

Lesson 10

Options After High School

Student Resources

Resource	Description
Student Resource 10.1	List: Academic Acronyms Make It Local Modify the list of acronyms to incorporate terms appropriate for your school or community; then remove this callout.
Student Resource 10.2	Reading: Options After High School Make It Local Modify the section of the reading that addresses four-year colleges so it suits your community; then remove this callout.
Student Resource 10.3	Worksheet: Options After High School
Student Resource 10.4	Case Studies: Funding Their Educations Make It Local OPTIONAL This reading can be used as-is; however some schools may wish to replace the reading with actual numbers from postsecondary institutions in their community. Decide if you wish to modify the reading; then remove this callout

Student Resource 10.1

List: Academic Acronyms

Make It Local | Modify this document to incorporate acronyms that are appropriate for your community. Once updated with appropriate terminology, remove this callout and re-save the file before distributing it to students.

Student Name: _____ Date: _____

Directions: The following terms are related to high school, college admissions, and educational options after high school. Some you learned in the last lesson. Others you may have heard about in other classes or from parents, older siblings, teachers, or school counselors. See how many you can identify! The first one has been completed for you as an example.

ACRONYM	WHAT IT STANDS FOR	WHAT IT IS
AP	<i>Advanced Placement</i>	<i>More rigorous, college-level courses taught in high school. Students can take an AP test at the conclusion of the course. Some universities offer college credit for good AP test scores.</i>
A-G		
GPA		
CAHSEE		
PSAT		
SAT		

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ACRONYM	WHAT IT STANDS FOR	WHAT IT IS
ACT		
A.A.		
B.A.		
M.A.		
CHSPE		
GED		

Student Resource 10.2

Reading: Options After High School

Make It Local | Modify the section of this document on four-year colleges and universities. Include descriptions and important facts about the state and private universities your students may be likely to attend. Once updated with specifics about these postsecondary options, remove this callout and re-save the file before distributing it to students.

Once you graduate from high school, you will have many different options for what direction to head in next. It's important to start thinking about those choices now, so you can be prepared.

In this course, you have been thinking about your future and what you might want to do for a career. Figuring out a career path can help you choose the right options for education and training once you get out of high school.

Community College

Community colleges are an affordable option for anyone who is 18 years old or has a high school diploma. Community colleges are less expensive than a four-year college. The tuition is in the hundreds of dollars instead of the thousands. Usually you live at home while attending community college, which is much less expensive than living in a dorm. You can attend a community college and get trained for a career, or you can take two years at a community college and then transfer and finish getting your degree at a four-year school.

Some students attend a community college and earn a certificate in fields such as automotive repair, firefighting, fashion merchandising, multimedia studies, or vocational nursing. These certificates often take only a couple of years and then students can pursue their career. Other students begin their college careers with an Associate's Degree from a community college and then transfer to a four-year college or university to complete their Bachelor's Degree. An Associate's Degree, or A.A., usually takes two years of school. A Bachelor's Degree, or B.A., usually takes four years. Getting an A.A. can be a good option, especially for students who are paying for their own education. Many state universities have programs that make it easy to transfer from local community colleges. In some cases, it can be easier to get into a state university as a transfer student than it would be to get in as a freshman.

Four-Year Colleges and Universities

Why go to a four-year college instead of a two-year community college? It can depend on your career plans; many jobs require a four-year degree. Attending a four-year college is a very different experience from attending community college. You can live on campus in a dorm or off campus with roommates. People who want to leave home and live somewhere completely new often apply to four-year colleges, but if you live close enough, you can attend a four-year college and still live at home. There are many options for students who want to go to a four-year college.

We will focus on the two public university systems in California, as well as private colleges and universities.

California State University System (CSU)

Did you know that if the seniors who will graduate from your school this June take their a-g required courses, maintain a 2.0 GPA, and take the SAT or ACT exam, they are *guaranteed* to get into San Francisco State University? It's true, through a program called San Francisco Promise (<http://www.sanfranciscopromise.org/>). Three of the closest CSU campuses are San Francisco State, Cal State East Bay, and Sonoma State, but there are campuses all over the state—from San Diego to Los Angeles to Sacramento and Humboldt.

The CSU system is one of the largest, most diverse, and most affordable university systems in the entire world, offering more than 200 different degree and certificate programs. A CSU is more expensive than a community college, but it is one of the least expensive four-year options, and there's lots of financial aid. You can choose just about any major for most any career at a CSU, and more than 400,000 students do.

