K-12 Career & College Planning School Counselor Resource Guide







Presented by

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Dear Counselor,

Thank you for the important role you play in helping Iowa students discover their strengths, explore possibilities, build plans, and prepare for what comes next. ICAN® and the Iowa School Counselor Association (ISCA) recognize that career and college readiness is not a single event or a senior-year checklist. It is a developmental process that begins early and builds throughout a student's K–12 experience.

The **Career & College Readiness School Counselor Resource Guide** was developed to support you in that work. Whether you serve elementary, middle, or high school students, this guide provides practical information, strategies, and tools that can be adapted to the needs of your students, families, school, and district.

Throughout the guide, you'll find resources to support academic and career planning, career exploration and experiences, education and training exploration, applications and transitions, financial aid and affordability, family engagement, and comprehensive career and college readiness programming. The goal is not to prescribe one approach, but to help you build intentional experiences that develop from year-to-year and prepare students to make informed decisions about their futures.

ICAN is proud to partner with Iowa schools in this work. In addition to the resources in this guide, ICAN provides career and college readiness programming and support for students, families, counselors, and educators across the state. Resources include:

- A comprehensive K–12 career and college readiness curriculum aligned with state and national standards
- Classroom and family presentations for students from middle school through high school
- Free individual career, college, financial aid, and FAFSA advising for students and families
- Professional development and training for school counselors and educators
- Career and college planning tools, webinars, videos, grade-level E-Alerts, and digital resources
- Financial aid, FAFSA, scholarship, and college affordability resources
- Support for DCAP, ICAP, and comprehensive career and college readiness programming

Our team of Student Success Advisors and career and college readiness professionals is available throughout the year to serve as an extension of your work and help connect students and families with the information and support they need.

We also encourage you to connect with the **Iowa School Counselor Association (ISCA)**, the professional organization dedicated to supporting and advancing school counseling in Iowa. ISCA provides professional learning, networking, advocacy, resources, and an annual conference designed specifically for Iowa school counselors.

Career and college readiness is a shared effort. Counselors, educators, families, employers, community partners, and post-secondary institutions all play a role in helping students understand themselves, discover opportunities, gain meaningful experiences, and prepare for their next steps. We hope this guide serves as both a practical resource and a starting point for those conversations.

Thank you for everything you do to help Iowa students **discover, explore, experience, plan, decide, and transition** with confidence.

Have a great year!

Sincerely,

Rob Miller
President
ICAN

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The mission of the Iowa School Counselor Association is to provide advocacy for and support to Iowa's school counselors as they implement school counseling programs in line with the ASCA National Model.

Hello, and welcome to a new school year! Whether you're just beginning your career as a school counselor or you're a seasoned professional, the Iowa School Counselor Association (ISCA) and ICAN are glad you're here in Iowa. We've partnered to create this booklet to support you in guiding students toward their post-secondary dreams. The work you and your fellow school counselors do every day makes a real difference for Iowa students.

ICAN is a valuable partner with knowledgeable professionals ready to help. School counselors across the state have found ICAN's free resources beneficial to their programs, from supporting students and families through post-secondary planning to providing timely, relevant materials. Partnering with ICAN lets you meet student needs without pulling time away from direct counseling services to plan events or track down resources.

If you're not already a member of the Iowa School Counselor Association, we encourage you to join. ISCA is Iowa's professional organization for school counselors and has been affiliated with the American School Counselor Association for more than 60 years. More than 1,100 school counselors serve students across Iowa, and ISCA connects you to that community of colleagues dedicated to supporting students' academic, career, and social-emotional growth. A strong membership also strengthens our collective voice when advocating for school counselors statewide.

ISCA offers a range of resources, up-to-date website resources, e-newsletters, legislative advocacy, webinars, and our annual conference, along with support for building a comprehensive school counseling program aligned with the ASCA National Model. We hope you'll take full advantage of these resources in your school.

The 2026 ISCA Conference will be held November 1-3 at Prairie Meadows in Altoona. The conference is a wonderful opportunity to learn what other school counselors have found successful in their comprehensive school counseling programs and to network with colleagues from across the state. There is also a preconference session designed specifically for those new to the profession. For more information on ISCA membership and conference registration, visit www.iaschoolcounselor.org.

On behalf of the Iowa School Counselor Association Board, welcome to the new school year. We're glad to have you as part of Iowa's school counseling community! Good luck in the new school year!

Sincerely,

The ISCA Board

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USING THIS GUIDE

This guide provides strategies, resources, and ideas that can be adapted across grade levels.

Not every strategy will be appropriate for every student or school. Use the developmental continuum as a framework, then select activities based on student needs, district goals, available resources, and your District Career and Academic Plan.

The goal is not to add another separate program to an already full school counseling calendar. Instead, look for opportunities to intentionally connect career and college readiness to work already happening throughout the school—classroom learning, counseling lessons, academic planning, family engagement, work-based learning, financial literacy, and student experiences.

A strong K–12 program creates repeated opportunities for students to **discover, explore, experience, plan, decide, and transition** as they move toward life after high school.

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CAREER & COLLEGE READINESS ACROSS K–12

Career and college readiness does not begin in high school. Students begin developing the interests, skills, habits, experiences, and understanding that shape future decisions from their earliest years in school.

A comprehensive K–12 career and college readiness program builds progressively. Elementary students begin by understanding themselves and discovering the world of work. Middle school students connect their interests and strengths to career possibilities and begin understanding how education and training support future goals. High school students deepen that exploration, develop individual plans, gain real-world experiences, and make informed decisions about life after graduation.

The goal at every level is not to ask students to choose a career too early. Instead, schools should provide developmentally appropriate opportunities that help students answer increasingly complex questions:

ELEMENTARY SCHOOL
Who am I? What am I good at? What do people do for work?

MIDDLE SCHOOL
What interests me? What possibilities exist? How do school, careers, and my future connect?

HIGH SCHOOL
What pathways fit me? What experiences will help me explore them? How do I prepare for and make my next decision?

Career and college readiness should be viewed as a continuum rather than a collection of isolated activities. Experiences should build upon one another as students progress through school.

GRADES K–2: AWARENESS AND DISCOVERY

The earliest years should focus on **self-awareness and career awareness**. Students are beginning to recognize their interests, strengths, preferences, and the different roles people play in their families, schools, and communities.

At this level, career development should be exploratory, visual, interactive, and connected to students' everyday experiences.

SUGGESTED STRATEGIES

BUILD CAREER LANGUAGE INTO EVERYDAY LEARNING.

Help students recognize careers within the subjects and activities they already experience. A science lesson might include a brief discussion of scientists, veterinarians, environmental specialists, or laboratory professionals. A story could lead to a conversation about the jobs represented by its characters.

The goal is not to turn every lesson into a career lesson. Instead, periodically help students make the connection between what they are learning and how people use similar knowledge and skills in the world around them.

CONNECT CLASSROOM RESPONSIBILITIES TO WORKPLACE SKILLS.

When students work in teams, solve problems, follow directions, communicate ideas, or complete classroom jobs, help them recognize that adults use these same skills at work.

Simple questions such as *"What skill did you use to solve that problem?"* or *"Why would being a good listener be important at a job?"* begin building the connection between school behaviors and future employability skills.

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INTRODUCE A WIDE VARIETY OF CAREERS.

Students' earliest understanding of careers often comes from the adults they know or occupations they see regularly. Intentionally introduce careers beyond those experiences.

Use books, classroom discussions, short videos, career visitors, school staff spotlights, or community examples to broaden students' awareness of the many different ways people work and contribute.

USE CAREER-THEMED CLASSROOM OR SCHOOL ACTIVITIES.

Simple activities can make career awareness visible throughout the school. Examples might include a career dress-up day, community helper week, career-themed reading selections, or a classroom career spotlight.

These activities should emphasize exploration rather than asking young students to select what they want to be when they grow up.

GRADES 3–5: SELF-AWARENESS AND CAREER CONNECTIONS

As students move through upper elementary school, career development can become more intentional. Students are increasingly able to identify their interests, strengths, skills, and preferences and begin connecting those characteristics to different types of work.

The goal remains exploration, not career selection.

SUGGESTED STRATEGIES

HELP STUDENTS IDENTIFY INTERESTS AND STRENGTHS.

Provide opportunities for students to reflect on what they enjoy, what they believe they do well, what subjects interest them, and what types of activities they prefer.

Reflection can be incorporated into classroom lessons, counseling activities, student portfolios, conferences, or simple written prompts. Rather than asking “What do you want to be?”, consider questions such as:

- What do you enjoy learning about?
- What kinds of problems do you like solving?
- Do you enjoy creating, building, helping, organizing, leading, or investigating?
- What is something you have learned to do well?
- What would you like to learn more about?

These questions create a foundation for more formal career exploration later.

INTRODUCE CAREER CLUSTERS AND CAREER FAMILIES.

Students do not need to memorize career clusters. Instead, clusters can be used to demonstrate that careers are connected and that one area of interest can lead to many possibilities.

For example, a student interested in healthcare might explore physicians and nurses, but also laboratory careers, medical technology, mental health, administration, nutrition, emergency services, or biomedical research.

The emphasis should be: One interest can lead to many careers.

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CREATE FAMILY CAREER EXPOSURE OPPORTUNITIES.

Families can help students discover careers that may not otherwise be represented in school.

Schools might invite family or community members to participate in a **classroom career showcase**, a short classroom visit in which an adult explains what they do, where they work, what a typical day might include, and what skills they use. Rather than giving a formal presentation, guests might bring an object they use at work, demonstrate a simple task, show photographs, or answer student questions.

Schools could also feature family career profiles in newsletters, morning announcements, hallway displays, or classroom videos. These approaches allow schools to expose students to many careers without requiring a large career-day event.

CONNECT ACADEMIC SUBJECTS TO CAREERS.

Begin helping students recognize why academic skills matter beyond school.

For example:

- Math connects to construction, engineering, finance, healthcare, technology, manufacturing, and countless other fields.
- Writing and communication are important in nearly every career.
- Science connects to agriculture, healthcare, environmental careers, manufacturing, research, and technology.
- Art and creativity connect to design, marketing, architecture, media, entertainment, and product development.

These conversations help answer the common student question: *"When am I ever going to use this?"*

INTRODUCE EDUCATION AND TRAINING AFTER HIGH SCHOOL.

Upper elementary students can begin learning that people prepare for careers in different ways.

Introduce broad concepts such as apprenticeships, career and technical training, certificates, two-year colleges, four-year colleges, military training, and learning on the job.

At this age, students do not need detailed information about admission requirements or degree types. The goal is simply to establish that **different careers require different types of preparation**.

GRADES 6–8: EXPLORATION AND CONNECTION

Middle school represents an important transition from general awareness to more intentional career exploration.

Students should begin connecting three things:



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INTRODUCE STRUCTURED SELF-EXPLORATION.

Use developmentally appropriate interest, skill, and values activities to help students recognize patterns about themselves.

Assessments should be treated as exploration tools—not tests that determine what a student should become.

Encourage students to compare results over time and ask:

- What seems accurate?
- What surprised you?
- What careers would you like to learn more about?
- What careers don't interest you?
- What experiences could help you learn more?

MOVE FROM CAREER AWARENESS TO CAREER INVESTIGATION.

Students should begin researching careers rather than simply learning that they exist.

Career investigation can include job responsibilities, work environment, education or training requirements, salary ranges, employment outlook, and related careers.

Whenever possible, students should investigate multiple careers within an area of interest rather than selecting one occupation.

PROVIDE CAREER EXPOSURE EXPERIENCES.

Middle school students benefit from seeing careers outside the classroom.

Examples include workplace tours, career speakers, career fairs, career panels, hands-on demonstrations, employer visits, career exploration days, and introductory work-based learning experiences.

A **career panel**, for example, brings several professionals together for a facilitated conversation about their careers. Rather than having each person give a long presentation, students hear different perspectives and can compare education, training, responsibilities, work environments, and career paths.

A **workplace tour** allows students to visit an employer and observe multiple jobs within one organization. The experience should extend beyond touring the building; students should be encouraged to notice the variety of occupations, skills, education levels, technology, and teamwork required to operate the organization.

CONNECT EXPLORATION TO HIGH SCHOOL PLANNING.

Career exploration becomes especially meaningful when students can use what they learn to make decisions.

Help students connect potential career areas to high school courses, electives, Career and Technical Education programs, career academies, extracurricular activities, work-based learning, and other opportunities available within the district.

By eighth grade, this exploration should help inform development of the student's high school four-year plan.

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INTRODUCE FINANCIAL AWARENESS.

Middle school is also an appropriate time to strengthen students' understanding of money and connect financial decisions to future planning.

Topics might include budgeting, needs versus wants, saving, earnings, education and training costs, and the relationship between career choices, income, and lifestyle.

Financial aid awareness can also begin before high school. Students and families should understand that financial assistance exists to help cover education and training after high school and that planning early can expand future options.

GRADES 9–10: EXPLORATION AND PLANNING

The first two years of high school should help students move from broad exploration toward an increasingly individualized plan.

SUGGESTED STRATEGIES

REVIEW CAREER AND ACADEMIC PLANS ANNUALLY.

A four-year plan should be a living document, not something students complete in eighth grade and never revisit.

Review courses, interests, assessment results, academic performance, career goals, and postsecondary possibilities with students. Adjust plans as students learn more about themselves and their options.

CONTINUE CAREER EXPLORATION.

Students should continue exploring rather than feeling pressured to have a career selected.

Encourage participation in career assessments, career fairs, workplace tours, job shadows, career academies, student organizations, volunteering, extracurricular activities, and introductory work experiences.

Experiences that help students eliminate an option can be just as valuable as those that confirm an interest.

CONNECT ACTIVITIES TO FUTURE SKILLS.

Help students understand that athletics, clubs, employment, volunteering, leadership, hobbies, and community activities develop skills valued by employers, apprenticeship programs, colleges, and scholarship committees.

Encourage students to begin maintaining an activity resume or portfolio that records experiences, accomplishments, leadership, employment, service, awards, and skills.

BEGIN EXPLORING POSTSECONDARY PATHWAYS.

Introduce students to the full range of possibilities after high school, including registered apprenticeships, certificates and diplomas, two-year degrees, four-year degrees, military pathways, specialized training, and employment-based training.

Students should begin understanding the education or training typically associated with careers they are considering.

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GRADE 11: EXPLORATION BECOMES DECISION PREPARATION

Junior year should move students toward deeper exploration and preparation for decisions they will make during senior year.

SUGGESTED STRATEGIES

Encourage students to:

- Narrow career interests while remaining open to related possibilities.
- Participate in job shadows, internships, work-based learning, career fairs, and other real-world experiences.
- Research education and training programs connected to their interests.
- Attend college, career, apprenticeship, and military events.
- Visit campuses, training centers, apprenticeship programs, and employers.
- Review their academic plan to ensure senior-year courses support their goals.
- Explore the costs associated with different education and training pathways.
- Begin researching scholarships and other ways to cover postsecondary costs.
- Learn about the financial aid process before senior year.
- Determine whether admission testing is appropriate or necessary for programs they are considering.

By the end of junior year, students do not necessarily need one final answer. They should, however, understand their strongest options and know what steps they need to take during senior year.

GRADE 12: DECISIONS AND TRANSITION

Senior year shifts the emphasis from exploration to action.

Students should receive structured support as they move from considering possibilities to completing the steps required for their chosen pathway.

SUGGESTED STRATEGIES

DEVELOP AN INDIVIDUAL SENIOR-YEAR ACTION PLAN.

The steps required of a student entering a registered apprenticeship may look very different from those of a student applying to a university.

Help students identify the specific deadlines, applications, documents, financial steps, and transition activities associated with their plans.

SUPPORT APPLICATIONS AND NEXT-STEP REQUIREMENTS.

Depending on the student's pathway, this might include college applications, apprenticeship applications, employment applications, military processes, entrance or placement testing, transcripts, recommendations, resumes, interviews, or other requirements.

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HELP STUDENTS BUILD A PLAN TO COVER COSTS.

Students pursuing education or training after high school should understand expected costs and develop a strategy for covering them.

This may include savings, scholarships, grants, work-study, employment, family contributions, employer assistance, military benefits, and—when necessary—responsible borrowing.

Students pursuing eligible education and training should also receive assistance understanding and completing the FAFSA and other financial aid requirements.

PREPARE STUDENTS FOR TRANSITION—NOT JUST ADMISSION.

Getting accepted, hired, enlisted, or admitted into a training program is not the end of the planning process.

Help students prepare for the realities of their next environment, including:

- Managing time and responsibilities
- Communicating with instructors, supervisors, and other professionals
- Managing money
- Understanding workplace or campus expectations
- Asking for help and accessing support services
- Transportation and housing considerations
- Balancing work, education, and personal responsibilities.

CELEBRATE EVERY PATHWAY.

School celebrations should recognize the full range of student decisions after graduation.

College enrollment, apprenticeships, military service, industry training, employment, gap-year service programs, and other intentional next steps can all represent successful outcomes.

Making those pathways visible also sends an important message to younger students: **there are many ways to build a successful future.**

SECTION 1: ACADEMIC PLANNING

Academic planning is more than selecting courses or meeting graduation requirements. It is the process of helping students understand how what they learn today connects to their interests, goals, and opportunities after high school.

In a strong K–12 career and college readiness system, academic planning develops progressively. Younger students begin by recognizing themselves as learners and connecting classroom skills to the world around them. Middle school students begin linking interests and career possibilities to future courses and experiences. By high school, students use that foundation to develop and continually revise an individualized academic plan aligned with graduation requirements and postsecondary goals.

The goal is not to create a rigid path. A good academic plan should change as the student learns more about themselves, explores new possibilities, and develops new goals.

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DISTRICT AND INDIVIDUAL CAREER ACADEMIC PLANNING

Iowa's career and academic planning framework provides districts with a structure for helping students connect academic preparation, career development, work-based learning, and post-secondary planning.

DISTRICT CAREER AND ACADEMIC PLAN (DCAP)

The **District Career and Academic Plan (DCAP)** serves as the district's roadmap for implementing career and academic planning. It outlines how the district will provide the experiences, resources, systems, and support necessary for students to successfully participate in the Individual Career and Academic Planning process.

Historically, the DCAP has centered on the formal ICAP process for students in grades 8–12. Beginning with the 2025–26 school year, Iowa's career education requirements extend the career development continuum into grades 5–7. Districts should therefore consider how their DCAP accounts for the required career-focused learning in grades 5–7 and how those experiences intentionally prepare students to begin the formal ICAP process in eighth grade.

The DCAP should be viewed as a living district plan rather than a one-time compliance document. District teams should regularly review the plan to determine:

- What experiences students receive at each grade level
- How career and academic planning builds from year to year
- Who is responsible for specific activities and experiences
- How the district's Career Information System (CIS) is used
- How work-based learning is incorporated
- How students and families receive financial aid and FAFSA education
- Whether all students have equitable access to career and postsecondary exploration

A strong DCAP also creates alignment across buildings. At a minimum, districts should intentionally connect the required career development experiences beginning in grade 5 with the ICAP process in grades 8–12 rather than treating them as separate initiatives.

BEST PRACTICE: Career and academic planning is strongest when that alignment begins even earlier. Iowa defines a comprehensive school counseling program as an articulated, sequential K–12 program. Using that K–12 framework, districts can connect early self-awareness, academic development, and career awareness in the elementary grades to the required career development work beginning in grade 5 and the formal ICAP process beginning in grade 8. This does not mean extending formal ICAP requirements into elementary school; it means creating a developmental continuum, so students arrive at each stage ready for the next.

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CAREER DEVELOPMENT IN GRADES 5–7

Beginning with the 2025–26 school year, HF 316 expanded Iowa's career education requirements beginning in grade 5. Grades 5–6 must include career planning and pathways, and grades 7–8 must include career instruction, exploration, and development. Across these grades, the required work includes career investigation, career connections, and career intentions and is intended to prepare students to fully engage in the ICAP process.

Career development in grades 5–7 centers on three areas:

CAREER INVESTIGATION

Students explore career areas and pathways while developing a better understanding of their own strengths, interests, academic interests, employability skills, and work values.

Career investigation might include developmentally appropriate self-assessments, exploration of career pathways, connections between academic subjects and careers, or introductory exploration of education and training options.

CAREER CONNECTIONS

Students participate in experiences that connect their interests to the world of work.

Examples may include classroom career speakers, business and industry tours, service learning, career portfolios, hands-on career activities, or other opportunities that allow students to interact with careers beyond a textbook or website.

CAREER INTENTION

Students begin connecting what they are learning about themselves and careers to goals and future plans.

This may include identifying career pathways they would like to explore further, establishing short- or long-term goals, identifying action steps, or recognizing how attendance, academic performance, and course choices can influence future opportunities.

These experiences prepare students to enter the more formal Individual Career and Academic Planning process beginning in eighth grade.

INDIVIDUAL CAREER AND ACADEMIC PLAN (ICAP)

Beginning in eighth grade, each student develops an **Individual Career and Academic Plan (ICAP)** and reviews and revises that plan annually through graduation.

ICAP is more than a four-year course schedule. It is a developmental process that brings together career exploration, academic planning, work-based learning, financial planning, and post-secondary preparation.

Students in grades 8–12 engage annually in five essential components:

SELF-UNDERSTANDING — identifying interests, strengths, values, skills, and preferences and reflecting on what those results mean.

