

Name _____

Why Go to College?

As a high school student, you know that while going to college is important, it takes a lot of hard work to get there. From time to time, you may wonder, "Is it really worth it?" The short answer is...yes!

Read the following reasons why going to college is a good idea and answer the questions.

1. You will have more career opportunities.

Going to college can prepare you for a career you'll enjoy—and one that's also financially rewarding.

What career or career fields are you currently interested in?

2. College graduates earn more money.

Four-year college graduates earn almost twice as much money as high school graduates do. That comes out to \$1,000,000 or more over a lifetime! *The more you learn, the more you earn!*

Having a good income means that you're more likely to:

- | | | |
|-------------------------------|---------------------|----------------------------------|
| A. have a nice place to live. | B. take vacations. | C. have money for entertainment. |
| D. own a car. | E. all of the above | Your answer: _____ |

3. College provides opportunities to develop and grow.

Going to college gives you the opportunity to study many different subjects, try new activities, see more of the world, make new friends, and become more independent.

What is something you would like to do or study when you go to college? Why?

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Writing Your Application Essay

Your essay is one of the most important parts of your application. It is an opportunity for you to provide the admissions committee with a glimpse into who you are and what makes you unique. Use this worksheet to help you plan your college essay. (Note: Even when you can choose your own topic, always follow the college's instructions regarding length and other essay criteria.)

Choose your topic carefully. Your essay should tell something new about you—something that can't be learned from your application or transcript. If you have the option to choose a topic, what would you like to write about?

Topic: _____

"Hook" your reader. Write an introductory sentence that sets the scene, uses compelling language, and will make the admissions committee want to keep reading.

Focus on the impact. How did this event, place, or person affect you? Below, outline five ways it changed you, impacted your life, and made you into the person you are today. This will help you form the body of your essay.

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

End on a strong note. The conclusion of your essay should be strong, clear, and impactful. Admissions committees read tons of essays every year—you want them to remember yours! On the lines below, write three strong concluding statements.

1. _____

2. _____

3. _____

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Paying for College

Financial aid makes college possible for many students who would otherwise not be able to afford it. What do you know about paying for college?

Complete each sentence below with a choice from the word bank.

scholarship
FAFSA
grant

package
loan
unsubsidized

work-study
need
public

subsidized
two-year
Pell Grant

1. Some students save money by attending a 4-year _____ college in their home state rather than a private or out-of-state college.
2. Every single student who needs money for college should fill out the _____.
3. Students will receive a financial aid _____ from each school they apply to that shows all grants, loans, and scholarships being awarded.
4. A _____ is a form of financial aid that students receive based on academic achievement or outstanding talent.
5. Students and parents are able to take out a private or federal _____ to help pay for college, which must be paid back once the student graduates.
6. A _____ is a type of aid that does not need to be paid back and is based solely on a student's financial _____.
7. One type of federal loan for students with financial need is a _____ loan, which means that it does not accrue interest until a student graduates.
8. _____ federal loans are not based on financial need, and begin accruing interest immediately.
9. A _____ is available to students with the greatest financial need, and can be worth a maximum of \$7,395 for the 2023–2024 school year.
10. Another type of federal aid is _____, which is a program that allows students to work a part-time job in order to earn money for college.
11. One way to save money is to attend a _____ college and then transfer to a four-year college.

1. public 2. FAFSA 3. package 4. scholarship 5. loan 6. grant, need 7. subsidized 8. unsubsidized 9. Pell Grant 10. work-study 11. two-year

Name _____

Financial Aid Overview

Paying for college is a challenge for many students. You can finance your education by using different types of financial aid and completing the Free Application for Federal Student Aid (FAFSA).

Here are the most common types of financial aid. After you read about them, answer the questions below.

Types of Financial Aid	Description
Grants	money awarded to students based on financial need that does not need to be repaid
Scholarships	money awarded to students based on academic achievements, athletic ability, leadership qualities, community service, or other talents or characteristics
Loans	money borrowed from a lender (in this case, usually the federal government or a private lender) that must be repaid with interest
Work-study	a type of financial aid that allows students with financial need to earn money through part-time employment on campus or in the community

- Which types of financial aid are typically awarded to students based on financial need?
 - grants and scholarships
 - work-study and grants
 - scholarships and loans
- Which type of financial aid is typically awarded to students based on academic achievements, talent, or personal characteristics?
 - scholarships
 - loans
 - grants
- Which types of financial aid do not need to be repaid after graduation?
 - work-study and loans
 - grants and loans
 - scholarships and grants
- You're considering multiple financial aid packages. What should you look for if you want to have the least amount possible to pay back?
 - mostly scholarships and some loans
 - a combination of grants and scholarships with a small loan
 - mostly loans with a work-study option

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Filling Out the FAFSA

Filling out the FAFSA (Free Application for Federal Student Aid) is a crucial step in securing financial aid for college. There is a great deal of money available to help students pay for college, and the FAFSA is the first step to getting that help!

