov/prepare-for-college/careers/search](https://studentaid.gov/prepare-for-college/careers/search).

Charting Your Career

Career	Salary Range	Education Level
Example: Teacher	\$34,000-\$80,000	Four-year college
1.		
2.		
3.		
4.		
5.		

WHERE DO I Start?

Part of preparing for college is taking the right classes in middle school. Courses such as English, algebra, foreign language, and technology will better prepare you for more challenging courses in high school.

But college preparation is about more than just classes and grades. It's also about developing the skills (such as good study habits, paying attention in class, and reading) that will help you succeed in college and life.



Here's what you can do NOW to get ready for college (feel free to make your own checklist additions in the Notes section on pages 33–35):

6th Grade

- Speak with your school counselor or librarian and other adults (your teachers, relatives, and family friends) who have interesting jobs.
- Develop strong study habits that help you earn good grades and test scores.
- Read at least one book every month, just for fun.
- Participate in class activities.

7th Grade

- Begin taking advanced courses such as Algebra I and a beginning foreign language class. (But, remember, take only the most difficult courses you can handle.)
- Talk to your counselor or teachers about courses you can take in high school.
- Get involved in school- or community-based extracurricular activities.
- Start reading magazines or newspaper articles.
- Keep a journal to develop good writing skills.
- Do well on standardized tests.

8th Grade

- Keep doing your best in school—study hard, earn good grades, and participate in class.
- Ask your counselor about challenging and interesting courses you can take in high school.
- Continue to explore different career options.
- Start saving money now to help pay for college.
- Continue taking advanced courses such as Algebra II and an intermediate foreign language class.
- Ask your older sisters and brothers or other college students about their college experience. If you don't know any college students, ask your counselor to help you contact some students.

9th Grade

- Talk to your school counselor, your parents, and anyone who has an interest in your future about your college and career plans.
- Take challenging core classes (e.g., English literature, geometry).
- Start planning for college by learning how to go and ways to pay.
- Go to career information events. Ask employers what kind of education they expect their employees to have.
- Explore opportunities to volunteer in your school or community.
- If you have older brothers or sisters getting ready to go to college fairs, financial aid nights, or other high school events, go with them so that you can become familiar with these events.

Want to find out more steps for college preparation? Visit [StudentAid.gov/early](https://studentaid.gov/early). You also can download the *College Preparation Checklist* at [StudentAid.gov/checklist](https://studentaid.gov/checklist).

WHO Can Help Me Go to College?



College Support Team

Getting ready for college may seem like a lot to handle, but you don't have to do it alone!

Parents, teachers, counselors, coaches, and friendly folks from your community or place of worship are all good people to go to if you have questions. Think of them as your college support team.

Any adult with whom you have a connection is a good addition to your college support team. If they don't have the answers themselves, they may know where to look.

Talk to Your Team: Tell Someone You Know That You Want to Go!

Start discussing your plans for college today with your family and with people at school. They will not know you need support and encouragement unless you let them in on your plans. Once everyone knows the plan, you can work together to reach your college goals.

Activity Page

List four people who can serve on your college support team, their relationship to you, and the various roles they can play on the team.

Your College Support Team

Name	Relationship	Role
Example: Patricia	Mom	Will help me research colleges and show me how to save for my education
1.		
2.		
3.		
4.		

HOW WILL I Pay for College?

College Costs

When it comes to college costs, remember

- Some colleges cost less than other colleges.
- Lots of financial aid is available—there are more opportunities now than ever before!
- You and your family have time to start saving for college. So start looking into college savings plans, if you have not already done so. Find more information at [StudentAid.gov/checklist](https://studentaid.gov/checklist).

The bottom line is that if you want to go to college and are willing to work at it, you can find the money to pay for it.

While it's very important that your family prepare financially for college (save, save, save!), don't forget—you don't have to pay for college all by yourself! The U.S. Department of Education has more than \$150 billion (that's \$150,000,000,000) in financial aid for students who qualify.