CAREER INFORMATION — researching careers connected to the student's self-understanding and interests.

CAREER EXPERIENCE — participating in activities that connect classroom learning, career pathways, and the world of work.

POSTSECONDARY EXPLORATION — exploring education and training opportunities connected to career interests.

CAREER AND POSTSECONDARY DECISION — completing activities and making decisions that move the student toward their stated postsecondary goals.

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Iowa's ICAP requirements also incorporate work-based learning and financial aid/FAFSA advisement. Financial aid education should develop across grades 8–12 so students and families gradually build the knowledge needed to understand postsecondary costs, financial aid, and ultimately the FAFSA process.

THE COUNSELOR'S ROLE

School counselors do not have to deliver every component of DCAP or ICAP themselves. Career and academic planning is most effective when it is a shared district responsibility.

Counselors can help lead the process by:

- Coordinating developmentally appropriate activities across grade levels
- Helping teachers connect academics to career pathways
- Facilitating student reflection and planning
- Supporting annual ICAP review
- Identifying gaps in student experiences
- Connecting families to planning resources
- Collaborating with work-based learning coordinators, administrators, teachers, special education staff, community partners, and other stakeholders

COUNSELOR TIP: Avoid measuring ICAP success only by whether an activity was completed in the district's Career Information System. Ask what the student learned from the experience and what they will do with that information. Reflection is what turns an activity into meaningful planning.

For current DCAP and ICAP requirements, guidance, and approved Career Information Systems, visit the Iowa Department of Education Career and Academic Planning resources.

1.2 ACADEMIC PLANNING ACROSS K–12

Academic planning looks different at different developmental stages. Kindergarten students do not need a course plan, but they can begin developing the habits and understanding that eventually make meaningful planning possible.

K–5: BUILDING THE FOUNDATION

At the elementary level, academic planning means helping students recognize themselves as learners and understand that what they learn has value beyond the classroom.

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CONNECT EFFORT AND LEARNING TO FUTURE POSSIBILITIES.

Help students understand that skills develop over time. Reading, writing, problem-solving, communication, teamwork, creativity, and persistence are not simply classroom expectations—they are skills students will continue using throughout school, work, and life.

Rather than focusing on distant postsecondary decisions, help students answer questions such as:

- What am I learning to do?
- What is becoming easier because I practiced?
- What subjects or activities do I enjoy?
- Where might someone use this skill outside school?

HELP STUDENTS RECOGNIZE ACADEMIC STRENGTHS

Students may describe themselves as "good at math" or "bad at reading" at a very young age. Counselors and teachers can help replace fixed labels with a more complete understanding of strengths and growth.

A student may be a strong problem-solver, communicator, visual thinker, organizer, creator, or collaborator even when a particular subject is challenging.

Recognizing these strengths builds the self-understanding students will later use in career and academic planning.

INTRODUCE GOAL SETTING

Elementary students can begin learning that goals involve identifying something they want to accomplish and determining steps that will help them get there.

Goals should remain short-term and age-appropriate, such as improving a skill, completing a project, developing a new habit, or trying a new activity.

The purpose is not the goal itself. It is helping students learn the planning cycle:



That same process will later support course planning, career exploration, and post-secondary decision-making.

GRADES 6–8: CONNECTING ACADEMICS TO FUTURE OPPORTUNITIES

Middle school is where academic planning becomes more intentional. Students begin making choices that can influence their high school experiences, and career exploration gives those choices greater context.

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CONNECT INTERESTS TO SCHOOL OPPORTUNITIES.

As students identify career areas that interest them, help them explore related academic subjects, electives, extracurricular activities, Career and Technical Education opportunities, career academies, and other experiences available in high school.

A student interested in healthcare, for example, does not need to decide on a specific healthcare career. They can begin exploring science courses, health-related programs, service activities, or career experiences that will help them learn more.

TEACH STUDENTS HOW COURSE CHOICES WORK.

Students entering high school may not understand prerequisites, graduation requirements, electives, advanced coursework, or how one course can lead to another.

Before asking students to complete a four-year plan, provide enough context for them to understand the choices they are being asked to make.

USE EIGHTH-GRADE PLANNING AS A TRANSITION EXPERIENCE.

The initial four-year plan should bring together what students have learned through career exploration and what they are learning about high school.

Students should consider:

- Graduation requirements
- Areas of career interest
- Possible education or training after high school
- Electives and CTE opportunities
- Career academy options
- College-credit opportunities
- Activities and experiences they want to pursue

Families should be included in this process, so they understand both graduation expectations and the opportunities available to their student.

Remind students and families that the four-year plan is a **starting point, not a contract**. Interests change. Opportunities change. The plan should change with them.

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GRADES 9–12: REVIEW, REFINE, AND ALIGN

High school academic planning should connect three questions:

What do I need to graduate?
What do I need for my next step?
What experiences will best prepare me for that step?

Review the student's plan at least annually and consider more than whether graduation requirements are being met.
Discuss:

- Changing career interests
- Post-secondary education or training requirements
- Academic performance
- Course rigor and readiness
- Electives and CTE opportunities
- Work-based learning
- Concurrent enrollment or Advanced Placement
- Extracurricular experiences
- Senior-year course selection
- Barriers or support the student may need.

The student's plan should become increasingly individualized as graduation approaches.

1.3 GRADUATION REQUIREMENTS — PREPARING FOR THE NEXT STEP

Meeting high school graduation requirements does not automatically mean a student has met the requirements—or developed the preparation—needed for their next step.

This distinction is one of the most important conversations counselors can have with students and families.

START WITH THE STUDENT'S GOAL

When reviewing a student's academic plan, begin with what they are considering after high school.

If a student's interests point toward a registered apprenticeship, technical program, or skilled career, explore courses and experiences that provide relevant technical preparation. CTE coursework, career academies, work-based learning, industry-recognized credentials, and related electives may provide considerably more value than an unstructured free period.

If a student is considering a two- or four-year degree, review admission expectations and recommended academic preparation for the institutions and programs they are considering.

Different colleges, programs, majors, apprenticeships, and training providers may have different requirements. Encourage students to verify requirements directly rather than assuming that meeting high school graduation requirements will be enough.

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BUILD THE STRONGEST APPROPRIATE SCHEDULE

Academic planning should not be about taking the maximum number of advanced courses possible. It should be about creating a schedule that appropriately challenges and prepares the individual student.

Consider:

- The student's goals
- Previous academic performance
- Prerequisite knowledge
- Workload and other commitments
- Opportunities for technical or career-focused coursework
- College-credit opportunities
- Work-based learning
- The value of electives related to the student's interests

A rigorous schedule is one that prepares the student well for their intended next step—not necessarily the schedule with the most advanced course titles.

SENIOR YEAR STILL MATTERS

Students sometimes view senior year as the time to reduce academic effort after graduation requirements are nearly complete.

Encourage students to use senior year intentionally.

Depending on their goals, students might:

- Continue math, science, or world language preparation
- Complete advanced or college-credit coursework
- Earn an industry credential
- Participate in a career academy
- Complete an internship or other work-based learning experience
- Strengthen communication or technical skills
- Take coursework connected to a prospective major or career area

Senior-year choices can strengthen a student's transition and reduce the academic or skill gap between high school and what comes next.

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Use the chart as a planning reference rather than a universal prescription. Students should always check the specific admission and program requirements of the institutions or training programs they are considering.

Optimum Preparation - Recommended High School Courses*			
Subject Area	**Years**	**Recommendation Reasoning**	**Sample Courses**
English/ Language Arts	4 years	Emphasis on communication skills of writing, reading and listening, and the analysis and interpretation of literature. In addition, courses in journalism and media literacy will be valuable.	**Advanced Composition, Speech, Communication, Journalism**
Math	4 years	One course each year of high school. While advanced courses like calculus and statistics are good, it's more important that you gain a complete understanding of advanced algebra and trigonometry.	**Algebra, Geometry, Trigonometry, Calculus, Statistics**
Science	4 years	One course each year of high school. To be well prepared, take at least one year of biology, chemistry and physics.	**Biology, Earth Science, Chemistry, Physics (with Lab)**
Social Studies	3 – 4 years	Three years is essential but four is better. Take at least one year each of US and world history. Additional courses in anthropology, economics, political science, psychology, and sociology provide an important understanding of political, social and economic institutions.	**Geography, U.S. History, World History, Government, Economics**
World Language	4 years	By taking a world language during all four years of high school, you'll go beyond the basic skills and begin to use the language and reinforce your fluency. Four years is recommended for optimum preparation for college-level academics, however many colleges will accept two years for admission and graduation requirements.	**Any one language**
Electives	**1 – 3 years**	**Courses in the fine and performing arts, computers or technology will help round out your high school experience. Follow your interests and remember to choose courses with high academic standards.**	**Fine/Performing Arts, Computer Science/Tech, CTE courses (business, family & consumer science, industrial tech, ag)**

For additional information visit **building-your-future-pdf1833C832.pdf (iowaregents.edu)**

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1.4 LEARNING EXPERIENCES: CONNECTING THE PLAN TO THE REAL WORLD

Academic and career planning becomes more meaningful when students have opportunities to apply, observe, and test what they are learning.

Career-connected learning can range from brief exposure experiences in elementary and middle school to increasingly intensive work-based learning opportunities in high school.

A CONTINUUM OF EXPERIENCES

Students might progress through experiences such as:

AWARENESS
Career speakers, classroom career connections, career videos, career fairs

EXPLORATION
Workplace tours, career panels, hands-on demonstrations, career research, informational interviews

EXPERIENCE
Job shadows, service learning, career academies, project-based experiences

PREPARATION
Internships, pre-apprenticeships, registered apprenticeships, industry-recognized credentials, employment-based experiences

Not every student will participate in every type of experience. The goal is to provide increasingly meaningful opportunities as students become ready for them.

JOB SHADOWS

A job shadow allows a student to observe a professional or workplace for a limited period of time to better understand a career.

A strong job shadow goes beyond simply watching someone work. Before the experience, encourage students to research the career and develop questions. **Afterward, ask students to reflect on:**

- What did the person actually do during the day?
- What skills did you observe?
- What surprised you?
- What education or training was required?
- What did you like or dislike?
- What would you want to explore next?

A student who decides a career is **not** a good fit has still had a successful job shadow. Career exploration is as much about eliminating options as confirming them.

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INTERNSHIPS AND EXTENDED WORK-BASED LEARNING

Internships allow students to participate more directly in the workplace and develop career and employability skills over time.

When helping students identify opportunities, collaborate with your district's work-based learning coordinator and review district policies regarding eligibility, credit, supervision, transportation, liability, and other requirements.

Whenever possible, connect the student's experience back to their ICAP so the internship becomes part of their larger career and academic plan rather than an isolated activity.

CAREER ACADEMIES

Career academies allow students to explore a career area through a structured sequence of courses and experiences, often in partnership with a community college, school district, or regional center.

Programs vary, but may include:

- Career-focused high school coursework
- College credit
- Technical instruction
- Industry credentials
- Hands-on learning
- Employer connections
- Work-based learning

Help students understand both the opportunities and expectations before enrolling. Career academies should be selected because they support a student's exploration or goals—not simply because they provide college credit.

STATEWIDE WORK-BASED LEARNING INTERMEDIARY NETWORK

Iowa's Statewide Work-Based Learning Intermediary Network connects schools and employers to expand access to career-connected experiences such as speakers, workplace tours, job shadows, internships, and other work-based learning opportunities.

Counselors should become familiar with their regional intermediary and collaborate with district work-based learning staff to identify opportunities available to students.

1.5 COLLEGE CREDIT AND ADVANCED COURSEWORK

College-credit opportunities can be an important part of a student's academic plan, but **more college credit is not automatically better**.

The goal should be intentional course selection based on the student's academic readiness, career interests, and postsecondary goals.

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CONCURRENT ENROLLMENT

Concurrent enrollment allows eligible high school students to complete college-level coursework while still in high school.

Depending on the course and program, students may:

- Earn both high school and college credit
- Experience the expectations of college-level coursework
- Explore an academic or career area
- Make progress toward a certificate, credential, or degree

Before enrollment, help students and families consider several questions:

- Is the student academically ready for college-level expectations?
- How does this course connect to the student's career or postsecondary plan?
- Does the student understand that the course becomes part of their college academic record?
- How might the credit apply at institutions the student is considering?
- Would a different high school, CTE, AP, or work-based learning experience better support the student's goals?

College credit that transfers may not always satisfy the specific requirement a student expects. A course might transfer as elective credit rather than meeting a requirement within the student's intended program. Encourage students to research transfer and program applicability whenever possible.

ADVANCED PLACEMENT (AP)

Advanced Placement courses provide students with the opportunity to complete rigorous college-level academic coursework in high school.

Students may also take an AP examination and potentially earn college credit or advanced placement depending on the policies and score requirements of the institution they later attend.

When discussing AP participation, consider:

- Student interest
- Preparation and prerequisite knowledge
- Overall course load
- Postsecondary goals
- Whether AP or another advanced learning opportunity is the best fit

AP should be viewed as one option within a broader academic plan—not as a requirement for every college-bound student.

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HELP FAMILIES LOOK BEYOND "FREE COLLEGE CREDIT"

Families understandably see significant value in opportunities to earn college credit in high school. Counselors can help ensure the conversation also includes **fit and purpose**.

Consider creating a section on the counseling website or including information during course-registration events that explains:

- Available college-credit and advanced-course options
- Eligibility and registration processes
- Academic expectations
- How college transcripts and grades work
- Questions families should ask before enrollment
- How students can research transferability and applicability

The most valuable course is not always the one that generates the most college credits. The best choice is the one that helps the student build the knowledge, skills, and preparation needed for their next step.

SECTION 1: QUICK WINS

- Review your DCAP and ask whether the experiences listed truly build from grades 5–12 or simply repeat each year.
- Make the eighth-grade four-year plan a conversation about possibilities, not just a scheduling exercise.
- Add one reflection question after career or work-based learning experiences.
- During annual high school plan reviews, ask both: **“Will you graduate?”** and **“Will you be prepared for what comes next?”**
- Provide families with clear guidance about the benefits and considerations of concurrent enrollment and AP coursework.
- Identify your regional work-based learning contacts and make those opportunities visible to students.
- Review senior schedules for intentional preparation rather than simply completion of graduation requirements.

ICAN CONNECTION

ICAN resources can support academic planning across the K–12 continuum through career and college readiness curriculum, classroom and family presentations, individual advising, professional development, and resources that help students connect career interests with academic and postsecondary planning.

Use ICAN resources to supplement the district's DCAP/ICAP process and reinforce the connection between **self-understanding, academic choices, career exploration, and preparation for life after high school**.

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SECTION 2: CARER PLANNING

Career planning is not about asking students to choose one occupation and build their lives around it. It is an ongoing process of helping students understand themselves, discover possibilities, gain meaningful experiences, and use what they learn to make increasingly informed decisions.

Effective career planning begins early and becomes more intentional as students progress through school.

In elementary school, the emphasis is awareness and curiosity. In middle school, students begin structured investigation of interests and career pathways. In high school, students deepen exploration through research and real-world experiences and begin connecting career interests to education, training, and post-secondary decisions.

Throughout the process, students should have permission to change their minds. Identifying a career that is **not** a good fit can be just as valuable as finding one they want to explore further.

2.1 CAREER DEVELOPMENT ACROSS K–12

A comprehensive career development program provides repeated opportunities for students to answer three increasingly complex questions:

WHO AM I?
What are my interests, strengths, skills, values, and preferences?

WHAT'S POSSIBLE?
What careers and pathways exist, and what do people actually do in those careers?

HOW DO I EXPLORE AND PREPARE?
What courses, experiences, education, or training could help me learn more and move toward my goals?

These questions should be revisited throughout K–12 rather than answered once.

K–5: AWARENESS AND CURIOSITY

Elementary career development should expand students' understanding of themselves and the world of work.

Students should encounter many different careers without being asked to choose one.

Counselors and educators can:

- Help students identify interests and strengths
- Introduce careers through books, classroom connections, speakers, videos, and school or community examples
- Connect academic subjects to real-world work
- Introduce the idea that different careers require different skills and preparation
- Challenge stereotypes about who can perform different types of work

At this level, success is not a student declaring, "I know what I want to be."

Success is a student saying:

"I didn't know that was a job."
"That sounds interesting."
"I'm good at something people use in that career."

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GRADES 6–8: INVESTIGATION AND EXPLORATION

Middle school students are ready to move beyond general career awareness and begin investigating careers in a more structured way.

This is an appropriate time to introduce:

- Interest, skill, and values assessments
- Career clusters and pathways
- Occupational research
- Education and training requirements
- Career-related experiences
- The connection between career interests and high school opportunities

Career exploration at this stage should remain broad. Encourage students to explore several related occupations rather than trying to identify a single "perfect career."

GRADES 9–12: EXPLORATION, EXPERIENCE, AND DIRECTION

High school career planning should deepen through research, experience, reflection, and connection to postsecondary pathways.

Students should have opportunities to:

- Revisit self-assessments
- Investigate specific careers and related occupations
- Participate in career fairs, workplace tours, job shadows, internships, career academies, and other work-based learning
- Connect career interests to coursework and extracurricular experiences
- Compare education and training pathways
- Understand earnings, employment outlook, work environment, and lifestyle considerations
- Refine their postsecondary plans as they learn more

By graduation, the goal is not necessarily for every student to have selected one lifelong career. Students should have enough self-understanding, career knowledge, experience, and planning skills to make a thoughtful next-step decision and know how to continue evaluating options in the future.

2.2 SELF-UNDERSTANDING AND CAREER ASSESSMENTS

Self-understanding is the starting point for meaningful career exploration. Students need opportunities to recognize patterns in their:

- interests
- strengths
- skills
- values
- work preferences
- academic interests
- experiences.

Career assessments can support this process, but an assessment should be treated as a **conversation starter—not an answer key**.

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USING ASSESSMENTS EFFECTIVELY

A career assessment is most valuable when students have time to understand and reflect on the results.

Avoid simply having students complete an assessment, save the results in the district Career Information System, and move on to another activity.

Instead, help students ask:

- What results sound like me?
- What surprised me?
- What doesn't seem accurate?
- What career areas appeared more than once?
- What careers have I never heard of?
- What would I like to investigate further?
- What experience could help me determine whether this area is a good fit?

Assessment results can then guide the next stage of exploration.

ASSESS MORE THAN INTERESTS

Interest inventories are common and useful, but interests are only one part of career fit.

Across middle and high school, consider opportunities for students to explore:

INTERESTS

What activities and subjects capture my attention?

SKILLS AND STRENGTHS

What am I good at, and what skills am I developing?

VALUES

What matters to me in work and life?

WORK PREFERENCES

Do I prefer working with people, information, tools, ideas, technology, or a combination?

LIFESTYLE CONSIDERATIONS

What type of schedule, work environment, location, income, or flexibility might matter to me?

Students' answers may change over time. That is why self-understanding should be revisited rather than completed once.

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CHOOSING ASSESSMENT TOOLS

Districts should first use the assessment resources available within their selected Career Information System.

Additional resources may include tools such as MyACT, CareerOneStop, or developmentally appropriate RIASEC-based inventories.

When selecting an assessment, consider:

- The student's age
- Reading level and accessibility
- What the assessment measures
- How results will be interpreted
- How the results connect to the next exploration activity

COUNSELOR TIP: Never introduce assessment results by saying, "This says you should be a..." Instead try, **"These results suggest some areas we might explore. What do you think?"**

2.3 CAREER CLUSTERS: ORGANIZING EXPLORATION

Career Clusters provide a framework for organizing occupations with related knowledge, skills, industries, and types of work.

Rather than asking students to explore thousands of individual occupations, clusters allow them to begin with broader areas of interest and gradually narrow their exploration.

The national Career Clusters framework includes:

- Advanced Manufacturing
- Agriculture
- Arts, Entertainment & Design
- Construction
- Digital Technology
- Education
- Energy & Natural Resources
- Financial Services
- Healthcare & Human Services
- Hospitality, Events & Tourism
- Management & Entrepreneurship
- Marketing & Sales
- Public Service & Safety
- Supply Chain & Transportation

Each cluster contains sub-clusters or pathways that allow students to explore more specialized areas. For example, **Digital Technology** may lead students to investigate areas such as cybersecurity, data science, artificial intelligence, IT support, software development, or other technology careers.

USING CLUSTERS WITH YOUNGER STUDENTS

Elementary students do not need to memorize cluster names. Use clusters behind the scenes as an organizational tool to ensure students receive exposure to a broad range of careers.

For example, rather than featuring only highly visible occupations such as teachers, doctors, firefighters, and veterinarians, use the clusters to intentionally introduce careers from manufacturing, logistics, energy, finance, agriculture, design, technology, and other areas.

The goal is breadth.

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USING CLUSTERS IN MIDDLE SCHOOL

Middle school students can begin identifying clusters that connect to their interests.

Once a student identifies two or three areas, encourage deeper exploration:

- What kinds of jobs exist within this cluster?
- What skills do people use?
- What education or training is common?
- What working environments are represented?
- Which careers interest me?
- Which do not?
- What could I do to learn more?

This keeps exploration broad while still giving the student direction.

USING CLUSTERS IN HIGH SCHOOL

At the high school level, clusters can help students connect career interests to action.