University of California System (UC)

The UC system is more selective than the CSU schools, which is a way of saying that the UCs are harder to get into. UCs target the upper 10% of high school students, meaning the students with the best academic records. To attend a UC, you need at least a 3.0 GPA in your a-g required courses. You will also need to demonstrate your involvement in co-curricular activities, take additional standardized tests, and write two personal statements. It is a very big accomplishment to get accepted to a UC.

Berkeley, Davis, and Santa Cruz are three of the closest UC schools, but you can also study at UC schools in Los Angeles, Santa Barbara, San Diego, or four other campuses throughout the state. Whatever your career or education plans, UCs offer world-class education at a reasonable cost. Although UCs are more expensive than CSUs, they are much less expensive than private colleges and universities. They also offer financial aid to students whose families earn below a certain amount.

Private Colleges and Universities

There are 75 different private colleges and universities throughout the state of California and many more in the rest of the country. Admissions requirements vary by school, but many of them have similar requirements to the UC schools. A student from SFUSD can apply to any school in the country—or to Canada or a school elsewhere in the world, for that matter—if he/she has the grades and is willing to do the work.

Local private universities include Stanford, University of San Francisco (USF), and St. Mary's. Other private universities in California include University of Southern California (USC), Pepperdine, and Loyola Marymount (LMU). Private colleges and universities offer a high quality education, but they can be much more expensive than UCs or CSUs. On the other hand, they also offer financial aid to eligible students. If you have your heart set on going to a private school but you don't think you can afford it, you should apply. You never know—maybe you will get enough financial aid to enable you to attend.

Keep in mind that if you want to go to a four-year college, you need to work hard in all four years of high school. You should try to get at least Cs in all your classes; Ds will make it harder for you to get in, and Ds in a-g courses do not count toward eligibility for CSU and UC. If you get Ds or Fs, you should retake those courses to earn higher grades.

You should also note that while some four-year colleges and universities recognize high school exit exams such as the CHSPE (California High School Proficiency Examination) and the GED (General Educational Development), they often require a minimum of high school coursework (such as the a-g requirements) and college entrance exams.

Career and Technical Colleges/Art Schools

Some students are ready to get into the workforce, but they still need specialized training. Attending a career or technical school may be a good option. Computer repair, graphic animation, and cosmetology are some of the careers you can study in a career or technical college. There are also specialized colleges for visual arts, fashion design, and culinary arts.

Career and technical colleges and specialized art schools have different costs and different admissions requirements, so if you're interested in that kind of training, you will need to check with each individual school. Sometimes you can get similar training at a community college or state university and it will cost less than the technical college. It's important to make sure that any school you attend is a legitimate one, and not just a "diploma mill," or a school that takes your money but doesn't give you any real training. You can talk to the college counselors or do research on your own by checking with the US Department of Education or the Better Business Bureau before you sign up with a specific school.

Online Programs

Online education is one of the newest options for your postsecondary (after high school) education. You don't physically go to class; instead you attend class by logging on to the computer from your home, the library, or anywhere you have Internet access.

Online programs are ideal for people who need a lot of flexibility. Many people use online programs to get additional training while still working a full-time job. Online programs can be certificate or short training programs, and you can also get a college degree online. With online programs, it's also important to make sure that you are dealing with a reputable school and not a diploma mill.

With online programs, you need to think about what kind of student you are and what kind of college experience you want. You don't have a teacher in the room with you when you take an online program, and you can "go to class" while sitting on the couch at home. That sounds great, but you need to make sure you are disciplined enough to get your work done. Some people need more structure to succeed—they need to meet face-to-face with their professors and they need to sit in a classroom to concentrate. Also, if you're looking for a chance to live in the dorms, join a fraternity, or go to a college football game, you won't get that with an online program.

Employment/On-the-Job Training

In some careers, you need on-the-job training more than you need a degree. For example, if you want to be a carpenter, you may want to pursue an apprenticeship, not a degree. Apprenticeships are positions where you learn a specific trade by working at it. Carpenters and other trades all need some kind of postsecondary training, either apprenticeships or classes.

For some jobs, however, you can learn a lot by joining the workforce. This can sound very appealing—no more school, and you get to start earning money right away. But remember the limited earning power of a person with only a high school diploma: on average, a person with a bachelor's degree earns over \$20,000 more a year than a person with a high school diploma. If you want to jump into the work world right away, keep in mind that you will probably need to get some additional training at some point in your career in order to boost your earning power. You could also consider getting a certificate or on-the-job training while you continue to take college classes.

