



# MY FUTURE, MY WAY: FIRST STEPS TOWARD COLLEGE

A Workbook for Middle and Junior High School Students



U.S. Department of Education  
Federal Student Aid



START HERE  
GO FURTHER  
FEDERAL STUDENT AID



# MY FUTURE, MY WAY: FIRST STEPS TOWARD COLLEGE

---

A Workbook for Middle and Junior High School Students

U.S. Department of Education  
Federal Student Aid

U.S. Department of Education  
**Arne Duncan**  
*Secretary*

Federal Student Aid  
**William J. Taggart**  
*Chief Operating Officer*

Student Experience Group  
**Michele Y. Brown**  
*Acting General Manager*

November 2010

This publication is in the public domain. © iStockphoto LP, 2010.\*  
© Jupiter Images, 2008.\*\* © Shutterstock Images, 2010.\*\*\* Authorization to reproduce it in whole or in part is granted. While permission to reprint this publication is not necessary, the citation should be: U.S. Department of Education, Federal Student Aid, Student Experience Group, *My Future, My Way: First Steps Toward College—A Workbook for Middle and Junior High School Students*, Washington, D.C., 2010.

### Updates:

For any changes to federal student aid programs since this booklet was printed, please visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

- \* License to use or otherwise reproduce photos must be obtained directly from the copyright owner iStockphoto LP. Pages: 4, 5, 6, 7, 8, 9, 20, 24, 26, 27, 30, 34.
- \*\* License to use or otherwise reproduce images must be obtained directly from the copyright owner Jupiter Images. Pages: Covers, 2, 8, 12, 13, 14, 15, 16, 17, 18, 19, 23, 29, 31.
- \*\*\* License to use or otherwise reproduce images must be obtained directly from the copyright owner Shutterstock Images. Pages: 10, 11.

### To order copies of this publication:

#### Students and Parents

Order online at: [www.edpubs.gov](http://www.edpubs.gov)

E-mail your request to: [edpubs@inet.ed.gov](mailto:edpubs@inet.ed.gov)

Call in your request toll free: 1-877-433-7827 (1-877-4-ED-PUBS)

Those who use a telecommunications device for the deaf (TDD) or a teletypewriter (TTY) should call 1-877-576-7734.

#### Counselors, Mentors, and Other Professionals

Order online at: [www.fsapubs.gov](http://www.fsapubs.gov)

E-mail your request to: [orders@fsapubs.gov](mailto:orders@fsapubs.gov)

Call in your request toll free: 1-800-394-7084

Those who use a telecommunications device for the deaf (TDD) or a teletypewriter (TTY) should call 1-877-576-7734.

#### Online Access

This publication is also available at [www.studentaid.ed.gov/pubs](http://www.studentaid.ed.gov/pubs).

#### Alternate Formats

On request, this publication is available in alternate formats, such as Braille. For more information, please contact Federal Student Aid using the information provided above.

Some of the Web addresses in this publication are for sites created and maintained by organizations other than the U.S. Department of Education. They are provided for the reader's convenience. The U.S. Department of Education does not control or guarantee the accuracy, relevance, timeliness, or completeness of this outside information. Further, the inclusion of particular Web addresses is not intended to reflect their importance, nor is it intended to endorse any views expressed or products or services offered on these outside sites, or the organizations sponsoring the sites.

All website addresses included in this publication were accurate at press time.

Facebook is a registered trademark of Facebook, Inc.

## My Future, My Way: First Steps Toward College

Are you thinking about college or a technical or trade school? Start here to learn how to go and pay for your education beyond high school.

Sure, you can wait for your parents or teachers to provide this info, but why wait for others to tell you what's best for **YOUR** future?

Discover your college and financial aid options today!

## Contents

|   |    |
|---|----|
| WHEN Should I Consider College? .....         | 1  |
| WHY Think About College Now? .....            | 5  |
| WHAT Can a College Education Do for Me? ..... | 7  |
| WHERE Do I Start? .....                       | 21 |
| WHO Can Help Me Go to College? .....          | 23 |
| HOW Will I Pay for College? .....             | 25 |
| NOW WHAT? Next Steps.....                     | 31 |



## When Should I Consider College?

**NOW** is the time to explore your options for college and financial aid.

College means

- public and private four-year colleges and universities,
- two-year community colleges or junior colleges, and
- vocational or technical 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 is this college located (state, city)?