Encourage students to explore:

- related high school courses
- CTE programs
- career academies
- extracurricular activities
- job shadows and internships
- apprenticeships
- postsecondary majors and programs
- employers and industries in their region

Career clusters should help students **open doors**, not narrow their options prematurely.

2.4 CAREER INVESTIGATION

Career investigation moves students beyond knowing a career exists to understanding what that career actually involves.

As students become developmentally ready, research should include more than a job title and salary.

Encourage students to investigate:

- typical responsibilities
- work environment
- skills and personal qualities
- education or training requirements
- credentials or licenses
- salary ranges
- employment outlook
- related occupations
- advancement opportunities
- working hours or schedule
- physical or geographic considerations.

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COMPARE RELATED CAREERS

Students frequently begin with a familiar occupation but may discover that another career in the same area is a better fit.

A student who says, "I want to be a doctor," could also explore:

- nursing
- physician assistant
- physical or occupational therapy
- medical laboratory science
- radiologic technology
- respiratory therapy
- healthcare administration
- public health
- biomedical research
- emergency medical services

Comparing related occupations helps students understand that an interest does not lead to only one career.

ADD REFLECTION TO RESEARCH

Career research should end with reflection.

Consider simple questions such as:

- What interested you most?
- What did you learn that you didn't expect?
- What concerns or questions do you still have?
- Does this career still interest you?
- What related career should you explore next?
- What real-world experience could help you learn more?

Reflection turns information into career learning.

2.5 CAREER EXPERIENCES: TESTING INTERESTS IN THE REAL WORLD

Online research is valuable, but students also need opportunities to experience careers beyond a screen.

Career experiences allow students to compare what they imagined about a career with what the work actually looks like.

Experiences can become progressively more intensive as students move through school.

CAREER SPEAKERS AND PANELS

Career speakers provide students with direct access to professionals who can explain their work, career path, skills, and preparation.

A **career panel** brings together several professionals, ideally from related career areas or with different pathways, for a facilitated conversation.

For example, a healthcare panel might include a nurse, radiologic technologist, physical therapist, laboratory professional, and healthcare administrator.

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Rather than allowing each participant to give a long presentation, **provide common questions such as:**

- What does a typical day look like?
- What do you enjoy about your work?
- What is challenging?
- What education or training did you complete?
- What skills do you use most?
- What do you wish you had known when you were in school?

Panels allow students to compare careers rather than hearing about one occupation in isolation.

WORKPLACE TOURS

A workplace tour gives students an opportunity to see careers operating together within an organization.

Before the visit, help students understand that they are not simply touring a building.

Encourage them to look for:

- different occupations
- technology and equipment
- communication and teamwork
- education and training levels
- safety practices
- problem-solving
- workplace culture

For example, a manufacturing tour can expose students not only to production careers, but also engineering, logistics, human resources, accounting, information technology, marketing, quality control, and management.

JOB SHADOWS

A job shadow allows a student to observe an individual professional or career for a limited period of time.

Students should prepare questions beforehand and reflect afterward.

A successful job shadow does not require the student to say, "I loved it."

"I learned this isn't for me" is a successful career-planning outcome.

INTERNSHIPS AND EXTENDED EXPERIENCES

Internships allow students to participate more directly in the workplace and develop both technical and employability skills.

Whenever possible, connect internships and extended work-based learning experiences to the student's broader ICAP.

Students should reflect on:

- skills developed
- tasks they enjoyed
- challenges they encountered
- workplace expectations
- new careers they discovered
- whether their career interests changed.

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EQUITY IN CAREER EXPERIENCES

Pay attention to which students have access to career experiences.

Transportation, family schedules, disability, language, geographic location, employment responsibilities, and personal connections can affect a student's ability to participate.

Whenever possible, build school-supported opportunities so access to career exploration is not dependent solely on which families have professional networks or transportation.

2.6 EDUCATION AND TRAINING PATHWAYS

Career planning should naturally lead to the question:

What preparation does this career require?

Students should understand that there are many pathways after high school and that the appropriate pathway depends on the career, student, and individual circumstances.

Post-secondary preparation may include:

REGISTERED APPRENTICESHIP

Registered apprenticeships combine paid employment with structured on-the-job learning and related instruction.

Students earn while they learn and progress toward becoming skilled professionals within the occupation.

Apprenticeships are common in the building trades and are also available in areas such as healthcare, manufacturing, information technology, transportation, and other industries.

CERTIFICATE OR DIPLOMA PROGRAMS

Career-focused programs may take several months to approximately one year or longer and prepare students for specific occupations or industry credentials.

These programs may be offered through community colleges, technical schools, employers, or specialized training providers.

ASSOCIATE DEGREE

Associate degrees are typically completed through community colleges.

Some programs are designed to prepare students to transfer to a four-year institution, while others provide direct career preparation in areas such as healthcare, advanced manufacturing, information technology, business, or skilled technical fields.

BACHELOR'S DEGREE

Bachelor's degree programs typically combine general education coursework with concentrated study in a major or field.

They are required or commonly preferred for many professional careers and may also serve as preparation for graduate or professional education.

GRADUATE AND PROFESSIONAL EDUCATION

Some careers require education beyond a bachelor's degree, including master's, doctoral, or professional programs.

Students interested in careers such as medicine, law, psychology, research, advanced healthcare, or certain education and leadership fields should understand that preparation may extend beyond four years of college.

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MILITARY PATHWAYS

Military service offers career training across a broad range of occupational areas in the U.S. armed forces.

Students may explore enlistment, service academies, ROTC, military career specialties, education benefits, and other pathways.

Military exploration should be presented alongside other postsecondary possibilities so students can make informed comparisons.

EMPLOYMENT AND EMPLOYER-BASED TRAINING

Some students may transition directly into employment after high school and receive training through their employer.

When exploring direct-to-work pathways, help students look beyond the immediate job and consider:

- opportunities for advancement
- employer-sponsored training
- credentials or certifications
- wages and benefits
- long-term career growth

AVOID CREATING A PATHWAY HIERARCHY

Students often receive subtle messages that one pathway is "better" than another.

The goal of career planning is not to steer every student toward a four-year degree, nor is it to discourage college.

The goal is to help each student identify the **education or training that appropriately supports their goals**.

2.7 APPRENTICESHIPS AND SKILLED CAREERS

Registered apprenticeships and skilled career pathways deserve intentional exposure because students and families may be less familiar with how these opportunities work.

An apprenticeship is not simply "getting a job instead of going to college." It is a structured education and training pathway.

Apprentices typically:

- Earn wages while training
- Learn from experienced professionals
- Complete structured classroom or technical instruction
- Progress through increasing levels of skill and compensation
- Work toward recognized occupational competency

When introducing apprenticeships, help students investigate:

- Application and eligibility requirements
- Length of training
- Starting and progression wages
- Classroom or technical instruction
- Benefits
- Working conditions
- Physical expectations
- Career advancement

Students should also understand that skilled career opportunities extend beyond traditional building trades. Apprenticeship and earn-and-learn models continue to expand into healthcare, advanced manufacturing, technology, transportation, and other fields.

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2.8 GETTING INVOLVED: BUILDING SKILLS THROUGH EXPERIENCE

Career development happens outside formal career-planning activities too.

Athletics, clubs, performing arts, volunteering, employment, hobbies, student leadership, family responsibilities, and community involvement can all help students develop transferable skills.

Help students recognize skills such as:

- communication
- teamwork
- leadership
- reliability
- problem-solving
- organization
- time management
- customer service
- creativity
- perseverance

MAKE THE CONNECTION EXPLICIT

Students do not always recognize that these experiences are career preparation.

Ask questions such as:

- What responsibility did you have?
- What did you learn?
- What problem did you solve?
- How did you work with other people?
- What would a supervisor or coach say you do well?
- What skill from this experience could you use in another setting?

This helps students learn to describe their experiences later in applications, interviews, resumes, and scholarship essays.

ACTIVITY RESUMES AND PORTFOLIOS

Beginning in high school—or earlier when appropriate—encourage students to maintain a simple record of:

- activities
- employment
- volunteer work
- leadership
- awards
- certifications
- major projects
- work-based learning
- accomplishments

Students do not need a polished resume in ninth grade.

The goal is to capture experiences as they occur so students are not trying to remember four years of activities when completing senior-year applications.

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2.9 REFLECTION: THE STEP THAT CONNECTS EVERYTHING

Career development can easily become a collection of completed activities:

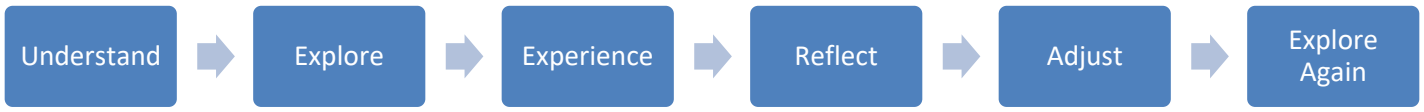
Take an assessment.
Attend a career fair.
Complete a job shadow.
Research a career.

The learning happens when students are asked to make meaning from those experiences. Build short reflection opportunities into career development throughout K–12.

After an experience, ask:

- What did I learn about myself?
- What did I learn about this career or pathway?
- What interested me?
- What did not interest me?
- What surprised me?
- Did this change anything I was thinking?
- What should I explore next?

Over time, students begin to understand career planning as a cycle:



That process is ultimately more valuable than choosing the "right" career in school because it gives students a skill they can use throughout their working lives.

SECTION 2: QUICK WINS

- Replace **"What do you want to be?"** with **"What are you interested in exploring?"**
- Add a short reflection component after every career assessment or experience.
- Use career clusters to check whether students are being exposed to a broad range of industries.
- Invite professionals to speak about their **career journeys**, not just their current job titles.
- Turn workplace tours into career investigations by asking students to identify multiple occupations within the organization.
- Encourage students to investigate at least two related careers whenever they research one occupation.
- Make apprenticeship, military, technical, two-year, four-year, graduate, and employment-based pathways visible throughout career exploration.
- Help students connect extracurricular activities, employment, service, and hobbies to employability skills.
- Review career experiences for equitable access—not just overall participation.

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ICAN CONNECTION

ICAN supports career development across the K–12 continuum through career and college readiness curriculum, presentations, advising, Career Information System support, digital tools, career exploration resources, work-based learning connections, and professional development.

ICAN's curriculum provides more structured lessons and activities for helping students develop self-understanding, explore career clusters and pathways, connect academics to future opportunities, and reflect on career experiences.

Use these resources to strengthen the district's broader career development system while ensuring students receive repeated opportunities to **understand themselves, discover possibilities, experience careers, and make informed plans for what comes next**.

SECTION 3: EXPLORING EDUCATION & TRAINING OPTIONS

Once students begin identifying career areas that interest them, the next step is exploring the education and training that can help them prepare.

This exploration should include the full range of post-secondary possibilities, not only colleges and universities.

Depending on the career, students may prepare through:

- registered apprenticeships
- employer-based training
- certificate or diploma programs
- technical and trade programs
- community colleges
- four-year colleges and universities
- military education and training
- graduate or professional education

The goal is not simply to help students find a school. It is to help them identify **education and training options that fit their career goals, learning preferences, financial circumstances, and personal needs**.

Exploration should begin well before senior year and become increasingly detailed as students move closer to graduation.

3.1 POSTSECONDARY EXPLORATION ACROSS K–12

Postsecondary exploration looks different at different developmental stages.

Elementary students do not need to compare colleges or training programs. They can, however, begin understanding that people continue learning after high school in different ways.

Middle school students can begin connecting careers to education and training pathways.

High school students can then move into detailed research, comparison, visits, and decision-making.

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K–5: BUILDING AWARENESS

At the elementary level, introduce the simple idea that different careers require different kinds of preparation.

Students might learn that:

- some people learn a career while working
- some complete apprenticeships
- some attend technical or trade programs
- some attend community colleges
- some attend four-year colleges
- some receive military training
- some careers require additional education after college.

The goal is awareness—not detailed comparison.

Avoid unintentionally creating a hierarchy by presenting one pathway as the expected or preferred destination.

Instead, reinforce:

Different careers require different preparation, and there are many ways to continue learning after high school.

GRADES 6–8: CONNECTING CAREERS TO PREPARATION

Middle school students can begin by asking:

"If this career interests me, how would I prepare for it?"

As students investigate careers, include education and training requirements as part of the research.

Help students distinguish between broad pathway types and begin understanding:

- Approximate length of training
- Where training occurs
- Whether students earn credentials or degrees
- Whether training is paid or requires tuition
- What high school preparation may be helpful

This gives students context for the academic planning they begin in eighth grade.

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GRADES 9–10: BROAD EXPLORATION

Early high school is a good time to expose students to a wide range of education and training options.

Encourage students to:

- Attend career and college fairs
- Meet representatives
- Explore programs online
- Participate in campus or training-center tours
- Research programs connected to career interests
- Learn about apprenticeships and military pathways

At this stage, students do not need a final list. The goal is to understand what is available.

GRADE 11: COMPARE OPTIONS

Junior year should move students into deeper comparison.

Students should begin identifying programs and institutions that could realistically support their goals and asking questions about:

- Program quality
- Admission or application requirements
- Cost
- Outcomes
- Environment
- Location
- Student support
- Career preparation

Visits and fairs become especially valuable at this stage.

GRADE 12: NARROW AND DECIDE

By senior year, exploration becomes decision-making.

Students should move from broad research to a manageable group of options and complete the applications, interviews, testing, financial aid steps, or other requirements associated with their selected pathways.

3.2 FINDING THE RIGHT FIT

Students sometimes begin their search by asking:

"What's the best college?"

A more useful question is:

"Which education or training option is the best fit for me and my goals?"

Fit should be considered across several areas.

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CAREER AND PROGRAM FIT

Start with the student's career goal.

Questions might include:

- Does this program offer the training I need?
- What credentials, certificates, or degrees are available?
- Does the curriculum align with the career I am considering?
- Are internships, clinical experiences, apprenticeships, or other hands-on opportunities available?
- What are graduates doing after completion?

A school can be an excellent institution and still not be the right choice for a particular student's goals.

ACADEMIC FIT

Help students understand the academic expectations of the program. **Consider:**

- admission requirements
- prerequisite coursework
- academic rigor
- class size
- available tutoring or support
- placement expectations
- whether the student's current preparation matches the program.

FINANCIAL FIT

Cost should be part of the search from the beginning—not something families consider only after admission.

Students should explore:

- tuition and fees
- equipment or program costs
- housing and transportation
- scholarships and grants
- paid training opportunities
- employer assistance
- estimated net price
- potential borrowing

Financial fit does not necessarily mean choosing the option with the lowest published price. Students should compare the **actual estimated cost after financial aid and the value of the program relative to their goals**.

Financial planning is covered in greater detail later in this guide.

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PERSONAL FIT

Students should also consider whether they can see themselves succeeding in the environment. **Factors might include:**

- size
- location
- distance from home
- campus or training environment
- housing
- transportation
- student activities
- culture and community
- disability and accessibility services
- counseling and academic support
- employment opportunities.

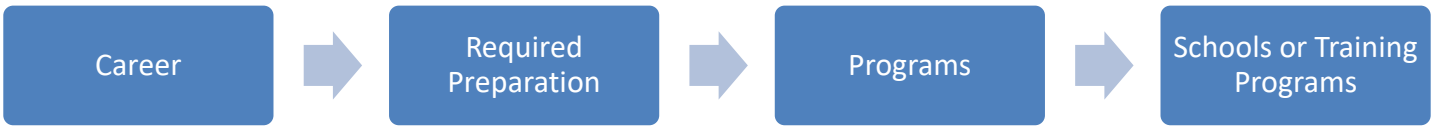
Encourage students to distinguish between **preferences** and **requirements**. A student may prefer a large campus but require a program with strong disability support, for example. Understanding that difference can make comparison more meaningful.

3.3 SEARCHING FOR EDUCATION AND TRAINING PROGRAMS

Students can begin their search in several ways. Encourage them to use multiple sources rather than relying on one ranking, website, or recommendation.

START WITH THE CAREER

One of the strongest ways to begin a search is by working backward:



FOR EXAMPLE:

A student interested in radiologic technology can first determine the credential typically required and then identify programs that provide that training.

This approach is often more useful than beginning with a familiar college name and then trying to identify a major afterward.

USE MULTIPLE RESEARCH SOURCES

Students might:

- Explore institution and program websites
- Use the district's Career Information System
- Attend college and career fairs
- Meet with admission, apprenticeship, military, or training representatives
- Talk with employers or professionals in the field
- Participate in campus or program visits
- Explore state or national program-search resources

Encourage students to verify important information directly with the institution or training provider.

Program requirements, costs, admission policies, and deadlines can change.

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BUILD A COMPARISON LIST

As students become more serious about their options, encourage them to create a manageable comparison list.

Rather than collecting information about dozens of schools or programs, identify several possibilities worth deeper investigation.

Students might compare:

- program availability
- credential earned
- admission requirements
- cost and estimated net price
- location
- time to completion
- experiential learning
- career placement
- student support
- overall fit.

The goal is not to rank options solely by prestige or name recognition. It is to identify which options best support the student's goals.

3.4 WORKING WITH POSTSECONDARY REPRESENTATIVES

Representatives can provide students with direct information about programs and pathways and can be an important part of a school's exploration system.

Consider including representatives from:

- colleges and universities
- community colleges
- technical and trade programs
- registered apprenticeship programs
- military branches
- employers with training programs
- industry organizations

Providing access to a broad range of representatives reinforces that postsecondary planning includes many pathways.

SETTING UP VISITS

Before scheduling visits, review district policies regarding:

- representative access
- timing
- student participation
- appropriate locations
- academic disruption
- military recruiter access

Visits might take place in

- the counseling office
- library
- student commons
- classroom
- career center
- another easily accessible location

When possible, create a predictable schedule so students know when representatives visit and how they can participate.

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PROMOTE VISITS INTENTIONALLY

A visit is only valuable if students know it is happening.

Promote upcoming opportunities through:

- announcements
- email
- counseling newsletters
- school websites
- student portals
- calendars
- social media where permitted.

When possible, go beyond announcing the name of the institution.

FOR EXAMPLE:

Instead of:

"Kirkwood Community College will visit Tuesday."

Try:

"Interested in healthcare, advanced manufacturing, business, agriculture, skilled trades, or transferring to a four-year college? Meet with Kirkwood Tuesday during lunch."

Connecting the visit to student interests may increase participation.

PREPARE STUDENTS TO ASK QUESTIONS

Students may not know what to ask a representative.

Provide a few prompts such as:

- What programs connect to the career I'm considering?
- What does your application process look like?
- What should I be doing now to prepare?
- What does a typical student pay after financial aid?
- Are work-based learning or internship opportunities available?
- What support is available if I struggle?
- What happens after students complete the program?

The goal is conversation—not brochure collection.

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3.5 COLLEGE AND UNIVERSITY REPRESENTATIVES

College admission representatives can provide information about:

- majors and programs
- admission requirements
- scholarships
- campus life
- student services
- housing
- visits and events
- application timelines.

Encourage students to attend visits even when they are not already committed to that institution.

A conversation with a representative may introduce a program, scholarship, or opportunity the student had not previously considered.

COUNSELOR PRACTICE

Maintain a simple system for scheduling and communicating representative visits.

If your school receives many visit requests, consider using a scheduling platform that allows representatives to select available dates within parameters established by your school.

Keep the emphasis on **student access and meaningful interaction**, rather than simply maximizing the number of representatives who visit.

3.6 APPRENTICESHIP, TECHNICAL, AND INDUSTRY REPRESENTATIVES

Students and families may be less familiar with apprenticeship and technical pathways than traditional college options, making direct access to representatives especially valuable.

Representatives may provide information about:

- available occupations
- application requirements
- training length
- wages during training
- related classroom instruction
- certifications or credentials
- benefits
- employment outlook
- career advancement

Technical schools and career programs can also provide information about:

- program length
- tuition
- required equipment
- certifications
- hands-on learning
- job placement
- employer partnerships.

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MAKE THESE OPPORTUNITIES EQUALLY VISIBLE

Avoid placing college visits prominently on the school calendar while apprenticeship or technical visits are communicated only to students who have already expressed interest.

Making all pathways visible helps students discover options they may not know to ask about.

3.7 MILITARY REPRESENTATIVES AND EXPLORATION

Military service can provide career training, education benefits, leadership development, and post-secondary opportunities.

Students may explore:

- enlistment
- occupational specialties
- service academies
- ROTC
- education benefits
- military career pathways

Schools should follow district policies and applicable requirements related to recruiter access.

The six branches of the U.S. Armed Forces are:

- Army
- Navy
- Air Force
- Marine Corps
- Coast Guard
- Space Force

ASVAB CAREER EXPLORATION

The Armed Services Vocational Aptitude Battery (ASVAB) is commonly associated with military enlistment, but the ASVAB Career Exploration Program can also provide career and aptitude information for students who are not considering military service.

If your district offers the ASVAB, clearly explain both its career-exploration function and its relationship to military recruiting so students and families understand the purpose of participation.

3.8 COLLEGE & CAREER FAIRS

College and career fairs allow students to explore many possibilities in one setting.

A fair becomes much more valuable when students arrive with a purpose.