Gap Year

Some students want to go to college, but not yet. In many cases, these students haven't figured out what they want to do, and they don't want to spend the money on college until they have a plan for their future. For these students, a "gap year" can be the way to go.

Students who take a gap year may work, travel, or volunteer. Volunteering can be an especially good way to explore future options. AmeriCorps is a volunteer program run by the US government, which offers you a chance to earn money to help pay for your education.

AmeriCorps volunteers work with nonprofit organizations all over the country, including Habitat for Humanity, Girl Scouts/Boy Scouts, Teach For America, and City Year. If you join AmeriCorps, you might help build houses, clean up the environment, or work with kids.

A gap year can be a good idea for some students—if they use their time wisely. Taking a year after high school to sit around and watch TV is not the point. But for some students, taking a year to volunteer, raise money to pay for college, and learn more about themselves and the world around them is the best choice they can make.

Ways You Can Prepare for Options After High School

So many choices—what should you do? Fortunately, you don't need to decide right now. The best thing you can do now is to take the steps to give yourself as many options as possible:

- Work to get at least a C in all of your required courses. Ask for help whenever you need it; the higher your grades are, the more opportunities you will have.
- Take time to think about the different paths you can take and find out about the kind of education or training you need for future careers.
- Prepare for the standardized tests you may need to take.
- Start thinking about ways to fund your education through scholarships, grants, or loans.

Standardized Tests: ACT and SAT

There are two different sets of tests for college admissions: the PLAN/ACT and the PSAT/SAT.

You will need to take either the ACT or the SAT if you plan to attend a four-year college. The ACT test measures your ability to do college-level work in English, math, reading, and science (there is also an optional writing test). The SAT Reasoning Test has three sections: Math, Critical Reading, and Writing. Some colleges also require or recommend a couple of SAT Subject Tests (there are over 20 Subject Tests available, ranging from American History to Modern Hebrew).

The PLAN and the PSAT are the practice tests you may take in advance to help you prepare for the ACT and the SAT, respectively. You take the practice tests to give you an idea of how you might do on the actual test; the PSAT is also used to identify high school juniors who might qualify for National Merit scholarships. There are many books and some online programs that help you get ready to do as well as possible on these tests. Some high schools have tutorials or mentors who can help students prepare for these exams.

When can you take these tests?

PLAN	10th Grade
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PSAT	11th Grade Fall (some schools offer a practice PSAT in 10 th grade)
ACT	11th Grade Spring/12th Grade Fall
SAT Reasoning and SAT Subject Tests	11th Grade Spring/12th Grade Fall

Funding Your Education

You will learn more about different ways to fund your education later in this lesson. Right now, it's important to remember that the better your grades are the more funding options you will have. So keep your options open by working hard and earning the best grades you can.

Student Resource 10.3

Worksheet: Options After High School

Student Name: _____ Date: _____

Directions: This worksheet is designed to help you think about how what you're learning applies to your personal plans for the future. Before you begin, read through all of the instructions on this worksheet, and read the assessment criteria at the end to make sure you understand how your work will be assessed. Note that you will only complete Step One now; the other steps are completed later in the lesson.

Step One: Complete as you read Student Resource 10.2

Student Resource 10.2 introduces you to many different options for education options after high school. As you read, think about which options might be a good fit for you, based on your interests, your career goals, and your personal circumstances (family, finances, etc.). You need to choose two options and complete the chart below for each of them. In the chart, write down what option you chose from the list below the example. Then write a short description of what the option is, why it might be a good fit for you, and why it might not. An example is provided.

Example:

Option	Four-Year College or University
What Is It?	A school that lets you earn a Bachelor's Degree (B.A.); you attend for four years.
Why It Might Be a Good Fit for Me	I want to be a nurse. I can get that training at a community college, but if I go to a four-year school I can become a registered nurse and make more money. Also, I like to play sports and bigger schools usually have better sports teams.
Why It Might Not Be a Good Fit for Me	Four-year schools are really expensive. Plus, you have to take tests to get in (SATs, etc.) and I'm not good at taking tests.

Now that you've reviewed the example, complete the chart for two options on the next page.

Options:

Community College

Four-Year University or College

Career or Technical College

Art School

Online Program

Gap Year

On-the-Job Training

The Two Options that Look the Best for Me Are:

Option	
What Is It?	
Why It Might Be a Good Fit for Me	
Why It Might Not Be a Good Fit for Me	

Option	
What Is It?	
Why It Might Be a Good Fit for Me	
Why It Might Not Be a Good Fit for Me	

Step Two: Complete as you learn more about funding your education

Directions: Complete this section after you view the presentation on funding your education.