Types of Aid

There are two basic types of financial aid:

1. **“Gift”** aid: money that does not have to be paid back (for example, *grants* and *scholarships*)
2. **“Self-help”** aid: money that you work for or that you will need to pay back later (for example, *work-study* or *loans*)

So, what exactly is financial aid?

Financial aid is money to help pay for college or career school. This money can come from the U.S. government, the state where you live, or the college you attend. But, remember, you have to apply for it!

Use *FAFSA4caster*SM at www.fafsa.gov to get an estimate (just an informal calculation) of how much financial aid you possibly could receive from the U.S. government.

Federal Student Aid

Any time on or after Jan. 1 of your senior year of high school, you should complete and submit the *Free Application for Federal Student Aid* (FAFSASM) at **www.fafsa.gov**. Colleges, states, and some scholarships use your FAFSA information to determine how much financial aid you may receive.

Keep in mind that the U.S. Department of Education, colleges, and scholarship providers can only give you aid if you **APPLY** for it. You need to take the action!

Find out how to apply at **StudentAid.gov/fafsa**.

Definitions

GRANTS and **SCHOLARSHIPS** are money that does not have to be paid back. To receive grants, you usually have to demonstrate financial need. To receive scholarships, you usually have to demonstrate a talent or skill and maintain a certain level of performance (e.g., good grades) to keep receiving it.

WORK-STUDY is a job that helps you earn money to pay for your education.

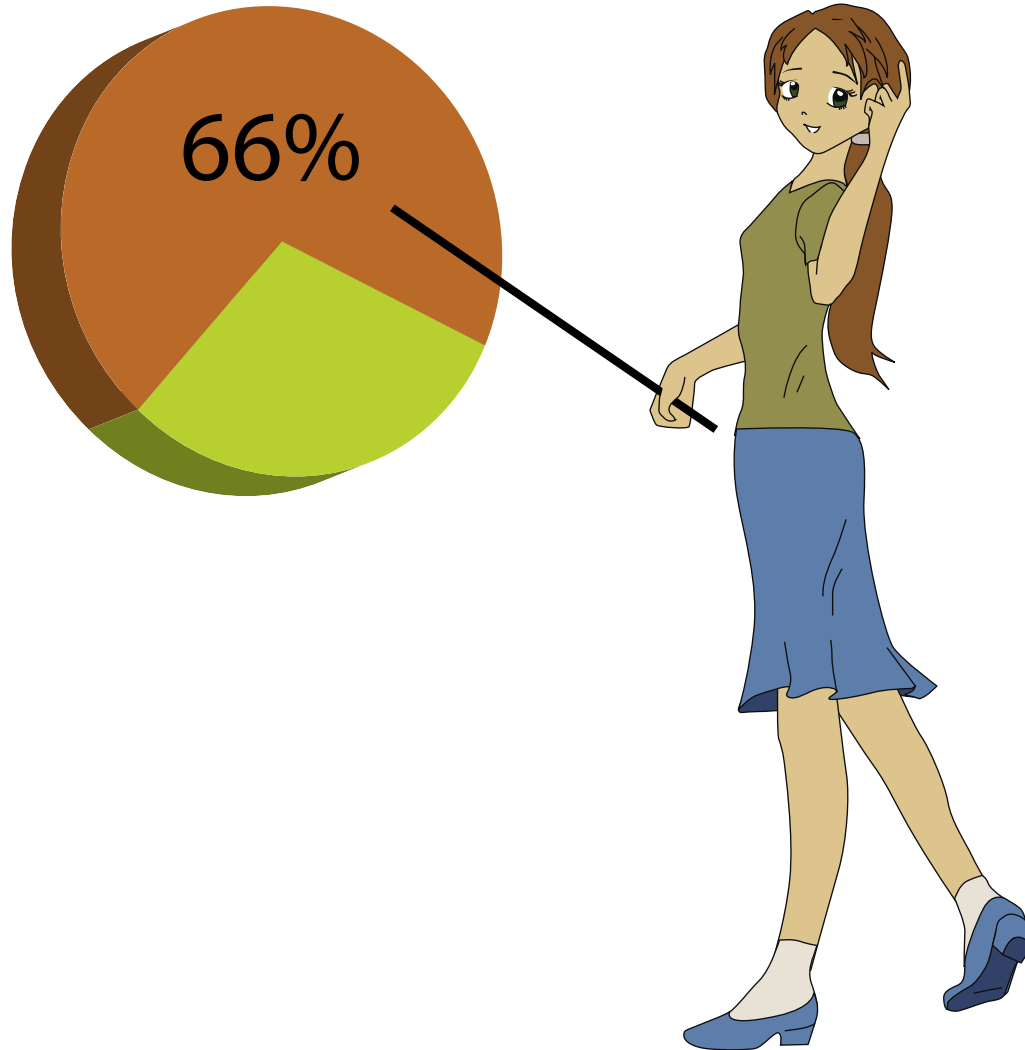
A **LOAN** is money that must be paid back, usually with interest. Although you have to repay a loan, you still should consider a federal student loan as a good way to pay for college.