BEFORE THE FAIR

Help students prepare by encouraging them to:

- review the exhibitor list
- identify several organizations they want to visit
- select at least one or two unfamiliar options to explore
- prepare questions
- think about what they hope to learn

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Encourage students to explore beyond familiar college names.

- A student interested in engineering, for example, might talk with:
    - Universities
    - Community college technical programs
    - Advanced manufacturing employers
    - Apprenticeship program
    - Military representative

This reinforces the connection between careers and multiple preparation pathways.

DURING THE FAIR

Encourage students to have actual conversations.

Useful questions include:

- What programs do you offer in the area I'm interested in?
- What makes your program different?
- What experience opportunities are available?
- What should I be doing in high school to prepare?
- What does the application process look like?
- What should I know about cost or financial aid?

Students should take brief notes because conversations can quickly blend together.

AFTER THE FAIR

Build in reflection.

Ask students:

- What new option did you discover?
- Which conversation was most helpful?
- What do you want to research further?
- Did anything change your thinking?
- What is your next step?

A fair should be the beginning of additional exploration—not the end.

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ICAN COLLEGE & CAREER FAIRS

ICAN hosts the two largest college and career fairs annually. Golden Circle is held in the fall in Des Moines and Future Ready is held in March in Cedar Rapids. These events bring together colleges, universities, employers, career pathways, apprenticeships, and military representatives.

Schools can use these events as structured exploration experiences rather than limiting attendance to seniors or students who already know they plan to attend college. Connect fair participation to classroom preparation and post-event reflection whenever possible.

Learn more about ICAN fairs:

- Golden Circle: www.ICANsucceed.org/goldencircle
- Future Ready: www.ICANsucceed.org/futureready

3.9 CAMPUS, PROGRAM, AND TRAINING-SITE VISITS

Visiting an education or training environment gives students information they cannot always get from a website.

Encourage students to visit:

- community colleges
- four-year colleges and universities
- career and technical programs
- apprenticeship training centers
- employer training sites
- other specialized programs

The goal is to see the environment, ask questions, meet people, and determine whether the option feels like a good fit.

BEFORE THE VISIT

Encourage students to research the program and prepare questions.

Questions might include:

- Can I see the classrooms or labs used for my program?
- What hands-on experiences are included?
- What are the admission requirements?
- What support services are available?
- What do graduates typically do next?
- What costs should I expect beyond tuition?
- What do current students wish they had known?

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DURING THE VISIT

Encourage students to pay attention to more than appearance.

Consider:

- quality of facilities
- classroom or lab environment
- interaction between students and staff
- transportation
- housing
- accessibility
- available support
- equipment and technology
- career preparation

Whenever possible, talk with current students—not only the people conducting the official tour.

AFTER THE VISIT

Students should record impressions soon afterward.

Ask:

- What did you like?
- What concerns did you have?
- What questions remain?
- How does this option compare with others?
- Could you see yourself succeeding here?

These reflections become valuable when students later compare options.

3.10 FAMILY ENGAGEMENT IN POSTSECONDARY EXPLORATION

Families often play an important role in education and training decisions, but students should remain active participants in their own exploration.

Help families move from:

"Where should my student go?"

to:

"What does my student need from an education or training option?"

GIVE FAMILIES CONTEXT

Families may be unfamiliar with newer pathways or with how postsecondary options have changed since they were students.

Provide opportunities to learn about:

- apprenticeships
- technical and certificate programs
- community colleges
- four-year institutions
- financial aid
- career academies
- military pathways
- college-credit opportunities

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ENCOURAGE FAMILY CONVERSATIONS

Useful questions include:

- What is most important to you in a program?
- What career goal are you preparing for?
- What environments help you learn best?
- How far from home are you comfortable going?
- What can our family realistically contribute financially?
- What questions do we need answered before making a decision?

These conversations help families support exploration without taking ownership of the decision away from the student.

3.11 FROM EXPLORATION TO A SHORT LIST

By late junior year or early senior year, students who plan to continue into education or training should begin moving from broad exploration to a focused group of realistic options.

There is no single correct number of institutions or programs a student should consider.

Instead, encourage students to build a list that provides:

- options that meet career and program goals
- options that are financially realistic
- options where admission or entry is attainable
- more than one pathway when appropriate

Students considering selective admission programs should understand that acceptance to the institution may not guarantee admission to a particular major or professional program.

Students considering apprenticeships, military service, or competitive technical programs may also need backup options.

The goal is not simply to create a list.

It is to ensure that every student has a **viable next-step plan**.

SECTION 3: QUICK WINS

- Change the language from **“college search”** to **“education and training search”** throughout counseling communications.
- Start exploration with the career and work backward to the required preparation.
- Make apprenticeship, military, technical, community college, and university representatives equally visible.
- Give students 3–5 suggested questions before representative visits.
- Require a simple reflection after college and career fairs.
- Encourage students to visit training centers and workplaces in addition to traditional campuses.
- Add estimated cost and financial fit to program comparison conversations before senior year.
- Ask students after every visit: **“What did this help you learn about what you want—or don't want?”**
- Help families understand fit rather than focusing primarily on rankings or name recognition.

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ICAN CONNECTION

ICAN supports postsecondary exploration through career and college planning presentations, individual student and family advising, college and career fairs, education and training resources, planning materials, webinars, and digital tools.

ICAN's resources can help students compare pathways, explore Iowa education and training opportunities, prepare for visits and fairs, and connect career interests to appropriate next steps.

Use these resources to reinforce the central goal of postsecondary exploration:

Find the education or training pathway that best supports the student's career goals, preparation needs, personal circumstances, and future plans.

SECTION 4: APPLICATIONS, ADMISSION & TRANSITION

Exploration eventually becomes action.

As students identify the education, training, employment, or service pathways they want to pursue, they need help understanding how to move from ***"This is an option I'm considering"*** to ***"Here are the steps I need to complete."***

Those steps will vary considerably.

A student applying to a four-year university may need an admission application, transcript, essay, test score, and financial aid application. A student pursuing a competitive healthcare program may first be admitted to the college and later apply separately to the program. A registered apprenticeship may require an application, aptitude assessment, interview, or other selection process. Military, employment, and specialized training pathways have their own requirements.

The counselor's role is not to make these decisions for students. It is to help students understand requirements, manage timelines, present themselves effectively, and take ownership of the process.

4.1 APPLICATION PLANNING

Senior-year applications become much more manageable when students begin with a plan.

Help students identify the steps associated with each pathway they are considering.

Depending on the opportunity, students may need to complete:

- application
- transcript request
- recommendation
- essay or personal statement
- resume or activity list
- ACT or SAT
- placement or aptitude testing
- interview
- portfolio or audition
- financial aid forms
- supplemental application
- medical or physical requirements
- background or eligibility documentation

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BUILD A STUDENT-SPECIFIC TIMELINE

Avoid giving every senior one universal application checklist.

Instead, help students identify the deadlines associated with **their** plans.

Important dates might include:

APPLICATION DEADLINES — When must the application be submitted?

PRIORITY DEADLINES — Is there a date associated with scholarships, housing, financial aid, or priority consideration?

PROGRAM DEADLINES — Does the major or program have a separate application?

TESTING DEADLINES — Does the student need an admission, placement, aptitude, or certification test?

FINANCIAL AID DEADLINES — When should financial aid applications and scholarship materials be completed?

DECISION DEADLINES — When must the student accept an offer or enrollment opportunity?

ENCOURAGE OWNERSHIP

Students should gradually take responsibility for tracking their own applications.

Counselors can provide structure, reminders, and support, but senior year is also an opportunity to build the independence students will need after graduation.

Rather than asking:

"Did you finish your application?"

Try:

"What is your next deadline, and what do you still need to complete?"

The distinction is subtle, but it shifts responsibility to the student.

4.2 UNDERSTANDING COLLEGE ADMISSION REQUIREMENTS

College admission requirements vary significantly by institution and sometimes by academic program. Students should review requirements directly with each institution rather than assuming that one college's policies apply everywhere.

Admission may consider factors such as:

- high school coursework
- cumulative GPA
- standardized test scores when submitted or required
- essays or personal statements
- activities and experiences
- recommendations
- auditions or portfolios
- program-specific prerequisites

Students should also understand the difference between **admission to an institution** and **admission to a particular program**. A student may be admitted to a college but still need to complete prerequisite coursework or a competitive secondary application for nursing, engineering, education, business, healthcare, or another selective program.

Encourage students to investigate these requirements during the exploration process—not after they have already selected a college.

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4.3 IOWA REGENT ADMISSION INDEX

The Regent Admission Index (RAI) is used as part of freshman admission for Iowa residents applying to Iowa State University, the University of Northern Iowa, and the University of Iowa.

For students whose academic record includes all components of the RAI, the formula considers:

- **× ACT composite score**
- **+ 30 × cumulative high school GPA**
- **+ 5 × years of RAI-approved core coursework**

Students from Iowa high schools who earn an RAI of at least **245** and complete the required high school courses qualify for automatic freshman admission to the Regent universities, subject to the applicable college or program requirements. Students below 245 may still be considered through individual review. Applicants whose records do not include all RAI factors may also be evaluated individually.

COUNSELOR PRACTICE

Use the RAI as a planning tool rather than waiting until senior year to introduce it.

Students considering an Iowa Regent University should understand that:

- core-course selection matters
- cumulative GPA matters
- admission requirements should be reviewed before senior year
- individual colleges or majors may have additional requirements

The Iowa Board of Regents maintains current RAI requirements, approved coursework guidance, and the RAI calculator.

COUNSELOR TIP: The RAI is an admission tool, not a measure of a student's overall potential. Students whose score falls below the automatic-admission threshold should not assume they are automatically denied; individual review is available.

4.4 ACT, SAT & STANDARDIZED TESTING

The role of standardized testing has changed considerably.

Many institutions offer test-optional or flexible admission policies, but that does not mean ACT or SAT scores have no value.

Depending on the institution or program, a score may affect:

- admission review
- merit scholarship consideration
- placement
- entry into a specific academic program

For example, the University of Iowa currently uses a "no harm" approach in which ACT or SAT scores are used only when they benefit the student's admission or merit-scholarship review. Students may apply without scores, but strong submitted scores can create additional opportunities.

Policies differ by institution and can change from year to year.

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HELP STUDENTS MAKE AN INDIVIDUAL DECISION

Instead of giving every student the same testing advice, encourage them to investigate:

- Do the schools or programs I am considering require a score?
- Could a score strengthen my admission application?
- Is a score used for scholarships?
- Is testing required for a particular major or program?
- Would retesting meaningfully improve my opportunities?

Students should verify policies with the institution.

PREPARATION

Students who choose to test should prepare intentionally. **Preparation might include:**

- becoming familiar with the test format
- completing practice questions or tests
- reviewing weaker academic areas
- understanding timing and test-taking strategies
- evaluating results before deciding whether to retest

Testing should be one part of the student's larger application strategy—not the definition of college readiness.

4.5 RESUMES, ACTIVITY LISTS & STUDENT EXPERIENCES

Applications and scholarships often ask students to describe what they have done outside the classroom. Students who begin keeping track of experiences early are better prepared to communicate those experiences later.

An activity resume or portfolio may include:

- school activities
- athletics
- employment
- volunteer service
- leadership
- honors and awards
- certifications
- internships and work-based learning
- community involvement
- significant projects or accomplishment

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Go Beyond Making a List

Help students recognize what they learned from their experiences.

For example:

Worked at a restaurant can become:

- customer service
- teamwork
- conflict resolution
- reliability
- cash handling
- time management

Participated in marching band can demonstrate:

- discipline
- collaboration
- commitment
- time management
- performance under pressure

This reflection helps students later with applications, essays, scholarships, resumes, and interviews.

COUNSELOR TIP: Encourage students to update their activity record at least once each year. Waiting until senior year often means four years of valuable experiences are forgotten.

4.6 ESSAYS & PERSONAL STATEMENTS

Some admission, scholarship, and program applications require an essay or personal statement.

A strong essay should help the reviewer learn something meaningful about the student that cannot be understood simply by looking at grades, test scores, or a list of activities.

HELP STUDENTS FIND THEIR STORY

Students often think they need an extraordinary life event to write a compelling essay.

THEY DO NOT.

Good topics may come from:

- An experience that changed their perspective
- A challenge they worked through
- Something they care deeply about
- A responsibility they have taken on
- An experience that influenced their goals
- An interest or characteristic that helps explain who they are

Encourage students to answer the actual prompt and use specific experiences rather than broad statements.

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THE COUNSELOR'S ROLE

Counselors and educators can:

- Help students brainstorm
- Clarify whether the essay answers the prompt
- Identify places where more detail would help
- Provide feedback on organization and clarity
- Encourage proofreading

The final essay should remain the student's work and voice.

With easy access to generative technology and other writing assistance, students should also understand that institutions and scholarship providers may have policies regarding outside assistance. Students should follow application requirements and ensure submitted work authentically represents them.

4.7 LETTERS OF RECOMMENDATION

Not every college or program requires recommendations, but scholarships, selective admission programs, and some institutions may request them.

Students should first determine **what kind of recommendation is required**.

A strong recommender is someone who knows the student well enough to provide specific examples—not necessarily the person with the most impressive title.

Possible recommenders include:

- teachers
- school counselors
- employers or supervisors
- coaches
- activity advisers
- community leaders
- other adults who have worked closely with the student

HELP STUDENTS MAKE A PROFESSIONAL REQUEST

Encourage students to:

- ask well before the deadline
- ask whether the individual feels comfortable providing a strong recommendation
- explain what they are applying for
- provide the deadline and submission instructions
- share an activity resume or background information
- provide information about the scholarship or program when relevant
- thank the recommender afterward

Two weeks should be considered a **minimum**, not an ideal timeline. More notice is preferable during busy application and scholarship seasons.

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WHEN THE COUNSELOR IS THE RECOMMENDER

Before writing, gather enough information to tell the student's story.

Consider:

- academic development
- goals
- leadership
- resilience
- contributions to the school or community
- employment or family responsibilities
- career interests
- circumstances that may provide useful context

Specific examples are generally more useful than a letter composed entirely of adjectives.

4.8 INTERVIEWS

Students may encounter interviews for:

- scholarships
- selective college programs
- apprenticeships
- employment
- military pathways
- competitive training opportunities

Interview skills are therefore career-readiness skills—not simply college-admission skills.

HELP STUDENTS PREPARE

Preparation should focus on reflection rather than memorizing answers.

Students should be ready to discuss:

- their interests
- experiences
- goals
- strengths
- challenges
- reasons for pursuing the opportunity
- what they have learned
- questions they want to ask

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PRACTICE HELPS

A short mock interview can help students become more comfortable discussing themselves.

Practice:

- answering the full question
- providing specific examples
- explaining experiences clearly
- maintaining appropriate eye contact and body language
- speaking professionally
- asking thoughtful questions
- closing the conversation appropriately

Avoid coaching students into rehearsed answers that no longer sound authentic.

The goal is confidence and preparation—not perfection.

4.9 TRANSCRIPTS & SCHOOL DOCUMENTS

The counseling office may be responsible for providing official transcripts and other school records required for applications.

Regardless of who manages the process, make sure students understand:

- How to request a transcript
- How much processing time is required
- Whether requests are electronic or paper
- Which documents the school sends
- Whether students need to request a final transcript after graduation

Publish the process in places students and families can easily find it, such as the counseling website, senior checklist, student portal, or application resources.

HELP STUDENTS UNDERSTAND THE DIFFERENCE

Students may encounter requests for:

UNOFFICIAL TRANSCRIPT — typically a student-accessible copy used for reference.

OFFICIAL TRANSCRIPT — transmitted through the school or approved transcript service.

INITIAL TRANSCRIPT — sent during the application process.

MIDYEAR TRANSCRIPT/REPORT — requested by some institutions after first-semester senior grades.

FINAL TRANSCRIPT — verifies graduation and final coursework and is often required by the institution the student will attend.

Teaching students these distinctions can prevent missed requirements later.

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4.10 COLLEGE ATHLETICS

Students interested in participating in college athletics need to navigate both **college admission** and **athletic eligibility/recruitment**.

Encourage interested students to begin planning early and communicate with their coaches and counselor.

NCAA ELIGIBILITY

Students pursuing NCAA Division I or Division II athletics should register with the NCAA Eligibility Center and make sure their high school coursework meets NCAA core-course requirements.

Current NCAA Division I initial eligibility includes 16 approved core courses, a minimum 2.3 core-course GPA, and specific course-progression requirements. Division II requires 16 approved core courses and a minimum 2.2 core-course GPA. ACT and SAT scores are **not** listed as current NCAA Division I or II initial academic eligibility requirements.

Not every high school course counts as an NCAA-approved core course. This makes early academic planning particularly important for student-athletes.

COUNSELOR PRACTICE

For students considering college athletics:

- Identify them before senior year whenever possible
- Encourage NCAA Eligibility Center registration when appropriate
- Review NCAA-approved coursework
- Communicate with coaches
- Ensure required transcripts and proof of graduation are submitted
- Remind students that institutional admission and athletic eligibility are separate processes

Students considering NAIA athletics should likewise review current NAIA eligibility requirements directly with the appropriate eligibility center.

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4.11 AFTER THE ACCEPTANCE: COMPARING OFFERS

An acceptance is an exciting milestone, but it is not yet a final decision. Help students evaluate the complete opportunity rather than reacting only to the word **"accepted."**

Consider:

- program fit
- total cost
- financial aid
- scholarships and conditions for renewal
- housing
- transportation
- academic support
- graduation or completion outcomes
- internship or career opportunities
- student experience
- remaining questions

Students may receive admission decisions before financial aid information is complete. Encourage families to avoid making affordability assumptions until they understand both the cost and available resources.

Financial aid offers and affordability are discussed in greater detail in Section 5.

4.12 TRANSITION: FROM ACCEPTED TO READY

Getting accepted into a college or program is not the end of the process. Students still need to successfully transition into the next environment. Depending on the pathway, **students may need to:**

- Accept admission or placement
- Establish student accounts
- Submit deposits
- Complete orientation
- Register for courses
- Secure housing
- Arrange transportation
- Complete health or immunization requirements
- Submit final transcripts
- Complete financial aid requirements
- Complete placement testing
- Communicate with apprenticeship or employer contact.

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PREPARE STUDENTS FOR INDEPENDENCE

The transition conversation should also address skills students will need once they arrive.

Topics may include:

TIME MANAGEMENT — managing classes, work, appointments, and responsibilities without the high-school bell schedule.

SELF-ADVOCACY — asking questions, communicating with instructors or supervisors, and seeking assistance.

ACADEMIC RESPONSIBILITY — understanding that instructors may not contact families when students struggle.

MONEY MANAGEMENT — managing income, expenses, banking, credit, and financial aid.

USING SUPPORT SYSTEMS — knowing where to find tutoring, advising, counseling, disability services, career services, or workplace support.

BUILDING COMMUNITY — finding healthy ways to connect and become involved.

THE SUMMER TRANSITION MATTERS

Students can experience "summer melt" when they intend to enroll in education or training but do not complete the steps required to begin.

Before graduation, help students identify:

What still needs to happen between now and the first day?

A simple transition checklist and clear information about where students can seek help after graduation can prevent small barriers from disrupting otherwise solid plans.

4.13 SUPPORT STUDENTS WHOSE PLAN CHANGES

Not every admission decision will be an acceptance. Scholarships may not materialize. An apprenticeship may be full. A student may change their mind. Family circumstances may change. Normalize adjustment as part of planning.

Help students ask:

- What other options support the same goal?
- Is there another route into this career?
- Could I begin somewhere else and transfer?
- Is there a related program?
- What is my next-best option?
- What information do I need before deciding?

A strong post-secondary plan includes enough flexibility that one closed door does not leave the student without a path forward.

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SECTION 4: QUICK WINS

- Create a senior application calendar that distinguishes **application, scholarship, financial aid, and decision deadlines**.
- Replace a single universal senior checklist with pathway-specific planning where possible.
- Introduce the RAI before senior year to students considering Iowa Regent universities.
- Teach students to check test policies for each institution rather than assuming "test optional" means scores never matter.
- Encourage students to maintain an activity resume beginning in ninth grade.
- Publish your transcript-request process in one easy-to-find location.
- Give students guidance on how to request recommendations professionally.
- Offer brief mock-interview opportunities or connect students with staff/community volunteers who can help.
- Identify prospective college athletes early enough to review NCAA-approved coursework.
- Add a **"What still needs to happen?"** transition conversation before seniors leave school.

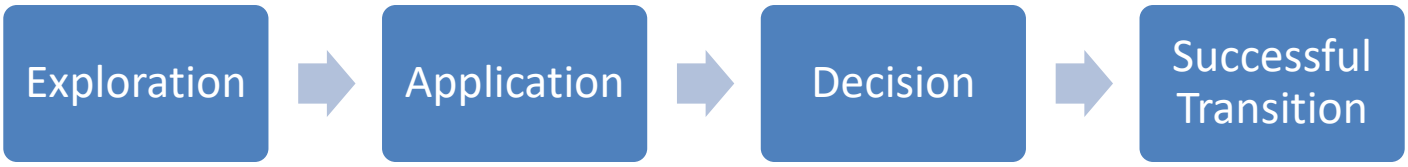
ICAN CONNECTION

ICAN supports students and families through the application and transition process with individual advising, career and college planning resources, senior-year communications, application guidance, financial aid support, and tools that help students navigate decisions after high school.