1. Do you think you would be a good candidate for need-based financial aid? Why or why not?

2. Do you think you would be a good candidate for merit-based financial aid? Why or why not?

3. Would it make sense for you to take out a student loan to pay for your education? Why or why not?

Step Three: Find a possible college for yourself

Directions: Search through college resource materials to find at least one potential college for yourself. An example is provided.

School Name	Occidental College
School Description (What type of school is it? Where is it located? What kinds of programs/activities does it offer?)	Small (under 2,000 students); liberal arts college in Los Angeles; lots of interesting programs—internships, study abroad; strong art majors, including drama, art, music; fraternities and sororities; very ethnically diverse; support for students with learning disabilities; limited athletics.
Why It Might Be a Good Fit for Me	I like the ethnic diversity and the arts programs. I would love to do an internship or study abroad. I'd rather go away to school, but not too far away, and I definitely want a school that supports people with learning disabilities.
Why It Might Not Be a Good Fit for Me	It's a private school, so it's really expensive. And its sports program looks kind of weak—it's a Division III school and it doesn't even have some sports I might want to try playing in college.

School Name	
School Description (What type of school is it? Where is it located? What kinds of programs/activities does it offer?)	
Why It Might Be a Good Fit for Me	
Why It Might Not Be a Good Fit for Me	

School Name	
School Description (What type of school is it? Where is it located? What kinds of programs/activities does it offer?)	
Why It Might Be a Good Fit for Me	
Why It Might Not Be a Good Fit for Me	

Before handing in your assignment, check to make sure it meets or exceeds the following assessment criteria:

- The assignment identifies two logical post–high-school options for the student, explains thoroughly why those options might be a good fit, and identifies any potential reasons why those options might not work well.
- The assignment demonstrates a good understanding of the criteria for need-based and merit based financial aid.
- The assignment demonstrates a good understanding of the advantages and disadvantages of taking out a student loan.
- The assignment identifies at least one potential college for the student, explains thoroughly why this option might be a good fit, and identifies any potential reasons why that college might not be a good choice.
- The completed assignment is neat and uses proper spelling and grammar.

Student Resource 10.4

Case Studies: Funding Their Educations

Lorenzo Brankovic

Lorenzo is a full-time student at City College. He is studying automotive and motorcycle technology, and someday he wants to own his own shop, customizing and repairing bikes. His uncle owns a car repair shop and Lorenzo has always enjoyed hanging out there and learning how engines work.

Lorenzo shares an apartment with a friend from high school. He doesn't really get along with his parents very well, so he needs to pay for his education and living expenses himself.

For the 2011–2012 school year, it cost Lorenzo \$17,442 to attend City College and pay for his share of the apartment expenses. Lorenzo was qualified to receive a fee waiver from the Community College Board of Governors, as well as several federal and state grants. He qualified for these grants because he doesn't make very much money and because he maintained at least a 2.5 GPA. Lorenzo received \$8,965 in grants, which left him with \$8,477 to pay.

Lorenzo worked part-time during the school year and earned \$3,500. Lorenzo's aunt and uncle offered to lend him an additional \$3,500 and not to charge him any interest. Lorenzo will pay them back by working in his uncle's shop once he graduates. He worked during the summer to make up the remaining amount for the year.

Source	Amount of Money
Grants (Federal and State) and Fee Waivers	\$8,965
Part-Time Job	\$3,500
Summer Job	
Loan from Aunt and Uncle	\$3,500
Total	\$17,442

Questions:

1. How much did Lorenzo need to earn in his summer job to make up the remaining amount? Write the amount in the chart.
2. If Lorenzo only needs to borrow \$1,500 from his aunt and uncle for his second year at City College, and they don't charge any interest because he's their nephew, how much will he owe them when he graduates?

Kanya Metharom

Kanya's family immigrated to the United States 20 years ago—about six months before Kanya was born. She is the only person in her family to have earned a high school diploma, and she graduated with honors. Now, Kanya goes to the State University full time. She wants to become a TV news reporter.

Kanya's family has very little money. Her dad was injured in an accident and can't work anymore, and her mom works for a cleaning service, cleaning people's houses. Paying for college is difficult, and Kanya lives at home to save money.