Put the steps of the loan process in order from 1–7. (Suggested answers are at the bottom of the page.)

- _____ **a. Review your FAFSA Submission Summary.** If you submit the FAFSA electronically, you will receive a FAFSA Submission Summary (FSS). This report will also be sent to the colleges you listed on the FAFSA. Your FSS will include: 1) your Student Aid Index (SAI)—the number colleges use to calculate financial aid awards, and 2) a summary of all of the information you provided. Review your FSS to ensure everything is correct.
- _____ **b. Create an FSA ID.** Your FSA ID is a username and password combination that is unique to you. You will use your FSA ID every time you log in to complete or edit the FAFSA. Visit studentaid.gov/fsa-id to create your FSA ID. If you are filing as a dependent, at least one parent will also need an FSA ID.
- _____ **c. Do it again next year.** You're required to submit a new FAFSA every year, but it gets easier each time you do it.
- _____ **d. Make necessary changes.** If you need to make changes, you can do this after your FAFSA has been processed. Log in using your FSA ID and choose the menu option for making corrections. You will receive confirmation that your corrections were processed.
- _____ **e. Gather your materials.** To complete the FAFSA, you and your parents will need the following: social security or alien registration number; driver's license (if you have one); federal income tax returns, W-2s, and other financial records (unless you grant consent and approval for the IRS to access your tax information electronically); bank balances; records of any untaxed income; and your list of colleges.
- _____ **f. Complete the application.** The FAFSA opens on October 1 for the following school year. Using the materials you've gathered, complete all sections of the application. There are separate sections for you and your parents (referred to as "contributors" on the FAFSA). Be sure to save your work if you cannot finish in one sitting.
- _____ **g. Compare packages.** Colleges that have accepted you will use the information from your application to determine if you have a financial need. They will then put together a financial aid package for you. This package will be made up of grants, scholarships, work-study, and/or loans. Financial aid packages will vary from college to college so it's important to compare these packages carefully.

1. e 2. b 3. f 4. a 5. d 6. g 7. c

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How Organized Are You?

To succeed in your classes, you need to be organized!

Check the box that **best** describes you.

	Almost always	Some- times	Hardly ever
1. I have what I need when I go to class (book, pencils, paper).	☐	☐	☐
2. I have a system for organizing my papers.	☐	☐	☐
3. I use a planner to keep track of my assignments.	☐	☐	☐
4. I create a study plan when I have a lot of homework to do.	☐	☐	☐
5. I get everything ready for the next day before I go to bed.	☐	☐	☐
6. I have contact information for someone in each class.	☐	☐	☐
7. I make to-do lists when I have a lot to do.	☐	☐	☐
8. I keep my backpack and locker neat and organized.	☐	☐	☐

Survey results – Give yourself 2 points for each **Almost always**, 1 point for each **Sometimes**, and 0 for each **Hardly ever**. Your score _____

If your score is 14–16, you're probably pretty organized. Keep it up! If you have less than 14 points, consider the items you marked **Sometimes** or **Hardly ever** and work on improving those organization strategies.

Organize your stuff

Keeping your stuff organized makes it easier to find things. It also saves you time and makes life less stressful. How neat and organized is your stuff?

	Very organized	Just OK	A total mess
your backpack	☐	☐	☐
your folders/binders	☐	☐	☐
your locker	☐	☐	☐
your study area	☐	☐	☐

- ▶ Which of these areas needs the most organizational help? _____
- ▶ What can you do to improve it? _____
- ▶ What else can you do this year to be more organized? _____

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What Is Mental Health?

Mental health refers to your social, emotional, and psychological well-being. Just as it's important to take care of your physical health, it's also important to take care of your mental health.

While your mental health can be impacted by some things you can't control, you can control how well you look after your mental health.

Why take care of your mental health?

Your mental health affects how you feel day-to-day.

When you're feeling calm, happy, and confident, you get more joy out of life. On the other hand, if you're feeling sad, angry, or anxious, regular day-to-day life can be a struggle. How would you describe your mental health today?

Your mental health affects your relationships.

Your relationships with family, friends, and classmates are all impacted by how you feel. If you're upset, unhappy, or feeling down, building and maintaining relationships is much more difficult. Do you currently consider your relationships to be healthy?

Your mental health affects your success.

Whether it's success in school, your career, or achieving a goal you've set, you're more likely to succeed when you're in a good place mentally. Has your mental health ever affected your success in either a positive or negative way?

Think about it

Write about a time your mental health helped or hindered your ability to reach a goal—or about a time your mood/emotions affected your relationship with another person (for better or for worse).

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Understanding Stress

Stress is your body's reaction to change, demands, and difficult situations. Difficulties with friends... pressure to achieve... problems at home—these are just a few of the many things causing young people stress today.

Do you often feel stressed?

Below are some common symptoms of stress. Read each question and mark it yes or no.