Counselors can also encourage students and families to use ICAN advising when they need additional support comparing options, understanding next steps, or working through a change in plans.

The goal of this stage is not simply admission.

It is helping each student move from



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SECTION 5: FINANCIAL AID & AFFORDABILITY PLANNING

Financial planning is an essential part of career and postsecondary planning.

Students should not reach senior year, identify a college or training program they want to attend, and only then begin asking:

"How are we going to pay for this?"

Instead, students and families should gradually develop an understanding of education and training costs, financial aid, scholarships, family resources, employment, and borrowing as students move closer to graduation.

In Iowa, financial aid and FAFSA advisement is incorporated into the Individual Career and Academic Planning process beginning in eighth grade. This advisement should be developmentally appropriate and build from year to year rather than focusing only on completing the FAFSA during senior year.

The goal of financial aid advising is not simply to help a student complete the FAFSA.

It is to help students and families:



A strong financial plan should also connect back to career planning.

Students should consider not only:

"Can I get into this program?"

but also:

"Does this program prepare me for my goal, what will it realistically cost me, and does that investment make sense for my future?"

5.1 FINANCIAL READINESS ACROSS K–12

Financial readiness develops over time.

Elementary students do not need to understand financial aid formulas, and middle school students do not need to complete mock FAFSA forms.

They can, however, develop the financial knowledge and decision-making skills that eventually help them understand the cost of life after high school.

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K–5: FINANCIAL FOUNDATIONS

At the elementary level, financial learning should focus on basic concepts students encounter in everyday life.

Topics might include:

- needs versus wants
- earning money
- saving
- spending
- making choices with limited resources
- setting financial goals
- understanding that different jobs may provide different levels of income

Financial activities can connect naturally to career exploration.

For example, when students learn about a career, they might also discuss the idea that people earn money through work and use that income to pay for things they need and want.

The goal is not to connect a specific salary to a child's future lifestyle. It is to establish the broader relationship:



GRADES 6–8: FINANCIAL AWARENESS

Middle school students are ready to begin connecting financial decisions to future planning.

Topics may include:

- budgeting
- income and expenses
- savings
- banking
- credit basics
- education and training costs
- differences in career earnings
- lifestyle expenses
- financial aid awareness

Students can begin learning that education and training after high school may have costs associated with them—and that there are different resources available to help cover those costs.

This is also an appropriate time to introduce the idea that the **published price is not always what a student or family ultimately pays**.

By eighth grade, financial aid education becomes part of Iowa's ICAP process and should continue each year through graduation.

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GRADES 9–10: CONNECTING CAREERS, EDUCATION, AND COST

Early high school students should begin seeing affordability as part of postsecondary exploration.

As they investigate careers and education or training pathways, ask:

- What preparation does this career require?
- How long might that preparation take?
- What kinds of costs might be involved?
- Are there different pathways into this career?
- Are paid training opportunities available?
- What types of financial aid might help?

Students do not yet need to build detailed college budgets.

The goal is to establish an important planning habit:

Cost belongs in the conversation from the beginning.

GRADE 11: PREPARING FINANCIALLY

Junior year should move students and families into more intentional financial planning.

Students can:

- research the cost of programs they are considering
- use net price calculators
- investigate scholarships
- learn the major types of financial aid
- understand the purpose of the FAFSA
- discuss what the family may realistically be able to contribute
- begin comparing the financial implications of different education and training pathways.

Families should understand the basic financial aid process **before senior year begins**.

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GRADE 12: APPLYING, COMPARING, AND DECIDING

During senior year, students move from awareness to action.

They may need to:

- complete the FAFSA
- complete additional state or institutional financial aid applications
- apply for scholarships
- respond to verification requests
- review financial aid offers
- build college or training budgets
- calculate remaining costs
- determine whether borrowing is necessary
- compare options
- make a final affordability decision.

The counselor's role is to help students and families understand the process, meet important deadlines, ask the right questions, and connect with additional assistance when a situation requires more specialized financial aid expertise.

5.2 UNDERSTANDING THE COST OF EDUCATION & TRAINING

Students cannot build a financial plan until they understand what they are planning to pay for.

The cost of continuing education varies significantly by pathway.

A registered apprenticeship may involve paid employment and employer-provided training. A certificate program may require tuition, equipment, tools, and transportation. A community college student living at home may have very different expenses than a student living on a university campus.

Help students look beyond one number.

DIRECT COSTS

Direct costs are generally expenses billed by the institution or program.

These may include:

- tuition
- mandatory fees
- housing
- meal plans
- program fees

INDIRECT COSTS

Students will also have expenses that may not appear on a bill.

Examples include:

- books and supplies
- tools or equipment
- transportation
- personal expenses
- housing or food not billed by the institution
- technology
- licensing or certification expenses
- childcare or other individual costs.

These expenses still matter when determining whether an option is affordable.

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COST OF ATTENDANCE

Colleges and other eligible institutions establish a **Cost of Attendance**, often abbreviated **COA**, which provides an estimate of the total cost associated with attending for an academic year.

Cost of Attendance typically includes both direct and indirect educational expenses and is also used in determining financial aid eligibility.

Help families understand that:

COST OF ATTENDANCE IS NOT NECESSARILY THE BILL.

Some expenses are estimates of what a student may spend rather than charges owed directly to the institution.

STICKER PRICE VS. NET PRICE

The published cost of attendance is sometimes described as the **sticker price**.

The **net price** more closely reflects what remains after grants and scholarships are subtracted.

A college with a higher published price may sometimes provide substantially more grant or scholarship assistance than a lower-priced institution.

For that reason, encourage families not to eliminate an option based solely on published tuition.

At the same time, students should not assume that a large scholarship automatically makes a school affordable.

The meaningful question is:

"What will this option actually cost us after gift aid?"

USE NET PRICE CALCULATORS EARLY

Colleges participating in federal student aid programs provide net price calculators that allow families to estimate potential costs based on individual circumstances.

Net price calculators are estimates—not financial aid offers—but they can help families:

- compare options earlier
- identify potential affordability concerns
- understand the difference between sticker price and likely net price
- begin financial conversations before senior spring

COUNSELOR TIP: Introduce net price calculators during junior-year college exploration rather than waiting until financial aid offers arrive.

5.3 BUILDING A PLAN TO COVER COSTS

Financial planning should focus on more than receiving financial aid.

Ultimately, the student needs an answer to:

"How will I cover the cost?"

Help students and families build a plan using available resources before determining whether borrowing is necessary.

A planning framework might include:

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FAMILY AND STUDENT RESOURCES

Consider resources the student or family expects to contribute.

These might include:

- savings
- current income
- student summer earnings
- family contributions
- college savings plans
- other available resources

Not every family will be able to contribute financially.

The purpose of the conversation is not to prescribe what a family *should* pay. It is to establish realistic expectations.

SCHOLARSHIPS AND GRANTS

Scholarships and grants are generally the first resources students should maximize because they typically do not need to be repaid.

These may come from:

- the federal government
- the State of Iowa
- colleges and universities
- community organizations
- foundations
- employers
- professional associations
- private scholarship providers

EMPLOYMENT AND EARNED RESOURCES

Students may also use earnings to help cover costs.

Sources might include:

- Federal Work-Study
- campus employment
- part-time employment
- summer employment
- cooperative education
- paid internships
- registered apprenticeships

Help students distinguish between **money that appears on an aid offer** and money that will actually be available to pay a bill.

Federal Work-Study, for example, is generally earned through employment rather than automatically applied to the student's account.

EMPLOYER, MILITARY, AND OTHER BENEFITS

Depending on the student's circumstances, **additional resources might include:**

- employer tuition assistance
- military education benefits
- vocational rehabilitation benefits
- tribal education benefits
- AmeriCorps education awards
- workforce training assistance
- other public or private programs

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BORROWING

Borrowing should be considered **after the student understands the remaining gap**.

Student loans can make education accessible and may be an appropriate part of a financial plan.

They should not, however, be treated as free financial aid or automatically accepted simply because they appear on an aid offer.

The goal is:

BORROW WHAT IS NEEDED—NOT SIMPLY WHAT IS OFFERED.

5.4 SCHOLARSHIPS

Scholarships can reduce the amount students and families need to pay or borrow, but scholarship searching should be approached strategically.

Students are often told:

"Apply for every scholarship you can find."

That advice can become overwhelming.

A stronger approach is to help students develop an organized scholarship strategy.

START LOCALLY

Local scholarships are often particularly valuable because the applicant pool may be smaller.

Students should investigate opportunities through:

- the school counseling office
- community foundations
- civic organizations
- local businesses
- employers
- professional associations
- churches or community organizations
- local colleges
- parent or guardian employers.

Make local scholarship information easy for students to access and understand.

INSTITUTIONAL SCHOLARSHIPS MATTER

Some of the largest scholarships students receive come directly from colleges and universities. **Students should research:**

- automatic merit scholarships
- competitive scholarships
- departmental scholarships
- talent-based scholarships
- need-based institutional grants
- scholarship application deadlines

Admission and scholarship deadlines may be different.

Encourage students to ask:

"What do I need to do to receive full scholarship consideration?"

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USE SCHOLARSHIP DATABASES STRATEGICALLY

Scholarship databases can expand a student's search beyond local opportunities.

Encourage students to create complete profiles and focus on scholarships that genuinely match their:

- academic background
- activities
- career interests
- talents
- experiences
- geographic area
- personal circumstances

A student who spends two hours applying for several well-matched scholarships may have a stronger strategy than one who submits dozens of low-quality applications.

SCHOLARSHIP APPLICATION HABITS

Encourage students to:

- follow directions carefully
- answer the actual prompt
- meet deadlines
- proofread
- keep reusable information organized
- save copies of essays
- maintain an activity resume
- ask for recommendations early
- submit professional materials

AVOID SCHOLARSHIP SCAMS

Students should be cautious of scholarship services that:

- guarantee an award
- request payment simply to apply
- pressure students to act immediately
- request unnecessary financial or banking information
- make claims that sound unrealistic.

Students should not have to pay to complete the FAFSA, and legitimate scholarship opportunities generally should not require students to purchase access to the award.

KEEP SCHOLARSHIPS IN PERSPECTIVE

Scholarships are valuable, but they should not become the entire financial plan.

A student should continue building a complete strategy that includes financial aid, family and student resources, employment, institutional aid, and—if necessary—responsible borrowing.

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5.5 UNDERSTANDING FINANCIAL AID

Financial aid is money or financial assistance that helps students cover eligible education expenses.

Aid can come from several sources:

- federal government
- state government
- colleges and universities
- private organizations
- employers
- community organizations

Help students distinguish among the major categories of aid.

GRANTS

Grants are generally financial assistance that does not need to be repaid, although limited exceptions may apply. Examples include federal, state, and institutional grants.

Eligibility may be based on:

- financial need
- enrollment
- program eligibility
- other requirements

SCHOLARSHIPS

Scholarships also generally do not need to be repaid.

They may be awarded based on:

- academic achievement
- talent
- leadership
- career interests
- community involvement
- financial need
- other criteria

WORK-STUDY

Federal Work-Study provides eligible students with the opportunity to earn money through employment.

Students generally need to secure a qualifying job and work the required hours to earn the funds. A work-study amount listed in an aid offer should therefore not be treated the same way as a grant or scholarship.

STUDENT LOANS

Loans are borrowed money that must be repaid, usually with interest.

Federal Direct Loans may include:

DIRECT SUBSIDIZED LOANS — available to eligible undergraduate students with financial need; the federal government covers interest during certain periods.

DIRECT UNSUBSIDIZED LOANS — not based on financial need; interest generally begins accruing after disbursement.

Other borrowing options may include Parent PLUS Loans and private education loans.

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NEED-BASED AND MERIT-BASED AID

Students and families may also hear the terms:

NEED-BASED AID — awarded based in part on demonstrated financial need.

MERIT-BASED AID — awarded based on factors such as academic achievement, talent, leadership, or other criteria.

Some awards consider both.

FINANCIAL AID IS NOT THE SAME AS AFFORDABILITY

A student can receive a large financial aid offer and still face a substantial remaining cost.

This is particularly important when an offer includes loans.

Help students separate:

GIFT AID
Grants and scholarships

from:

EARNED AID
Work-study or employment

and:

BORROWED AID
Student and parent loans

That distinction makes comparison considerably easier.

5.6 FAFSA: WHAT COUNSELORS NEED TO KNOW

The **Free Application for Federal Student Aid (FAFSA)** is used to determine eligibility for federal student aid, including federal grants, work-study, and federal student loans. States, colleges, and some other aid providers also use FAFSA information when awarding financial assistance.

Completing the FAFSA is free.

Students generally submit a FAFSA for each academic year in which they want to receive federal student aid.

ENCOURAGE STUDENTS TO COMPLETE THE FAFSA

Families sometimes assume they will not qualify for aid.

That assumption can cause students to miss opportunities.

FAFSA information may be used for more than need-based federal grants, including:

- federal student loans
- work-study
- state financial aid
- institutional aid
- some scholarships

Encourage students pursuing eligible education or training to complete the FAFSA unless they have made an informed decision not to do so.

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STUDENTAID.GOV ACCOUNTS

Students need a StudentAid.gov account to access and complete the online FAFSA.

Required contributors also need their own StudentAid.gov accounts.

Encourage students and contributors to use personal email addresses they will continue to access rather than school-issued email addresses that may become unavailable after graduation.

CONTRIBUTORS

A **contributor** is an individual whose information is required on a student's FAFSA.

Depending on the student's situation, this might include:

- the student;
- the student's spouse;
- a biological or adoptive parent;
- a parent's spouse.

Being a contributor does **not** mean that person is agreeing to pay for the student's education.

Each required contributor completes their own portion of the FAFSA and provides the required consent and signature. A FAFSA cannot be fully processed until required contributor sections are completed.

FAFSA INFORMATION

The FAFSA may collect information related to:

- student identity
- dependency status
- household or family circumstances
- income
- assets
- colleges or programs under consideration

Federal tax information is transferred through the FAFSA process when required consent is provided.

Current FAFSA instructions should always be used because questions and procedures may change from year to year.

STUDENT AID INDEX

After processing, the student receives a **Student Aid Index (SAI)**.

The SAI is a number calculated using FAFSA information and is used by institutions as part of determining eligibility for need-based financial aid.

It is important to tell families:

THE SAI IS NOT A BILL.

It is also not necessarily the amount the family will be expected to pay.

A lower SAI generally indicates greater financial need.

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FAFSA SUBMISSION SUMMARY

After the FAFSA is processed, the student can access a **FAFSA Submission Summary**.

The summary includes:

- FAFSA information
- the Student Aid Index
- estimated federal aid eligibility
- school information
- next steps
- information about possible corrections or verification

The FAFSA Submission Summary is **not a financial aid offer**.

The institution determines the student's actual aid offer after admission and review of eligibility.

REVIEW AFTER SUBMISSION

Do not allow FAFSA completion efforts to end when students click **Submit**.

Encourage students to:

- confirm the FAFSA was processed
- review the FAFSA Submission Summary
- check for errors
- complete corrections when necessary
- respond to verification requests
- monitor communication from colleges
- complete any additional financial aid requirements

COUNSELOR TIP: Track **processed FAFSAs**, not simply students who report that they “did the FAFSA.”

5.7 BUILDING A FAFSA COMPLETION STRATEGY

A strong school FAFSA strategy is not one presentation or one completion event.

It combines early education, family communication, completion support, individual follow-up, and referral resources.

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BEGIN BEFORE SENIOR YEAR

Grades 8–11 should gradually build the knowledge families will need senior year.

Topics might include:

GRADE 8

- Education and training can cost money.
- Financial assistance exists.
- Planning early creates options.

GRADE 9

- Introduce broad types of financial aid.
- Connect career and education choices to potential costs.

GRADE 10

- Explore college and training costs.
- Introduce scholarships and net price.
- Reinforce savings and financial planning.

GRADE 11

- Explain FAFSA purpose and financial aid terminology.
- Discuss family financial expectations.
- Use net price calculators.
- Begin scholarship research.
- Explain what families will need to do during senior year.

GRADE 12

- Complete FAFSA.
- Apply for scholarships.
- Respond to follow-up requirements.
- Compare financial aid offers.
- Build a budget and affordability plan.

This scaffolding approach aligns FAFSA education with the broader ICAP process rather than introducing financial aid for the first time during senior fall.

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COMMUNICATE WITH FAMILIES

Use multiple communication methods.

Possible approaches include:

- email
- text messaging
- newsletters
- parent nights
- senior meetings
- school websites
- student portals
- social media
- individual outreach

Avoid relying on one large financial aid night to reach every family.

OFFER FAFSA COMPLETION ASSISTANCE

Consider providing:

- school-based FAFSA completion events
- scheduled individual appointments
- virtual assistance
- community completion events
- referrals to ICAN or other trusted assistance providers

Provide options for families who cannot attend an evening event or who require individual assistance.

USE DATA FOR FOLLOW-UP

When access to FAFSA completion information is available, use it to identify students who may need additional support.

Rather than sending the same reminder to every senior indefinitely, consider increasingly targeted outreach.

For example:

UNIVERSAL SUPPORT

Information provided to all students and families.

TARGETED SUPPORT

Additional reminders, small-group assistance, or personal outreach for students who have not completed the process.

INDIVIDUALIZED SUPPORT

One-on-one assistance for students or families experiencing barriers or complex circumstances. This approach can be incorporated into the district's broader MTSS and ICAP framework.

LOOK FOR BARRIERS

When a student has not completed the FAFSA, avoid assuming lack of interest.

Ask:

"What is getting in the way?"

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Barriers may include:

- not understanding the process
- parent or contributor hesitation
- family financial concerns
- language
- technology access
- missing documents
- immigration-related concerns
- complex family circumstances
- uncertainty about postsecondary plans
- belief that the student will not qualify
- fear of sharing financial information

The appropriate intervention depends on the barrier.

EVALUATE THE STRATEGY

Each year, review:

- completion rates
- participation in assistance events
- which students and families were not reached
- recurring questions
- barriers
- referral patterns
- family feedback

The goal is continuous improvement—not simply repeating the same FAFSA event every year.

5.8 SPECIAL & UNUSUAL CIRCUMSTANCES

Some families' circumstances cannot be fully represented by standard FAFSA questions.

Counselors should recognize these situations and help students understand that additional review may be possible.

Counselors generally should **not attempt to determine the student's final financial aid eligibility themselves**.

The institution's financial aid office has the authority and expertise to evaluate many of these situations.

SPECIAL FINANCIAL CIRCUMSTANCES

A family's current financial situation may be significantly different from the information reflected on the FAFSA.

Examples might include:

- loss of employment
- substantial reduction in income
- divorce or separation
- death of a parent or spouse
- unusual medical expenses
- other significant financial changes

Students should contact the financial aid office and ask whether the institution has a process for reviewing **special circumstances** or requesting an aid adjustment.

Financial aid administrators may use professional judgment when permitted to adjust certain information based on documented individual circumstances.

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UNUSUAL CIRCUMSTANCES

Unusual circumstances generally involve situations in which a dependent student cannot safely contact a parent or obtaining parental information is not reasonably possible. **Examples may include situations involving:**

- abandonment
- abuse
- estrangement
- trafficking
- parental incarceration
- other serious circumstance

These situations are different from a parent simply refusing to provide FAFSA information or refusing to contribute financially. Students experiencing unusual circumstances should work directly with a financial aid office, which may request documentation and determine whether a dependency override or other action is appropriate.

HOMELESSNESS AND FOSTER CARE

Students who are experiencing homelessness, are at risk of homelessness, have experienced foster care, or have other qualifying circumstances may have additional FAFSA considerations and support resources.

Counselors and other school professionals may play an important role in helping students locate documentation or connect with the appropriate college, agency, or support professional.

WHEN A PARENT WILL NOT PARTICIPATE

A parent refusing to complete the FAFSA is not automatically the same as an unusual circumstance.

Students in this situation should not be told simply:

"You can't get financial aid."

Refer the student to the financial aid office or an experienced FAFSA advisor to understand what options may apply.

KNOW WHEN TO REFER

Refer families when:

- The situation involves dependency questions
- Family structure is unclear
- Unusual circumstances may exist
- The family's current financial circumstances have changed substantially
- Immigration or citizenship questions affect completion
- Verification is complex
- Conflicting information appears on the FAFSA
- The student receives instructions you are not comfortable interpreting.

A counselor does not need to know every federal financial aid rule to provide effective support.

A valuable counseling skill is knowing:

"This situation needs someone with financial aid authority. Let's connect you with the right person."

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5.9 UNDERSTANDING FINANCIAL AID OFFERS

Financial aid offers may arrive after students have been admitted to an institution.

Offers can look very different from one school to another.

Students should not compare them based on:

- the largest scholarship
- the largest total aid number
- the lowest sticker price

Instead, help students identify what they are actually being offered.

SEPARATE THE CATEGORIES

For each offer, identify:

GRANTS AND SCHOLARSHIPS

Money that generally does not need to be repaid.

WORK-STUDY

An opportunity to earn money through employment.

STUDENT LOANS

Money the student may borrow and repay with interest.

PARENT LOANS

Money a parent may be eligible to borrow and is responsible for repaying.