For the 2011–2012 school year, it cost Kanya \$16,469 to attend college and live off campus. Kanya is qualified to receive grants from the federal government, the state government, and the state university system. She qualified for these grants because she had a 3.1 GPA and because her family's income was so low. Kanya received \$10,572 in grants. That left her with \$5,897 to pay.

Kanya researched scholarships and applied for several of them. She won one scholarship for first-generation college students, worth \$1,000. She also got a part-time job on campus and earned \$2,346 over the course of the academic year. During the summer, she worked a different job and earned an additional \$800. The rest of the money came from a student loan.

Source	Amount of Money
Grants (Federal, State, and University)	\$10,572
On-Campus Job	\$2,346
Summer Job	\$800
Scholarship	\$1,000
Student Loan	
Total	\$16,469

Questions:

1. How much does Kanya need to borrow in student loans to make up the difference? Write the amount in the chart.
2. If Kanya's financial aid remains the same and she borrows this same amount every year, how much will she owe when she graduates in four years (not counting interest)?

Tai Wei Guo

Tai Wei has always been an excellent student, and he loves animals. So no one was really surprised when he decided to become a veterinarian. Tai Wei is a full-time student at a four-year university and lives in one of the dorms on campus.

Tai Wei's dad and step-mom work very hard; together, they make about \$60,000 a year. It's really important to them that Tai Wei get a good education, and they know that he will have to go to graduate school if he wants to become a vet. They want to help out with some of his educational expenses, but they've got his little sister to take care of, too, so they can't pay for his entire education.

For the 2011–2012 school year, it cost Tai Wei \$31,200 to attend college full-time and live in the dorms. Since Tai Wei was a good student and his family's resources are somewhat limited, Tai Wei qualified for federal grants, state grants, and university grants totaling \$16,700. That left Tai Wei with \$14,500 to pay.

Because of his good grades, Tai Wei receives an annual scholarship of \$2,500, which he can keep for all four years as long as he maintains a 3.25 GPA. Tai Wei's parents really wanted to help him, so they offered to pay \$5,000 of the expenses. They used some of the money in their savings account, and they also took out a parent loan. Tai Wei got a work-study job on campus, which earned him another \$2,400 toward his educational expenses. In the summer, he did a paid internship at a local vet hospital, which earned him an additional \$1,700. The rest of the money came from a student loan.

Source	Amount of Money
Grants (Federal, State, and University)	\$16,700
Scholarship	\$2,500
Parent Contribution	\$5,000
On-Campus Job	\$2,400
Summer Job	\$1,700
Student Loan	
Total	\$31,200

Questions:

1. How much student loan money does Tai Wei need to borrow to meet his expenses? Write the amount in the chart.
2. If Tai Wei had to borrow that amount for his first three years of college, but receives an extra scholarship to cover that amount his senior year, how much would he owe when he graduates (not counting interest)?

Azucena Suárez

Azucena is hard working and ambitious. Ever since she was a little girl, she has been fascinated by her father's job—he owns his own coffee importing business—and Azucena always said she wanted to run her own company, too. She got good grades, was on Student Council during her senior year, and played softball.

Azucena decided to attend a private university in her hometown. Their business school offers a degree in Entrepreneurship and Innovation, which is perfect, since Azucena wants to launch her own business as soon as she graduates. She wants to be careful about taking on too many student loans, because she will need to be able to invest money in her business. Her parents can help out some, but they think it's important that she helps to pay for her own education, too.

For the 2011–2012 school year, it cost Azucena \$35,300 to attend the university full-time and live on campus. Since private universities usually try hard to arrange grants, loans, and scholarships for their students, Azucena received \$9,910 in grants. That left her with \$25,390 to pay.

Private universities recruit students with good grades and strong co-curricular activities to come to their school. The school offered Azucena a \$7,500 annual scholarship, as long as she maintains a 3.0 GPA and plays on the softball team. Azucena's parents agreed to match her scholarship, so they are also contributing \$7,500 each year. Azucena worked a part-time job on campus, earning \$2,000. In the summer, she worked in her father's business, earning an additional \$1,500. Azucena has applied for additional scholarships to help her meet the rest of her need.

Source	Amount of Money
Grants	\$9,910
University Scholarship	\$7,500
Parent Contribution	\$7,500
On-Campus Job	\$2,000
Summer Job	\$1,500
Additional Scholarships	
Total	\$35,300

Questions:

1. How much money in additional scholarships will Azucena have to get in order to meet her expenses?
2. If she receives scholarships for only half the money she needs, how much would she have to borrow in a student loan?