Yes	No	
☐	☐	Do you often feel overwhelmed?
☐	☐	Do you have trouble sleeping?
☐	☐	Do you often feel frustrated, nervous, or angry?
☐	☐	Do you get a lot of headaches and/or stomachaches?
☐	☐	Do you have a hard time relaxing?
☐	☐	Do you eat too much or too little?
☐	☐	Do you feel dread or panic when thinking about everything you need to do?

Answering "yes" to most or all of these questions could indicate that stress is an issue for you.

Identify your stressors

What causes the most stress for you? List your biggest stressors below.

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

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Overcoming Obstacles

Your life and—eventually—your career will not be without tough times. How you choose to tackle those obstacles makes all the difference.

Obstacles to success

Reflect on each strategy for overcoming obstacles and how it can be applied to your career journey. Write an example of how each strategy can help you overcome challenges.

Resilience: bouncing back from setbacks and staying positive

Example of how resilience can you help you overcome challenges: _____

Growth mindset: believing that skills and abilities can be developed through effort and practice

Example of how a growth mindset can you help you overcome challenges: _____

Seeking support: asking for help and guidance from others

Example of how seeking support can you help you overcome challenges: _____

Continuous learning: always learning and improving skills

Example of how continuous learning can you help you overcome challenges: _____

Adaptability: being flexible and open to change

Example of how adaptability can you help you overcome challenges: _____

Think about it

How can a mentor's guidance and support contribute to your long-term career goals and success?

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Reducing Stress

Stress can significantly impact academic performance, and learning effective stress reduction techniques can help you manage your stress levels and improve your overall well-being.

Practice relaxation techniques. One effective way to reduce stress is to practice relaxation techniques. Here are three strategies to try.

Deep breathing: Inhale deeply for four seconds, hold your breath for four seconds, and then exhale slowly for four seconds. Repeat this for a few minutes. *Try it now.*

Progressive muscle relaxation: Tense and then relax each muscle group in your body, starting with your toes and working your way up to your head. *Try it now.*

Visualization: Imagine a calming scene, such as a beach or a forest, and focus on the details. *Try it now.*

Identify stressors. You must identify the sources of stress to manage it effectively. Reflect on what causes you stress. Some everyday stressors might include family, money, friends, and school.

What are some of your stressors? _____

Prioritize tasks. If you're stressed about getting everything done, it helps to prioritize tasks and organize your time. Make a to-do list below and decide when you will complete each task. Schedule at least one break to allow yourself to rest and recharge.

What I have to

When I will do it

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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Mental and Emotional Readiness

College can be a rewarding and transformational experience, but it's important to prepare mentally and emotionally for the challenges it can bring.

Answer the questions below to evaluate your mental and emotional readiness for college.

1. Evaluate your current stress levels.

How well do you manage your stress levels? ☐ very well ☐ somewhat well ☐ not well at all

Are you feeling nervous or anxious about going to college? ☐ yes ☐ no ☐ a little

2. Consider your support system.

Who can you turn to for emotional support during times of stress or difficulty? _____

3. Consider your adaptability.

Do you adapt to new situations and environments easily? ☐ yes ☐ no

How do you typically respond to change? _____

4. Think about your coping strategies.

What coping strategies do you use when you're stressed or overwhelmed? _____

5. Evaluate your self-care habits.

Do you prioritize self-care activities like exercise, sleep, and healthy eating? ☐ yes ☐ no

What are some other self-care habits that you practice? _____

6. Evaluate your mental health.

How would you describe your mental health currently? ☐ excellent ☐ good ☐ fair ☐ poor

What can you do to improve your mental health? _____

Are you familiar with mental health resources at your college of choice? ☐ yes ☐ no

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Making Informed Decisions About Your Future

Deciding what to do after high school is a huge decision. Make sure you're making an informed one. Answer the questions below to help you make an informed decision about your future.

Step 1: Identify your goals and interests.

Think about your interests, values, and long-term goals. Your answers can shape your career choices.

What are your interests and hobbies? _____

What do you enjoy learning about in school? _____

Step 2: Research your options.

Once you have identified your goals and interests, you can explore different career options that align with them. Use online resources such as the Bureau of Labor Statistics, career websites, and job search engines to gather information.

Career Option 1: _____

Career Option 2: _____

Career Option 3: _____

Step 3: Evaluate the pros and cons.

Evaluate the pros and cons of each option. Think about the skills, education, and training required for each career. Consider the job outlook, salary potential, and work-life balance of each option.

Career Option 1 pros and cons: _____

Career Option 2 pros and cons: _____

Career Option 3 pros and cons: _____

Step 4: Seek advice and guidance.

Talking to people who work in your field of interest can provide valuable insight into the realities of the job. What are some questions you could ask? _____

Step 5: Make a plan.

Now that you have explored multiple options and gathered information, it's time to make a plan. Identify the steps you need to take to achieve your goals. Determine what education, training, or certifications you need.