LOOK FOR TERMS AND CONDITIONS

Ask:

- Is the scholarship renewable?
- For how many years?
- What GPA must be maintained?
- Is full-time enrollment required?
- Is the amount guaranteed each year?
- Does the award depend on a particular major?
- Is a work-study position guaranteed?
- What happens if tuition increases?

A $10,000 scholarship renewable for four years is very different from a $10,000 award available only during the first year.

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CALCULATE THE REMAINING COST

A simple starting calculation is:

Total estimated cost
– Grants and scholarships
= Remaining cost

Then determine how the family plans to cover the remaining amount.

Possible resources include:

- family contribution
- student savings
- earnings
- work-study
- outside scholarships
- payment plans
- student loans
- other resources

DO NOT COUNT LOANS AS A DISCOUNT

One of the most important concepts students can learn is that loans may appear in the **financial aid** section of an offer, but they do not reduce the cost of education.

They change **when the student pays**.

This distinction helps students see the true price of each option.

WORK-STUDY IS NOT AUTOMATICALLY AVAILABLE FOR THE BILL

Federal Work-Study usually represents the opportunity to earn money through employment.

Students may need to find a job, work hours, and receive wages over time.

Do not automatically subtract the entire work-study amount when calculating what is due before the semester begins.

5.10 COMPARING COST & AFFORDABILITY

Once aid offers arrive, students should compare options side by side.

A comparison should include more than the amount of financial aid awarded.

Consider:

- total estimated cost
- tuition and fees
- housing and food
- transportation
- grants and scholarships
- renewal requirements
- student employment
- family contribution
- amount the student would need to borrow
- amount a parent would need to borrow
- expected out-of-pocket cost

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BUILD A COLLEGE BUDGET

A financial aid offer tells the student what assistance may be available. A **college budget** asks whether the plan actually works. **Estimate:**

RESOURCES

- grants and scholarships
- savings
- family contribution
- student earnings
- other benefits
- reasonable borrowing

Then compare those resources with:

EXPENSES

- tuition and fees
- housing
- food
- books and supplies
- transportation
- personal expenses
- program-specific costs

If resources do not cover expenses, the student has a **gap**. That gap needs a plan.

ASK THE HARD QUESTION BEFORE ENROLLMENT

If the student is short $8,000 for the first year, ask:

"How will you cover that $8,000?"

Then ask:

"Will the same gap exist next year?"

A plan that works only because the student found a one-time scholarship or because a family is using temporary resources may not be sustainable for four years.

COMPARE THE WHOLE PROGRAM

Affordability also connects to:

- time to completion
- likelihood of graduation
- transferability
- program outcomes
- career preparation
- anticipated earnings

A less expensive program that does not provide the credential a student needs may not be a strong investment.

Likewise, paying significantly more for a program simply because it has a well-known name may not provide enough additional value to justify substantially greater debt.

The goal is not to identify the **cheapest** option.

It is to identify an option the student can reasonably afford that also supports their career and educational goals.

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5.11 RESPONSIBLE BORROWING

Student loans can provide important access to education.

The goal is not to tell students:

"Never borrow."

It is to help them understand what they are borrowing, why they are borrowing it, and what repayment could mean after graduation.

Borrow Only After Identifying the Gap

Before borrowing, students should know:

- total cost
- grants and scholarships
- available savings or family contribution
- expected earnings
- remaining gap

Borrowing should fill an identified need—not simply be accepted because a loan appears in an aid offer.

UNDERSTAND FEDERAL STUDENT LOANS FIRST

Federal student loans generally provide borrower protections and repayment options that may not be available through private education loans.

Students should understand the difference between subsidized and unsubsidized federal loans and review current interest rates, fees, and repayment terms before borrowing.

LOOK BEYOND THE FIRST YEAR

Students commonly look at borrowing one year at a time.

Help them estimate:

If I borrow approximately this amount every year, what might I owe when I finish?

A $5,000 loan can feel manageable.

Four years of borrowing—plus additional borrowing from parents or private sources—can tell a very different story.

CONNECT BORROWING TO CAREER PLANNING

Bring the financial conversation back to the student's career plan.

Consider:

- anticipated starting salary
- total projected debt
- likely monthly loan payment
- other expected living expenses
- additional education that may be required

This does not mean students should choose careers based only on salary.

It means students should understand how borrowing interacts with the life they expect to build after graduation.

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PARENT BORROWING IS PARENT DEBT

If a parent is considering a Parent PLUS Loan or other parent borrowing, make sure the family understands that the parent—not the student—is legally responsible for repayment.

Families should carefully consider:

- amount borrowed
- interest
- repayment period
- retirement timeline
- other family obligations
- whether borrowing the same amount for multiple years is realistic

PRIVATE EDUCATION LOANS

Private education loans may be another option for some families.

Before using private borrowing, students and families should compare:

- interest rates
- fixed versus variable rates
- fees
- cosigner requirements
- repayment terms
- borrower protections
- deferment options
- what happens if the borrower experiences financial hardship

Encourage families to understand federal borrowing options before moving to private education loans.

5.12 MAKING THE FINANCIAL DECISION

Financial planning ultimately supports a decision. Students should consider affordability alongside the other factors explored throughout this guide.

Ask:

Does the program fit the goal?

Will this education or training actually prepare the student for the career or next step they want?

Can the student succeed there?

Does the environment provide the academic, personal, and career support the student needs?

What is the real cost?

What remains after grants and scholarships?

How will the remaining cost be covered?

Is there a clear, realistic plan?

How much borrowing is involved?

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Consider the student, parent, and private borrowing together.

Is the plan sustainable?

Can the family reasonably follow the same plan for the full length of the program?

What is the likely outcome?

Consider:

- credential earned
- completion rate
- employment opportunities
- likely earnings
- future education requirements

An acceptance letter means:

"You can attend."

A financial plan helps answer:

"Can you afford to attend?"

The strongest decision answers both.

5.13 FAMILY ENGAGEMENT IN FINANCIAL PLANNING

Families should be included in financial planning well before a student's final decision. Money can be a difficult topic.

Some families avoid the conversation because they:

- do not know how much education will cost
- are uncomfortable discussing finances
- assume financial aid will cover everything
- believe their income is too high for aid
- expect the student to pay independently
- plan to contribute but have not determined how much

Waiting until senior spring can create difficult surprises.

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START THE CONVERSATION EARLY

By junior year, encourage families to discuss:

- whether savings are available
- whether parents or guardians expect to contribute
- how much the family can realistically contribute each year
- whether the student expects to work
- how the family feels about borrowing
- whether there are financial limitations students should consider during the search

The purpose is not to discourage students from exploring possibilities. It is to give them accurate information with which to evaluate those possibilities.

GIVE STUDENTS A ROLE

Students should be active participants in the financial process.

They can:

- research costs
- complete scholarship applications
- create their StudentAid.gov account
- complete their FAFSA section
- review aid offers
- build comparison worksheets
- ask financial aid questions
- understand any loan they are considering

Financial planning is another opportunity to develop the independence students will need after high school.

RESPECT DIFFERENT FAMILY CIRCUMSTANCES

Family financial situations vary widely.

Avoid assumptions about:

- income
- savings
- parental willingness to pay
- family structure
- immigration status
- debt
- financial literacy
- access to technology or banking

Provide information broadly and offer private opportunities for individual questions.

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5.14 WHEN TO REFER FOR ADDITIONAL HELP

School counselors can provide meaningful financial aid education without becoming financial aid administrators.

Know the areas where you can confidently provide general guidance and those where families may benefit from specialized assistance.

Counselors Can Help With:

- Explaining broad financial aid concepts
- Helping students understand the FAFSA process
- Identifying deadlines
- Providing scholarship resources
- Encouraging FAFSA completion
- Helping students interpret common terminology
- Comparing aid offers
- Building affordability conversations
- Identifying questions students should ask

Refer When:

- FAFSA circumstances are complex
- Family structure creates uncertainty about contributors
- A student may qualify for a dependency override
- A family is appealing financial aid
- Verification presents unusual complications
- Immigration or eligibility questions are involved
- Conflicting information needs to be resolved
- A family needs individualized loan counseling
- Institutional aid policies need interpretation

Useful referral partners may include:

- ICAN advisors
- college financial aid offices
- federal student aid resources
- Iowa financial aid resources
- trusted community organizations

COUNSELOR TIP: You do not have to solve every financial aid problem. Sometimes the best support is helping the family identify the right question and connecting them with the person who has the authority to answer it.

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SECTION 5: QUICK WINS

- Add one developmentally appropriate financial aid or affordability activity to each grade level from 8–12.
- Introduce financial aid **before** introducing the FAFSA.
- Include net price in college-search conversations rather than focusing only on published tuition.
- Encourage families to discuss what they can realistically contribute before senior year.
- Teach students to separate **grants/scholarships, earned aid, and loans** when reading financial aid offers.
- Track FAFSA processing and follow-up—not simply whether students clicked Submit.
- Ask non-completers **"What is getting in the way?"** before sending another generic reminder.
- Create a clear referral process for students with unusual FAFSA or family circumstances.
- Compare aid offers based on **remaining cost**, not scholarship amount.
- Ask students to calculate what one year of borrowing could become over the full length of their program.
- Include both student and parent borrowing when evaluating affordability.
- Before a student commits, ask: **"How will you cover the remaining cost—and can you do that every year?"**

ICAN CONNECTION

ICAN can support schools, students, and families throughout the financial planning process—from early financial aid awareness through FAFSA completion and final affordability decisions. **ICAN resources and services can support:**

- Developmentally appropriate financial aid education
- Financial aid and FAFSA presentations
- FAFSA completion assistance
- Individual student and family advising
- Scholarship searches and planning
- Understanding college costs
- Financial aid offer comparison
- College budgeting
- Responsible borrowing conversations
- Professional development for counselors and educators

ICAN can also serve as a referral resource when a student or family encounters a financial aid situation that requires more individualized guidance. Use ICAN support as part of the district's broader financial aid and FAFSA advisement strategy rather than limiting engagement to a single senior-year FAFSA event.

The goal is bigger than completing a form. It is helping every student and family leave the planning process able to answer:

What will my next step cost? What resources do I have? What will I need to contribute or borrow? And does this plan make sense for my future?

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SECTION 6: FINANCIAL LITERACY & LIFE READINESS

Financial literacy is an important part of preparing students for life after high school, but it is not typically the responsibility of the school counselor to provide comprehensive personal finance instruction.

Instead, counselors can support financial literacy by helping students connect financial concepts to career planning, postsecondary decisions, and life after graduation; reinforcing key ideas during advising conversations; identifying gaps in student understanding; and connecting students, families, and educators with trusted resources.

This section is intentionally brief. Its purpose is not to provide a financial literacy curriculum, but to help counselors understand where financial literacy connects to career and college readiness and where to find additional support.

6.1 FINANCIAL LITERACY ACROSS K–12

Financial understanding develops over time and should become more relevant to the decisions students are preparing to make.

At the elementary level, students may be introduced to basic concepts such as needs and wants, earning, saving, spending, and making choices with limited resources.

In middle school, students can begin connecting money to career and life planning through topics such as budgeting, income, expenses, saving, education and training costs, and the relationship between careers, earnings, and lifestyle.

By high school, students should have opportunities through coursework and other school experiences to build practical knowledge related to budgeting, credit, borrowing, taxes, banking, consumer decisions, and financial independence.

School counselors do not need to teach each of these topics. Their role is to reinforce the connections that matter most to career and postsecondary planning and to help students recognize when financial considerations should be part of a decision.

6.2 CONNECT FINANCIAL LITERACY TO CAREER & POSTSECONDARY PLANNING

Financial literacy is most relevant to school counseling when it helps students make informed career and post-secondary decisions.

CAREER PLANNING

When students investigate careers, encourage them to look beyond job title and salary.

Consider:

- typical earnings
- education or training required
- cost and length of preparation
- benefits and total compensation
- employment outlook
- advancement opportunities
- work environment and schedule
- lifestyle considerations

Career choice should not become a search for the highest-paying occupation. Instead, financial information gives students another way to evaluate fit.

A useful question is:

"How does this career support the kind of life you want to build?"

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EDUCATION AND TRAINING DECISIONS

Financial literacy also supports the affordability conversations covered in Section 5.

Students benefit from understanding that education and training decisions may affect:

- current expenses
- future earnings
- student loan borrowing
- ability to work while completing a program
- transportation or housing costs
- long-term financial flexibility

Counselors can help students consider these factors without becoming personal financial advisors.

TRANSITION TO LIFE AFTER HIGH SCHOOL

As graduation approaches, counselors may also reinforce broad life-readiness concepts students will encounter soon after leaving high school.

Examples might include:

- Understanding gross versus take-home pay
- Recognizing that benefits are part of compensation
- Knowing that a monthly payment does not represent the total cost of a loan
- Understanding that housing and transportation involve expenses beyond rent or a car payment
- Recognizing the importance of budgeting and saving

The goal is awareness and connection—not comprehensive instruction.

6.3 THE COUNSELOR'S ROLE

Financial literacy is often shared across multiple areas of a school system, including social studies, mathematics, business, Career and Technical Education, family and consumer sciences, work-based learning, and school counseling.

Counselors can support that work by:

- Reinforcing financial considerations during career and postsecondary planning
- Connecting career interests to earnings, education requirements, and lifestyle considerations
- Helping students understand the financial implications of education and training choices
- Incorporating simple financial reflection questions into advising conversations
- Identifying students or families who may need additional support
- Connecting staff and families with trusted financial literacy resources
- Collaborating with teachers and community partners when financial literacy programming is being developed

Counselors should not be expected to provide individualized tax, investment, insurance, legal, debt-management, or financial-planning advice. When questions move beyond general education and planning, refer students and families to qualified professionals or trusted educational resources.

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COUNSELOR TIP: Financial literacy often fits best as a question within an existing conversation rather than as a separate counseling lesson. For example: ***"What financial factors should you consider when comparing these two career or education options?"***

6.4 FINANCIAL LITERACY RESOURCES

Counselors do not need to create financial literacy materials from scratch.

Districts may already have financial literacy instruction embedded within required coursework, Career and Technical Education programs, business courses, family and consumer sciences, career information systems, or other curriculum.

When additional resources are needed, consider materials from:

- The district's existing financial literacy curriculum or instructional team
- The district's Career Information System
- ICAN financial literacy lessons and resources
- Iowa Jump$tart Coalition
- National personal finance education organizations
- Government and consumer education resources
- Trusted local community partners

When using outside organizations or guest speakers, make sure the purpose is educational rather than promotional. Students should not be placed in situations where financial products or services are being marketed to them under the appearance of financial education.

USING COMMUNITY PARTNERS

Banks, credit unions, employers, nonprofit organizations, and financial educators may be useful partners for student or family programming.

Community partners might support topics such as:

- basic budgeting
- banking
- credit
- understanding a paycheck
- saving
- consumer awareness
- financial preparation for life after high school

Before inviting a partner, clarify the learning objective and review any materials that will be shared with students.

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SECTION 6: QUICK WINS

- Ask who currently provides financial literacy instruction in your district and become familiar with what students are already learning.
- Reinforce financial considerations during career exploration rather than creating separate lessons whenever possible.
- Include earnings, education costs, and lifestyle considerations in career research conversations.
- Connect students back to Section 5 resources when questions involve paying for education or training.
- Keep a short list of trusted financial literacy resources available for students, families, and teachers.
- Identify qualified referral partners for questions that go beyond general financial education.
- Review outside financial literacy speakers and materials to ensure the experience is educational rather than sales-focused.

ICAN CONNECTION

ICAN provides financial literacy resources that schools can use to supplement existing instruction and career and college readiness programming.

ICAN curriculum and resources address topics such as budgeting, money management, credit, borrowing, education costs, student loans, and the relationship between career choices, income, and lifestyle.

Counselors can use these resources directly when appropriate or share them with teachers, students, and families who need additional information.

ICAN can also help schools connect financial literacy to the larger career and college readiness process, so students understand how financial decisions intersect with career exploration, postsecondary planning, and life after high school.

SECTION 7: CAREER & COLLEGE READINESS IN ACTION

A strong career and college readiness program is not built around one career day, one college fair, or one senior-year event. It develops through a series of intentional experiences that help students **discover, explore, experience, plan, decide, and transition** throughout K-12. The strategies in this section are designed to help counselors turn the concepts covered throughout this guide into practical programming.

Not every school needs every activity.

Rather than asking:

“How many career and college readiness events can we offer?”

consider:

“What experiences do our students need—and where are the gaps?”

A strong program includes a mix of:

- classroom and small-group activities
- individual planning
- family engagement
- career and postsecondary exposure
- real-world experiences
- milestone events
- digital communication and resources
- opportunities for reflection

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Whenever possible, build these experiences into the district's broader DCAP, comprehensive school counseling program, curriculum, course-registration process, work-based learning system, and existing school traditions rather than creating a separate calendar of disconnected events.

7.1 BUILD A DEVELOPMENTAL PROGRAM

Career and college readiness activities should change as students grow.

The same activity does not need to be repeated every year.

Instead, experiences can become progressively more individualized and action-oriented.

ELEMENTARY SCHOOL: DISCOVER

Elementary activities should build curiosity, self-awareness, and broad exposure to the world of work.

Ideas might include:

- Classroom career showcases
- Family or community career visitors
- Career-themed books and videos
- School staff career spotlights
- Career connections within classroom subjects
- Simple interest and strength activities
- Workplace or community exploration
- Career dress-up or career-awareness activities
- Age-appropriate financial literacy activities

The goal is not for students to select a career. It is to expand what they know is possible.

MIDDLE SCHOOL: EXPLORE

Middle school activities should help students connect what they are learning about themselves with career and future possibilities.

Ideas might include:

- Career interest and strength assessments
- Career cluster exploration
- Career research projects
- Career panels
- Workplace tours
- Career fairs
- Hands-on career exploration
- Employer or community partner activities
- High school course and pathway exploration
- Career academy exploration
- Eighth-grade transition and four-year planning
- Family career and high school planning events

The emphasis should move from:

"What jobs exist?"

toward:

"Which areas interest me, and what could I do to explore them further?"

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HIGH SCHOOL: EXPERIENCE, PLAN, AND DECIDE

High school activities should become increasingly connected to individual student goals.

Experiences might include:

- Career and college fairs
- Job shadows
- Internships
- Career academies
- Apprenticeship exploration
- Employer and workplace visits
- College and training-program visits
- Military exploration
- Representative visits
- Application assistance
- Scholarship support
- FAFSA completion
- Financial aid offer comparison
- Senior transition activities
- Decision Day or signing celebrations

The emphasis should gradually shift from broad exposure to individual action.

7.2 CAREER DAYS, PANELS & CAREER FAIRS

Career events remain valuable when they are intentionally designed.

The goal should be more than bringing adults into a building and asking students to listen.

CAREER DAYS

A career day can introduce students to a wide range of occupations and industries.

When planning the event, consider representation across:

- career clusters
- education and training levels
- local and regional industries
- emerging careers
- entrepreneurship
- skilled and technical careers
- public service
- healthcare
- technology
- agriculture
- business
- creative careers

Encourage presenters to talk about more than their job title.

Provide questions such as:

- What does a typical day look like?
- How did you get into this career?
- What education or training did you complete?
- What skills do you use most?
- What do you enjoy?
- What is challenging?
- What other careers exist within your organization?
- What do you wish you had known when you were a student?

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CAREER PANELS

Panels can be easier to organize than a full career day and allow students to compare several perspectives at once.

Consider organizing panels around:

- healthcare
- skilled trades
- technology
- public service
- business and entrepreneurship
- creative careers
- agriculture
- careers that require different levels of education
- nontraditional career journeys

A particularly useful format is a **career journey panel** featuring adults who took very different routes after high school.

This reinforces that careers do not always develop in a straight line.

CAREER FAIRS

Career fairs allow students to explore multiple employers and industries.

Prepare students before the event.

Ask them to identify several organizations they want to visit and provide questions they can use to begin conversations.

Afterward, build in reflection:

- What career did you learn about?
- What surprised you?
- What organization would you like to learn more about?
- What career experience would you like to pursue next?

Without preparation and reflection, a career fair can easily become a walk through a gym.

With both, it becomes career exploration.

7.3 COLLEGE, CAREER & TRAINING FAIRS

College and career fairs provide an efficient way for students and families to explore many postsecondary possibilities in one setting.
Whenever possible, encourage students to explore representatives from multiple pathways, including:

- community colleges
- four-year colleges and universities
- technical and trade programs
- apprenticeship programs
- employers
- military branches
- specialized training providers

Do not limit fair participation only to students who already identify as “college-bound.”

Students who are uncertain about their plans may benefit the most from broad exposure.

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MAKE THE FAIR PART OF THE PLANNING PROCESS

BEFORE THE FAIR:

- review participating organizations
- identify programs connected to student interests
- prepare questions
- establish an exploration goal

DURING THE FAIR:

- encourage conversations
- explore at least one unfamiliar option
- take brief notes
- collect information intentionally

AFTER THE FAIR:

- identify options worth additional research
- compare what students learned
- schedule visits or follow-up conversations
- update the student's ICAP when appropriate

ICAN COLLEGE & CAREER FAIRS

ICAN hosts major college and career fairs that provide students and families access to colleges, universities, employers, apprenticeship programs, military representatives, and other education and training pathways.