---



---



---

2. What types of students go there (American, foreign)?

---



---



---

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

---



---



---

4. What type 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 high school graduation. 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 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 Vocational or Trade Schools

Vocational or trade schools typically offer programs that are two years or less. These schools provide students with formal classes and hands-on experience 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 [www.studentaid.ed.gov/early](http://www.studentaid.ed.gov/early); click on "When Should You Consider College?"*

### So, what will college be like?

College.gov has profiles of current college students along with their answers to common questions about college including "deciding to go," "getting there," and "college life." Visit [www.college.gov](http://www.college.gov) and click on "Tools" to see the "I'm Going® Guide" resources.





## Activity Page

Select an answer based on the information you read in “When Should I Consider College?” Answers are on page 34.

1. When should you consider college?

- now
- today
- this minute
- all of the above

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

- junior college
- four-year college
- community college
- vocational or technical school

3. Where can you earn an associate degree?

- community college
- four-year college
- high school
- vocational or technical school

4. At a trade 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 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 meeting people and learning interesting stuff in college.



**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 your background and school- or community-based 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 schedule, and possibly living away from home are all a part of the college experience.

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



### 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.

## What Can a College Education Do for Me?

A college education will offer you more money, more job opportunities, and more freedom.

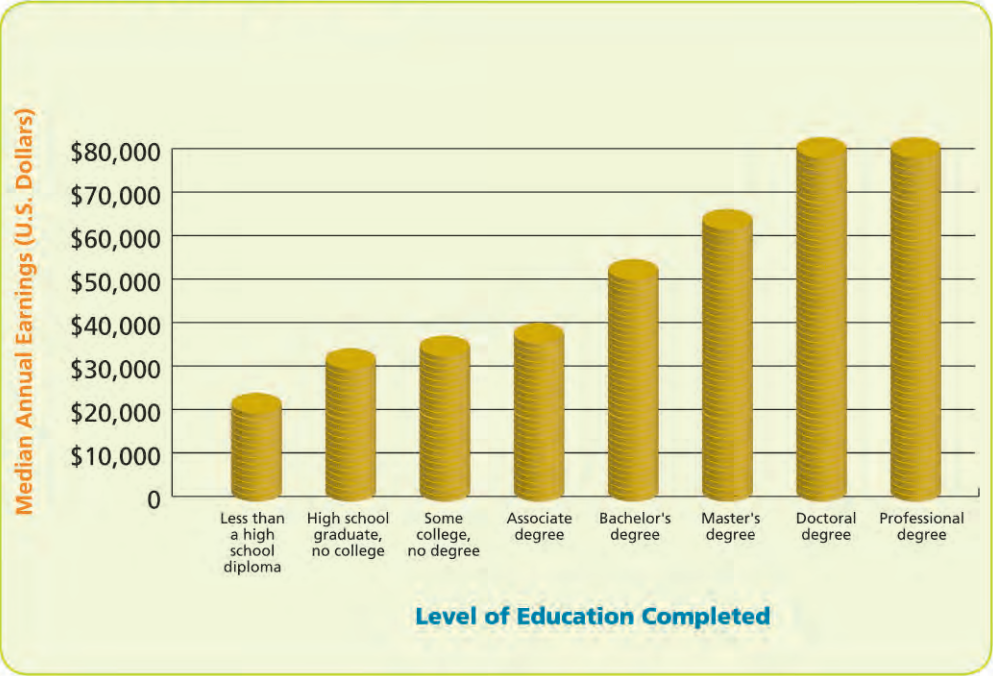
### More Money

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 **\$1,000,000** more than a high school graduate!



Source: U.S. Bureau of Labor Statistics, Current Population Survey, 2010.

### Pay Based on Level of Education\*



\*NOTE: Data are 2009 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 assistant (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 possibilities available to college graduates.


### Is your favorite job on the list?

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

Source: U.S. Bureau of Labor Statistics, 2008.

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

 **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.

# VOCATIONAL OR TRADE SCHOOL

- Barber or hairstylist
- Carpenter
- Disc jockey (deejay)
- Electrician
- Plumber



Hairstylist

Carpenter





Disc Jockey



Electrician



Plumber

## Thank You for previewing this eBook

You can read the full version of this eBook in different formats:

- HTML (Free /Available to everyone)
- PDF / TXT (Available to V.I.P. members. Free Standard members can access up to 5 PDF/TXT eBooks per month each month)
- Epub & Mobipocket (Exclusive to V.I.P. members)

To download this full book, simply select the format you desire below