Financial aid can come from colleges, companies, private scholarship funds, or the state you live in, but a lot of it comes from the U.S. Department of Education. The money that comes from the government is called **federal student aid**.

Did You Know?

- 66 percent of all college students working toward bachelor's degrees received some sort of financial aid.
- At public colleges, 52 percent of students received grants and 43 percent of students took out loans.
- At private colleges, 76 percent of students received grants and 61 percent of students took out loans.

Source: U.S. Department of Education, National Center for Education Statistics. 2007–08 National Postsecondary Student Aid Study (NPSAS:08)



More About Scholarships

Scholarships may pay for all or part of your education. Unlike most federal student aid, many scholarships are not “need-based” (i.e., aid awarded to a student on the basis of financial need) and are available for all kinds of students based on

- good grades;
- certain religious, ethnic, or cultural backgrounds; or
- athletic, artistic, or creative abilities.

A number of businesses and community organizations offer scholarships. Some colleges also have special scholarships for incoming students. Students who receive scholarships generally have to maintain a certain grade point average or GPA.

There are tons of scholarships out there. The most important thing is to find out what your options are. Keep in mind that no scholarship is too small!

For more information go to **[StudentAid.gov/scholarships](https://studentaid.gov/scholarships)**.



Another Way to Pay for College: Serving Our Country

When you serve our country—during or after college—there are opportunities for aid that will cover either some or all of your educational costs:

- AmeriCorps—this nonmilitary community-service program provides help with college costs and student loans to members who successfully complete service.
- U.S. service academies—the U.S. Air Force, U.S. Army, U.S. Coast Guard, U.S. Merchant Marine, and U.S. Navy provide free education for students who commit to serve in the military upon completion of their education.
- Reserve Officer Training Corps (ROTC)—this campus-based program offers scholarships in varying sizes to students interested in serving in the military after college.
- GI Bill—men and women who enlist and serve in the armed forces may apply for and receive financial support for college.

Activity Page

See how much you remember about financial aid! Unscramble each financial aid term based on its description. See page 36 for the answers.