Schools can incorporate these fairs into their career and post-secondary exploration programming through:

- organized student transportation
- classroom preparation
- family promotion
- student exploration assignments
- post-event reflection

The goal should be to use the fair as part of an ongoing exploration process rather than as a stand-alone event.

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7.4 WORKPLACE & POSTSECONDARY VISITS

Taking students into real environments can make career and post-secondary planning more concrete.

Consider visits to:

- employers
- apprenticeship training centers
- community colleges
- universities
- career academies
- technical programs
- regional training centers
- military or public-service facilities where appropriate

BUILD VISITS AROUND A PURPOSE

Before the visit, tell students what they should be looking for.

For a workplace visit, students might identify:

- careers represented
- skills employees use
- technology
- education and training levels
- workplace expectations
- teamwork and communication.

For an education or training visit, students might explore:

- programs
- classrooms and labs
- equipment
- student support
- housing or transportation
- hands-on learning
- career connections
- cost

REFLECT AFTERWARD

Even a five-minute reflection can significantly increase the value of the experience.

Ask:

What did you learn?
What interested you?
What didn't?
What question do you still have?
What should you explore next?

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7.5 APPLICATION & SENIOR ACTION EVENTS

Senior year includes many individual tasks, and some students benefit from structured time during the school day to complete them.

Consider creating senior action events focused on helping students move their plans forward.

APPLICATION SUPPORT

Provide time and assistance for students completing:

- college applications
- apprenticeship applications
- employment applications
- training-program applications
- scholarship applications
- resumes
- other next-step requirements

Application events can be particularly valuable for students who may not have support available outside school.

Rather than limiting the event to **College Application Day**, consider a broader:

NEXT-STEP APPLICATION DAY

Students could work on the application or action associated with their individual pathway.

SCHOLARSHIP SUPPORT

Consider providing:

- scholarship work sessions
- local scholarship information
- essay review
- activity resume assistance
- recommendation guidance
- scholarship database access

Students may be more likely to complete applications when dedicated time and assistance are available.

FAFSA COMPLETION EVENTS

FAFSA completion events can provide students and families with access to knowledgeable assistance while completing the federal financial aid application.

Schools may host their own events or partner with organizations such as ICAN.

Offer multiple ways for families to receive help whenever possible, including:

- evening events
- individual appointments
- virtual assistance
- community events

Remember that FAFSA completion is part of a larger financial aid process. Students may still need assistance after submission.

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FINANCIAL AID OFFER REVIEW

As financial aid offers arrive, consider providing opportunities for students and families to understand and compare them.

Help families distinguish:

- grants and scholarships
- work-study
- student loans
- parent loans
- remaining cost

Students with complex questions should be referred to the appropriate financial aid office or qualified financial aid resource.

7.6 FAMILY ENGAGEMENT

Families are important partners in career and postsecondary planning, but one large parent night will not reach every family.

Consider a combination of events, digital communication, individual support, and resources.

POSSIBLE FAMILY PROGRAMS

Topics might include:

- Transition to middle or high school
- High school academic planning
- Career exploration
- Education and training pathways
- College planning
- Apprenticeship and skilled-career pathways
- Financial aid
- FAFSA
- Paying for education and training
- Senior-year planning

MAKE EVENTS EASIER TO ACCESS

Consider barriers such as:

- work schedules
- transportation
- childcare
- language
- internet access
- family familiarity with the education system.

When possible:

- Offer virtual participation
- Record informational sessions
- Provide translated resources
- Offer more than one time
- Share follow-up materials
- Provide individual appointment options

DO NOT WAIT FOR FAMILIES TO ASK

Families do not always know what they do not know. Build a communication rhythm that brings important information to families at the appropriate developmental stage. A ninth-grade family should not receive the same information as a senior family. Target communication based on what the student is preparing to do next.

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7.7 ALUMNI AS A CAREER & COLLEGE READINESS RESOURCE

Recent graduates can be some of the most relatable career and postsecondary resources available to students.

Invite alumni back to discuss what happened **after** graduation.

Include graduates who pursued different pathways:

- four-year college
- community college
- apprenticeship
- military service
- technical training
- employment
- gap-year or service experiences

Ask alumni to discuss:

- what surprised them
- what they felt prepared for
- what they wish they had known
- what they would do differently
- how their plans changed
- what advice they would give current students

Winter break can be a particularly useful time to invite recent graduates back while many are home.

KEEP THE CONVERSATION REAL

Avoid creating a panel made up only of students whose transitions went perfectly.

Students benefit from hearing that:

- changing a major is common
- a first plan may not work
- transferring can be a good decision
- career interests change
- asking for help matters
- there are multiple ways to reach a goal

That message can reduce pressure and make postsecondary planning feel more realistic.

7.8 CELEBRATE STUDENT DECISIONS

Schools communicate what they value through what they celebrate.

If athletic signings receive school-wide recognition while education, training, military, apprenticeship, and employment decisions remain largely invisible, students notice.

Create opportunities to celebrate the full range of intentional next steps.

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DECISION DAY

Decision Day can recognize seniors as they finalize plans for life after high school.

Students might be recognized for:

- college enrollment
- registered apprenticeships
- military service
- career training
- employment
- service programs
- other intentional postsecondary plans

Celebrations might include:

- student photos
- hallway displays
- announcements
- social media
- signing events
- senior recognition programs
- staff participation

The emphasis should be:

Every student has a next step worth planning for and celebrating.

GRADUATION WALKS

A graduation walk can connect the K–12 continuum in a visible way.

Seniors return to elementary or middle school buildings in graduation attire and interact with younger students.

Consider having seniors carry signs identifying their next steps:

Future Nurse
Apprentice Electrician
University of Iowa
U.S. Air Force
Kirkwood Community College
Entering the Workforce

This helps younger students see that graduation leads to many different possibilities.

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7.9 COMMUNICATION AS PART OF THE PROGRAM

Career and college readiness does not happen only during events.

Students and families need timely information throughout the year.

Use a combination of communication channels appropriate for your school community, such as:

- email
- newsletters
- text messaging
- student portals
- counseling websites
- school announcements
- social media
- mobile apps
- printed materials
- family events

The goal is not to use every communication channel.

It is to create a predictable system so students and families know **where to find information and what they need to pay attention to.**

COMMUNICATE BY GRADE LEVEL

Whenever possible, target messages developmentally. For example:

MIDDLE SCHOOL
Career exploration, high school planning, activities, financial aid awareness

GRADES 9–10
Career experiences, academic planning, involvement, pathway exploration

GRADE 11
Visits, career experiences, education and training search, affordability, scholarships, senior preparation

GRADE 12
Applications, FAFSA, scholarships, financial aid offers, deadlines, decisions, transition

This reduces information overload and makes communication more actionable.

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7.10 BUILD A YEARLY CAREER & COLLEGE READINESS CALENDAR

One of the simplest ways to move from isolated activities to a comprehensive program is to map the year.

Create a calendar showing:

- what students experience
- which grade levels participate
- when activities occur
- who is responsible
- which DCAP/ICAP component is addressed
- whether families are involved
- what follow-up or reflection occurs

Then look across the calendar.

Ask:

Are some grade levels receiving significantly more than others?

Are we over-relying on large events?

Do students have opportunities for individual exploration?

Are career experiences represented as strongly as college-planning experiences?

Are apprenticeship, technical, military, and employment pathways visible?

Are families receiving information before decisions need to be made?

Are students reflecting on what they learn?

***Are there groups of students who are not participating*?**

The calendar becomes more than a schedule.

It becomes a tool for evaluating the district's career and college readiness system.

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7.11 START SMALL & BUILD INTENTIONALLY

A comprehensive K–12 program does not need to be built in one year.

- If your current program is heavily concentrated in high school, identify one or two ways to strengthen middle or elementary career development.
- If your calendar contains many college events but few career experiences, add employer or apprenticeship exposure.
- If students complete many activities but rarely reflect on them, add reflection before creating another event.
- If families first hear about financial aid during senior year, move some education into earlier grades.
- If counselors are responsible for nearly everything, identify teachers, administrators, work-based learning staff, families, employers, community organizations, postsecondary partners, and other district staff who can share responsibility.

The question is not:

"What else can the counselor add?"

It is:

"How can our school build a stronger system around students?"

SECTION 7: QUICK WINS

- Review your current calendar and label each activity **Discover, Explore, Experience, Plan, Decide, or Transition**.
- Turn one traditional career speaker into a multi-career panel.
- Add preparation and reflection to an existing career or college fair.
- Create one **Next-Step Application Day** that supports multiple pathways rather than only college applications.
- Invite recent graduates representing several different pathways to an alumni panel.
- Add apprenticeship, technical, military, and employment decisions to senior celebrations.
- Turn a graduation walk into a K–12 career and college readiness activity by highlighting seniors' next steps.
- Target family communications by grade level instead of sending the same information to everyone.
- Identify one student group that is underrepresented in an existing opportunity and determine what barrier may be limiting participation.
- Map your career and college readiness activities across K–12 before adding another event.
- When considering a new activity, ask: ***"What do we want students to learn or do because of this?"***

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ICAN CONNECTION

Schools do not have to build every career and college readiness experience on their own.

ICAN can support district programming through:

- K–12 career and college readiness curriculum
- student and family presentations
- career and college fairs
- individual advising
- FAFSA completion assistance
- financial aid and affordability support
- webinars and virtual programming
- planning resources and materials
- digital tools and student communications
- professional development
- consultation on career and academic planning

ICAN resources can be incorporated into the district's existing DCAP, ICAP, school counseling program, classroom instruction, family engagement, and annual planning calendar.

Use outside resources strategically—not simply because an activity is available.

The strongest partnerships help the district answer:

What do our students need to learn, experience, or accomplish next—and who can help us make that happen?

CLOSING

Career and college readiness is not a checklist students complete before graduation. It is a developmental process that helps students understand themselves, explore possibilities, gain experience, make informed decisions, and adapt when plans change.

School counselors play an important role in that process—but they should not carry it alone. The strongest programs are built through collaboration among counselors, educators, administrators, families, employers, postsecondary partners, and community organizations.

The goal is not for every student to leave high school with their entire future figured out.

The goal is for every student to leave knowing **how to make the next good decision.**

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APPENDIX A: K-12 CAREER & COLLEGE READINESS AT-A-GLANCE

Career and college readiness develops over time. Students should not receive the same activities or be expected to make the same decisions at every grade level. Use this continuum to consider what students should **discover, explore, experience, plan, decide, and accomplish** as they progress through school.

Grade Band	Primary Focus	Students Should Be Developing
K-2	Discover	Self-awareness, career awareness, connection between learning and work
3-5	Discover & Connect	Interests, strengths, career families, education/training awareness
6-7	Explore	Career investigation, connections, intentions
8	Explore & Plan	ICAP launch, four-year plan, pathways, financial aid awareness
9-10	Explore & Plan	Career experiences, academic alignment, pathway exploration
11	Experience & Prepare	Deeper exploration, visits, affordability, senior preparation
12	Decide & Transition	Applications, financial aid, decisions, transition

THE DEVELOPMENTAL PROGRESSION

Across K–12, the emphasis should gradually move through six stages:

DISCOVER
Who am I? What am I good at? What possibilities exist?

EXPLORE
What interests me? What careers and pathways might connect to those interests?

EXPERIENCE
What can I do to see whether those possibilities actually fit me?

PLAN
What courses, experiences, education, training, and financial preparation will help me move forward?

DECIDE
Based on what I know now, what is my best next step?

TRANSITION
What do I need to successfully begin that next step?

Students may move backward and forward through these stages as their interests and circumstances change. That is expected.

The goal is not for students to leave school knowing exactly what they will do for the rest of their lives.

The goal is for students to leave with the knowledge, experiences, and decision-making skills necessary to **make a thoughtful next decision—and know how to make another one when their plans change.**

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CAREER & COLLEGE READINESS PROGRAM WORKSHEET

Mapping the Student Experience from Exploration to Action

PURPOSE

Use this worksheet to map the career and college readiness experiences currently provided to students and identify opportunities for stronger alignment, progression, and equity across grade levels.

A comprehensive Career & College Readiness (CCR) program is not necessarily the program with the most activities. It is a program in which experiences are intentionally sequenced so students progressively develop the **knowledge, skills, and confidence** needed to make and act on informed decisions about their future.

Start with what exists—not what is missing.

Do not begin by asking:

"What else should we add?"

Instead, begin by asking:

What do students currently experience?
What do they learn from those experiences?
How does that learning build from grade to grade?
Where are the gaps, repetitions, and inconsistencies?

PART 1 | MAP

What Do Student Currently Experience?

Directions

Begin by documenting what students currently experience. Include formal and informal opportunities provided through the classroom, school counseling program, CTE. Community partnerships, student activities, family engagement, and other areas.

Think broadly. Examples may include:

- Career exploration activities
- Career assessments
- College/postsecondary exploration
- College visits
- Career fairs
- Career speakers
- Job shadows
- Internships and work-based learning
- CTE experiences
- Academic and course planning
- Postsecondary planning
- College application support
- FAFSA and financial aid support
- Scholarship activities
- Financial literacy
- Employability skill development
- Student leadership
- Family engagement
- Community and employer partnerships

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CURRENT CCR EXPERIENCE INVENTORY

Grade	Experience/Activity	Who Provides It?	How Often?	Required or Optional?
K-2				☐ Required ☐ Optional
3-5				☐ Required ☐ Optional
6				☐ Required ☐ Optional
7				☐ Required ☐ Optional
8				☐ Required ☐ Optional
9				☐ Required ☐ Optional
10				☐ Required ☐ Optional
11				☐ Required ☐ Optional
12				☐ Required ☐ Optional

What do you notice?

Which grade levels have the greatest number of CCR experiences?

Which grade levels appear to have fewer experiences?

Where do multiple staff members or programs provide similar experiences?

Are there important experiences that occur only once rather than building overtime?

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PART 2 | LEARN

What Do Students Learn from these Experiences?

Simply providing an experience does not guarantee that students develop career and college readiness. For each major experience, identify the **knowledge, skill, understanding, or action** students are expected to gain.

EXPERIENCE-TO-LEARNING MAP

Experience/Activity	What Students Show Know, Understand, or Be Able to Do	CCR Area
		☐ Career Exploration ☐ Postsecondary Planning ☐ Academic Planning ☐ Financial Literacy ☐ Financial Aid ☐ Career Readiness ☐ Employability Skills ☐ Self-Advocacy ☐ Family Engagement ☐ Work-Based Learning ☐ Other
		☐ Career Exploration ☐ Postsecondary Planning ☐ Academic Planning ☐ Financial Literacy ☐ Financial Aid ☐ Career Readiness ☐ Employability Skills ☐ Self-Advocacy ☐ Family Engagement ☐ Work-Based Learning ☐ Other
		☐ Career Exploration ☐ Postsecondary Planning ☐ Academic Planning ☐ Financial Literacy ☐ Financial Aid ☐ Career Readiness ☐ Employability Skills ☐ Self-Advocacy ☐ Family Engagement ☐ Work-Based Learning ☐ Other

REFLECTION

Consider the experiences you identified in Part 1.

Are students primarily participating in activities, or are those activities intentionally designed around student learning?

- ☐ Primarily experiences/activities
- ☐ Experiences with some intentional learning
- ☐ Experiences with learning outcomes and evidence of student learning

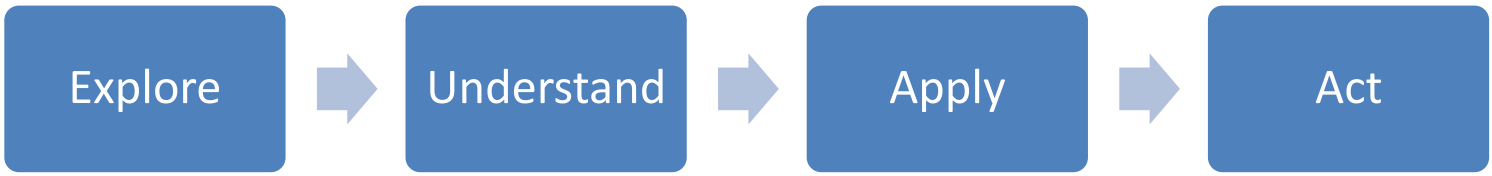
What is one experience that could be strengthened by defining the intended student outcome more clearly?

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Does Learning Build from Grade to Grade?

A strong CCR program moves students from **exploration to understanding, application, and action.**

Consider the progression:



Students should not simply repeat the same activities every year. Their knowledge, skills, and level of independence should increase over time.

CCR Domain	EXPLORE	UNDERSTAND	APPLY	ACT
Self-Awareness	Who am I?	What are my strengths, interests, and values?	How do these connect to future options?	How will I use this information to make decisions?
Career Exploration	What careers exist?	What are careers like?	Which careers may fit me?	What steps will I take toward a career pathway?
Postsecondary Exploration	What options exist after high school?	How are colleges, training programs, military, and other pathways different?	Which options fit my goals?	What specific pathway will I pursue?
Academic Planning	Why do courses matter?	How do courses connect to future goals?	What courses support my pathway?	What is my academic plan?
Financial Literacy	What does money mean?	How do income, spending, saving, and borrowing work?	How do financial decisions affect my future?	How will I manage money after high school?
Financial Aid	What is financial aid?	How do FAFSA, grants, scholarships, and loans work?	How do I identify financial aid opportunities?	How will I complete the steps necessary to fund my education?
Career Readiness	What does it mean to be ready for work?	What skills do employers value?	How am I developing those skills?	How will I demonstrate my skills to an employer?
Work-Based Learning	What does work look like?	What can I learn from professionals?	How can I apply what I learn?	How will I use workplace experiences to inform my future?
Self-Advocacy	What are my needs and strengths?	How do I communicate them?	How do I seek help and resources?	How will I advocate for myself in future settings?
Family Engagement	Why does future planning matter?	What resources and options exist?	How can families participate in planning?	How can families support students' postsecondary goals?

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PROGRESSION REFLECTION

Where does your program demonstrate clear progression from year to year?

Where are students experiencing repetition without increased depth or complexity?

Where does the program jump from exploration directly to action without enough opportunities to build understanding and apply learning?

Where could experiences be intentionally sequenced across multiple grade levels?

PART 4 | ANALYZE

Identify Strengths, Repetition, Gaps & Misalignment

Now review the information you have mapped.

Look for four things:

STRENGTHS

Where do we have strong, intentional programming that should be maintained or expanded?

REPETITION

Where are students receiving the same information or experience multiple times without increased depth, complexity, or application?

GAPS

Where are students missing important knowledge, skills, or experiences?

MISALIGNMENT

Where does an experience exist, but it may occur at the wrong time, lack a clear purpose, or fail to connect to other learning?

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PROGRAM ANALYSIS

CCR Area	What We Currently Provide	What Students Should Know / Do	Status
Career Exploration			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Career Assessments			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Postsecondary Exploration			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Academic Planning			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Financial Literacy			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Financial Aid			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
College/Postsecondary Application			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Career Readiness			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Employability Skills			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Work-Based Learning			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Self-Advocacy			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment
Family Engagement			☐ Strength ☐ Repetition ☐ Gap ☐ Misalignment

WHAT DID WE DISCOVER?

Our Greatest Strength

What is one aspect of our CCR program that is working particularly well?

Our Greatest Repetition

Where are students receiving similar experiences or information more than once without meaningful progression?

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Our Greatest Gap

What important knowledge, skill, or experience is currently missing or insufficient?

Our Greatest Alignment Opportunity

Where could we better connect experiences across grade levels, programs, or staff members?

PART 5 | EQUITY CHECK

Do All Students Have Meaningful Access?

A program can appear comprehensive on paper while some students receive significantly fewer opportunities to explore careers, understand postsecondary options, or prepare for life after high school.

Consider whether access to key CCR experiences is consistent across students.

CCR Experience	All Students	Some Students	Limited Access	Notes
Career assessments	☐	☐	☐	
Career exploration	☐	☐	☐	
Postsecondary exploration	☐	☐	☐	
College/postsecondary visits	☐	☐	☐	
Career exposure	☐	☐	☐	
Work-based learning	☐	☐	☐	
Academic planning	☐	☐	☐	
Financial literacy	☐	☐	☐	
Financial aid support	☐	☐	☐	
Postsecondary application support	☐	☐	☐	
Family engagement	☐	☐	☐	

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EQUITY REFLECTION

Which students may be receiving fewer or different CCR experiences?

What barriers may be contributing to differences in access?

Are any high-impact experiences dependent on students opting in, having transportation, knowing about an opportunity, or having an adult advocate?

What could we change to make access more consistent and equitable?

PART 6 | PRIORITIZE

From Findings to Action

The purpose of this process is not to create a long list of new activities. Instead, identify the **highest-leverage opportunities** to strengthen the CCR program you already have.

Our Top Three Priorities

STRENGTHEN

What is one existing strength we should build upon?

ADDRESS

What is the most important gap, repetition, or misalignment we identified?

ALIGN

What is one change that would create stronger progression across grade levels?

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PRIORITY ACTION PLAN

Priority	Action	Grade(s)	Person/Team Responsible	Timeline	Evidence of Success
1					
2					
3					

FINAL REFLECTION

Before identifying additional programs, lessons, or activities, step back and consider the student experience as a whole.