1. Job that helps you earn money to pay for college

k w o r - u t y s d

--	--	--	--	--	--	--	--	--	--	--

2. Financial aid award that you don't have to repay; usually based on need

n a r g t

--	--	--	--	--	--

3. Form you must complete to be eligible for federal student aid

A F S A F

--	--	--	--	--	--

4. Financial aid award that you must pay back, typically with interest

n o l a

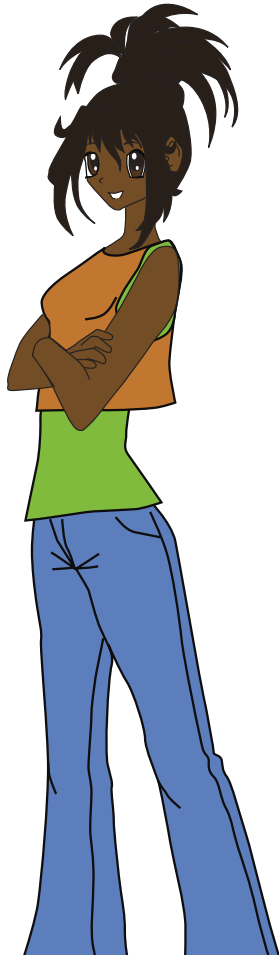
--	--	--	--	--

5. Financial aid award that you don't have to repay; usually based on good grades, talents, or skills

p i c l o r h a s s h

--	--	--	--	--	--	--	--	--	--	--

NOW WHAT? Next Steps



Take the next steps in learning about education beyond high school and learning how to pay for it!

- Start saving a portion of your allowance, birthday money, and any other money you receive for college. No matter how much or how little you save, every cent makes a difference in affording your higher education!
- Stay in touch with members of your college support team. Routinely discuss with them your college and career plans.
- Visit **StudentAid.gov/early** for additional information and resources.
- If you have an older brother or sister either already in college or getting ready to attend, talk with them about their experiences and expectations. Don't be afraid to ask questions. You can gain from their knowledge.
- Check out **StudentAid.gov/resources** to find our latest fact sheets, infographics, and other publications about financial aid.
- Watch short videos about federal student aid at **www.YouTube.com/FederalStudentAid**.
- Review the “Five Important Questions About Paying for College” handout on the next page with your counselor and get answers to these questions.
- Have fun! As you put into action all of these ideas from this workbook, you'll learn so much—about your college, about careers, and even about yourself!



Five Important Questions About Paying for College

Please discuss the following questions related to funding your education beyond high school with your guidance counselor. See page 36 for possible answers you could receive from your counselor.

1. What scholarships are available in my state or school district?
2. How can my grades affect my financial aid opportunities?
3. Why should I fill out a FAFSA when I'm a high school senior?
4. What else can I do to learn about financial aid opportunities?
5. How can I discuss paying for college with my family or college support team?

Notes

Notes

Notes

Answers

PAGE 4

1. all of the above
2. four-year college
3. community college
4. all of the above

PAGE 30

1. work-study
2. grant
3. FAFSA
4. loan
5. scholarship

PAGE 32

1. Answers will vary depending on your state or school district.
2. Your grades are important particularly if you plan to receive scholarships. High school students who receive scholarships from the community or colleges generally have earned good grades. Scholarship providers feel more comfortable helping these students pay for college because they have demonstrated that they take school seriously.
3. You should fill out the FAFSA during your senior year to find out whether you qualify to receive federal student aid. Also, colleges, states, and some scholarship providers use your Expected Family Contribution, or EFC (determined by the FAFSA), to figure out how much financial help you need.
4. To learn more about financial aid opportunities, attend college fairs to speak with school representatives, visit your local library to find books on scholarships, and explore student-friendly websites that offer college and scholarship searches.
5. Begin your discussion with your parents or college support team by explaining your interest in college and your future career goals. Ask your parents or support team to help you develop ways to start saving for college (e.g., assisting you in finding a summer job and opening a savings account).

Questions

Have questions about federal student aid and want to talk to a real person?

Call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or at 1-800-730-8913 (TTY for the hearing impaired). Toll number 319-337-5665.

Notice to Limited English Proficient Persons

If you have difficulty understanding English, you may request language assistance services for Department information that is available to the public. These language assistance services are available free of charge.

If you need more information about interpretation or translation services, please call 1-800-USA-LEARN (1-800-872-5327) (TTY: 1-800-437-0833), or e-mail us at: **ed.language.assistance@ed.gov**. Or write to:

U.S. Department of Education
Information Resource Center
LBJ Education Building
400 Maryland Ave., S.W.
Washington, DC 20202

To view federal student aid publications and resources in Spanish, go to **[StudentAid.ed.gov/es/resources](https://studentaid.ed.gov/es/resources)**.

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