If we followed one student through our entire K–12 system:

What would their career and college readiness journey look like?

Where would that student experience meaningful progression?

Where might that student experience repetition, inconsistency, or gaps?

What is the ONE change we could make that would have the greatest impact on students' readiness for life after high school?

OUR NEXT STEP

Based on this analysis, our highest-priority next step is:

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Target Date: _____

Person/Team Responsible: _____

How will we know the change is making a difference for students?

KEY TAKEAWAY

A strong Career & College Readiness program is not defined by how many activities students complete. It is defined by whether students experience intentional, equitable, and progressively more meaningful opportunities to explore, understand, apply, and act on their future goals.

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APPENDIX C: STUDENT REFLECTION QUESTION BANK

Reflection helps students turn an activity into learning. Students do not need to answer every question after every experience. Select one to three questions that best fit the activity, student's age, and intended outcome.

AFTER A CAREER ASSESSMENT

- What result sounded most like you?
- What surprised you?
- What did you disagree with?
- What interests or strengths appeared more than once?
- What career area would you like to learn more about?
- What career appeared that you had never considered?
- What is one next step you could take to test this result?

REMEMBER: An assessment is a conversation starter—not an answer key.

AFTER CAREER RESEARCH

- What interested you most about this career?
- What did you learn that you did not know before?
- What part of the career appeals to you?
- What part does not?
- What skills would you need?
- What education or training is required?
- What related occupation should you investigate?
- Does this career still interest you? Why or why not?
- What experience could help you learn more?

AFTER A CAREER SPEAKER OR PANEL

- What career did you learn the most about?
- What did someone say that surprised you?
- What skill did you hear mentioned more than once?
- Which career sounded most interesting to you?
- Which sounded least interesting?
- What did you learn about how people's career paths can change?
- What question would you ask if you had another five minutes with one of the speakers?

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AFTER A WORKPLACE TOUR

- How many different careers did you notice?
- Which job did you not know existed?
- What skills did employees appear to use?
- What technology or equipment did you observe?
- What did you notice about the work environment?
- What surprised you about the workplace?
- Could you see yourself working in an environment like this? Why or why not?
- What would you like to explore next?

AFTER A JOB SHADOW

- What did the person actually do during the time you observed them?
- What skills did you see them use?
- What did you enjoy about the work?
- What did you not enjoy?
- What surprised you?
- What education or training was required?
- What questions do you still have?
- Did the experience increase or decrease your interest in this career?
- What related career might you explore next?

REMEMBER: “I learned this isn't for me” is a successful career-exploration outcome.

AFTER AN INTERNSHIP OR EXTENDED EXPERIENCE

- What new skills did you develop?
- What responsibility were you given?
- What task did you enjoy most?
- What was challenging?
- What did you learn about workplace expectations?
- What feedback did you receive?
- What did you learn about yourself?
- Did your career interests change?
- What experience would you like to pursue next?
- How would you describe what you learned to a future employer?

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AFTER A COLLEGE & CAREER FAIR

- What new option did you discover?
- Which conversation was most helpful?
- Which organization or program would you like to research further?
- What did you learn that you could not have learned from a brochure?
- Did you discover a new pathway to a career that interests you?
- What follow-up question do you have?
- What is one action you will take after the fair?

AFTER A CAMPUS OR TRAINING-PROGRAM VISIT

- Could you see yourself learning here?
- What did you like?
- What concerned you?
- What did you learn about the program you are considering?
- What hands-on experiences are available?
- What support services stood out?
- What costs did you learn about?
- How does this option compare with others you have explored?
- What information do you still need before making a decision?

DURING ACADEMIC OR FOUR-YEAR PLANNING

- What are you interested in exploring right now?
- Which courses could help you explore that interest?
- What skills do you want to develop?
- What experience would you like to have before graduation?
- Is your current plan keeping your options open?
- What has changed since you last reviewed your plan?
- What should you adjust based on what you know now?

REMEMBER: The plan is a starting point, not a contract.

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DURING SENIOR DECISION-MAKING

- What are your strongest options?
- What do you like about each?
- What concerns you about each?
- Which option best supports your career goal?
- What will each option realistically cost?
- What support will you have?
- What would you need to do next?
- What information are you still missing?
- If your first plan does not work, what is your backup?
- Based on what you know today, what feels like your best next decision?

UNIVERSAL REFLECTION QUESTIONS

- When time is limited, use these five questions after almost any career or postsecondary experience:
- What did you learn?
- What surprised you?
- What interested you?
- What didn't interest you?
- What will you do next?

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APPENDIX D : QUESTIONS STUDENTS SHOULD ASK

Students are often told:

"Make sure you ask questions."

But students may not know what questions to ask.

Use these prompts to help students prepare for career, education, training, financial aid, and employment conversations. Students do not need to ask every question. Encourage them to select the questions most important to their goals.

QUESTIONS TO ASK A CAREER PROFESSIONAL

- What does a typical day look like?
- What do you enjoy most about your work?
- What is most challenging?
- What skills do you use most often?
- What education or training did you complete?
- How did you get started in this career?
- Is your current career what you expected to do when you were in high school?
- What other careers exist within your organization or industry?
- What is something students misunderstand about this career?
- What could I do while I'm in school to learn more or prepare?
- What do you wish you had known when you were my age?

QUESTIONS TO ASK A COLLEGE OR UNIVERSITY REPRESENTATIVE

- Do you offer the major or program I'm considering?
- Are there special admission requirements for that program?
- What should I be doing in high school to prepare?
- What hands-on learning, internship, research, clinical, or work experiences are available?
- What academic support is available?
- What career services are available?
- What happens if I change my major?
- What scholarships should I investigate?
- Are there separate scholarship deadlines?
- What should I know about the cost beyond tuition?
- What do students in this program typically do after graduation?
- What is the best next step if I want to learn more?

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QUESTIONS TO ASK AN APPRENTICESHIP PROGRAM

- What occupations do you train for?
- What are the application requirements?
- When can I apply?
- Is there an entrance exam or interview?
- How long does the apprenticeship last?
- How much classroom instruction is included?
- Where does training take place?
- Am I employed while completing the program?
- How do wages progress during training?
- Are there costs for tools, equipment, books, or instruction?
- What credential will I earn?
- What opportunities are available after completion?
- What can I do in high school to prepare?

QUESTIONS TO ASK A TECHNICAL OR CAREER TRAINING PROGRAM

- What credential will I earn?
- How long does the program take?
- What careers does it prepare students for?
- What equipment or facilities will I use?
- Are internships, clinical experiences, or other hands-on experiences included?
- What are the admission requirements?
- What costs should I expect beyond tuition?
- What percentage of students complete the program?
- What do graduates typically do next?
- Are industry certifications included?
- What employers hire graduates?

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QUESTIONS TO ASK DURING A CAMPUS OR PROGRAM VISIT

- Can I see the classrooms, labs, shops, or facilities used by students in my program?
- Can I speak with a current student?
- What does a typical first-year schedule look like?
- Where do students go when they need academic help?
- What support is available for students with disabilities?
- What career preparation is built into the program?
- What transportation options are available?
- What housing options are available?
- What costs should I expect beyond tuition and fees?
- What do students here do outside class?
- What do students say they wish they had known before enrolling?

QUESTIONS TO ASK A FINANCIAL AID OFFICE

- What is my estimated total cost for the year?
- Which parts of my offer are grants or scholarships?
- Which parts are loans?
- Is work-study included?
- What amount will my family and I still need to cover?
- Are scholarships renewable?
- What requirements must I meet to keep them?
- Are there additional institutional scholarships I should apply for?
- Has my financial aid file been completed?
- Is additional documentation required?
- If my family's financial situation has changed, is there a process for requesting a review?
- Who should I contact if I have questions later?

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QUESTIONS TO ASK AN EMPLOYER

- What entry-level positions do you hire for?
- What skills do you look for?
- What education, training, credentials, or experience are required?
- Do you provide training?
- Are there opportunities for advancement?
- Do you offer internships, job shadows, apprenticeships, or student employment?
- What does a successful employee here do well?
- What should a high school student do now to become a stronger candidate?
- What benefits are available to employees?
- Does the company provide tuition or training assistance?

THE MOST IMPORTANT QUESTION

- After almost any conversation, students can ask:
- “What would you recommend I do next if I want to learn more?”
- That question turns a conversation into a next step.

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APPENDIX E: POSTSECONDARY PATHWAYS AT-A-GLANCE

There is no single "best" pathway after high school. The appropriate pathway depends on:

- the student's career goal;
- preparation required;
- preferred learning environment;
- financial circumstances;
- personal needs;
- available opportunities.

Use this overview to help students and families understand and compare common.

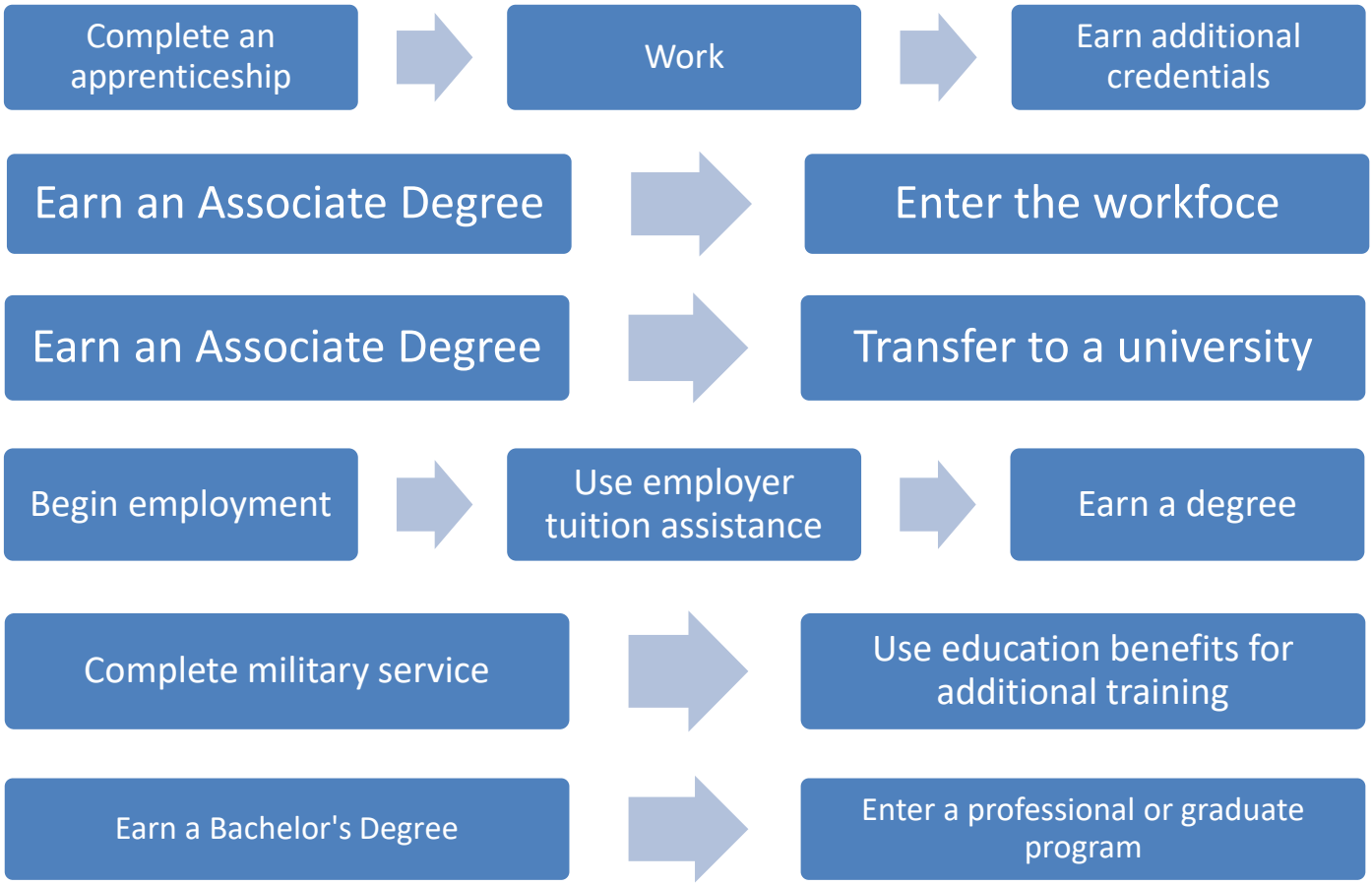
Pathway	What It May Look Like	Possible Outcomes	Financial Considerations	Questions to Research
Registered Apprenticeship	Paid employment combined with structured on-the-job learning and related instruction	Recognized occupational skills/credentials and employment	Student earns wages while training; costs vary by program	How do I apply? What are starting/progression wages? How long is training? What credential will I earn?
Certificate/ Diploma	Career-focused training through a community college, technical school, employer, or specialized provider	Certificate, diploma, license preparation, industry credential	Tuition plus possible equipment, tools, testing or licensing costs	Is the credential required by employers? What are completion and placement outcomes?
Associate Degree	Typically completed through a community college	Career-focused associate degree or transfer degree	Tuition, fees, books, transportation and possible housing; financial aid may be available	Is the program career-focused or designed for transfer? How will credits apply if I transfer?
Bachelor's Degree	Four-year undergraduate program combining general education and concentrated study	Bachelor's degree	Tuition, fees, housing, food, transportation and other expenses; grants, scholarships, employment and loans may help cover costs	Does the program support my career goal? What is the estimated net price? What experiences are included?
Military Service	Enlistment and military occupational training	Employment, occupational training, military credentials and potential education benefits	Compensation and benefits vary by service and commitment	What commitment is required? What occupation will I train for? What benefits apply?
Employer-Based Training / Direct Employment	Enter the workforce and receive formal or informal training from an employer	Employment, skills, advancement, certifications or employer-sponsored credentials	Student begins earning immediately; employer benefits and training assistance vary	What advancement opportunities exist? What training is provided? What are wages and benefits?
Graduate/ Professional Education	Advanced study following an undergraduate degree	Master's, doctoral or professional degree/credential	Additional tuition and time; funding and borrowing vary substantially by program	Is advanced education required for my career? What undergraduate preparation is needed?

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REMEMBER: PATHWAYS CAN CONNECT

These options are not always separate.

A student might:



Career and education pathways are rarely perfectly linear. Help students focus on:

What preparation does my goal require, and which pathway makes the most sense for me right now?

AVOID A PATHWAY HIERARCHY

Do not frame pathways as:

College vs. "not college"

or:

Four-year degree vs. everything else

Instead, help students compare the education and training options that can lead to their goals.

The strongest pathway is the one that provides the **appropriate preparation, opportunity, affordability, and fit for the individual student.**

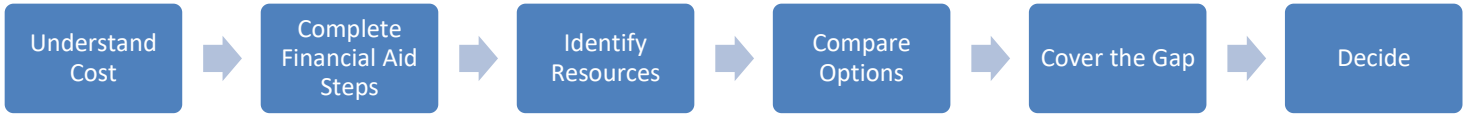
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APPENDIX F: FINANCIAL AID & AFFORDABILITY QUICK REFERENCE

Use this reference as a starting point when helping students and families navigate financial aid and affordability questions.

For complex individual circumstances, refer the student or family to the appropriate college financial aid office, ICAN advisor, or other qualified financial aid resource.

THE FINANCIAL PLANNING PROCESS



KEY TERMS

COST OF ATTENDANCE (COA)

An institution's estimate of the total cost associated with attendance, including both direct and indirect educational expenses. It is not necessarily the amount the student will receive as a bill.

NET PRICE

The amount remaining after grants and scholarships are subtracted from the cost.

STUDENT AID INDEX (SAI)

A number calculated using FAFSA information and used by institutions when determining eligibility for need-based aid. The SAI is **not a bill** and is not necessarily what the family will pay.

FAFSA SUBMISSION SUMMARY

Information provided after the FAFSA is processed. It includes FAFSA information, SAI, estimated federal aid eligibility, and next steps. It is **not a financial aid offer**.

FINANCIAL AID OFFER

The financial assistance an institution offers the student. Offers may include grants, scholarships, work-study, student loans, parent loans, and other assistance.

THREE CATEGORIES TO IDENTIFY

When reviewing an offer, separate aid into:

Gift Aid	Earned Aid	Borrowed Aid
Generally does not need to be repaid. • **Grants** • **Scholarships**	Money the student must earn. • Federal Work-Study • Student employment	Money that must be repaid, generally with interest. • Student loans • Parent loans • Private education loans

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A SIMPLE AFFORDABILITY CALCULATION

Start with:



Then ask:

How will the student and family cover the remaining amount?

Possible resources might include:

- savings;
- family contribution;
- student earnings;
- outside scholarships;
- employer assistance;
- military or other education benefits;
- payment plans;
- student loans;
- parent borrowing.

QUESTIONS TO ASK

- What is the actual estimated cost?
- Which aid is gift aid?
- Which aid must be earned?
- Which aid must be repaid?
- Are scholarships renewable?
- What requirements must the student meet to keep them?
- What will the student/family need to pay or finance?
- Is the plan realistic for one year?
- Is it realistic for the entire program?
- How much would the student borrow?
- How much would the parent borrow?
- Does this option appropriately support the student's career goal?

REMEMBER

A large scholarship does not automatically mean a low-cost option.

Loans listed on an aid offer do not reduce the price—they change when the cost is paid.

Work-study generally must be earned through employment.

Compare remaining cost, not simply total aid.

Borrow what is needed—not simply what is offered.

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WHEN TO REFER

Connect students or families with additional assistance when:

- FAFSA contributor or dependency questions are complex;
- unusual family circumstances may exist;
- family income has changed significantly;
- verification is complicated;
- immigration or eligibility questions arise;
- a family wants to appeal or request reconsideration of aid;
- institutional policies need interpretation;
- individualized borrowing guidance is needed.

A counselor does not need to know every financial aid rule.

Sometimes the most helpful response is:

"Let's make sure we get this question to the person who has the authority and expertise to answer it."

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Career, college, and financial aid information changes.

Rather than relying on printed information that may become outdated, use trusted state, federal, professional, and educational resources for current requirements, program information, deadlines, and guidance.

Review this directory periodically and update links as resources change.

IOWA CAREER & ACADEMIC PLANNING

IOWA DEPARTMENT OF EDUCATION — CAREER & ACADEMIC PLANNING

Use for current information related to:

- DCAP;
- ICAP;
- Iowa career and academic planning requirements;
- approved Career Information Systems;
- career development in grades 5–7;
- work-based learning guidance;
- FAFSA advisement guidance;
- state career-planning resources.

BEST FOR: Counselors, administrators, ICAP teams, teachers

ICAN

ICAN provides free career, college, and financial aid planning assistance for Iowa students and families.

Resources and services include:

- career and college planning;
- individual advising;
- FAFSA completion assistance;
- financial aid education;
- financial aid offer review;
- affordability planning;
- scholarships;
- student and family presentations;
- webinars and planning resources.

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IOWA SCHOOL COUNSELOR ASSOCIATION

Use for:

- Iowa school counseling professional learning;
- networking;
- conferences;
- state-specific school counseling resources;
- professional advocacy.

BEST FOR: School counselors and counseling professionals

AMERICAN SCHOOL COUNSELOR ASSOCIATION

Use for:

- comprehensive school counseling frameworks;
- professional standards;
- student standards;
- career development resources;
- professional learning.

BEST FOR: School counselors and district counseling teams

CAREER EXPLORATION

District Career Information System

The district's approved Career Information System should serve as a primary tool for ICAP-related career exploration.

Depending on the system, students may have access to:

- career assessments;
- occupation profiles;
- career clusters;
- education and training searches;
- planning tools;
- portfolios;
- ICAP activities.

BEST FOR: Student career and academic planning

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CAREERONESTOP

Sponsored by the U.S. Department of Labor.

Resources include:

- interest, skills, and work-values assessments;
- occupation profiles;
- wages and employment trends;
- education and training information;
- career videos;
- scholarship and training resources;
- job-search resources.

BEST FOR: Career research, labor-market information, education/training exploration

O*NET

Provides detailed occupational information, including:

- tasks;
- knowledge;
- skills;
- abilities;
- work activities;
- work context;
- education and preparation.

BEST FOR: Deeper career investigation

FUTURE READY IOWA

Use for information related to Iowa workforce needs, high-demand occupations, employment, and training opportunities.

BEST FOR: Iowa-specific career and workforce exploration

WORK-BASED LEARNING

IOWA DEPARTMENT OF EDUCATION — CAREER-CONNECTED LEARNING

Use for current state information and guidance related to career exploration and work-based learning.

BEST FOR: District planning, work-based learning staff, counselors

STATEWIDE WORK-BASED LEARNING INTERMEDIARY NETWORK

Regional intermediaries help connect schools, employers, and students with career-connected learning opportunities.

Possible opportunities may include:

- career speakers;
- workplace tours;
- job shadows;
- internships;
- employer connections;
- career events.

BEST FOR: Building local and regional career experiences

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APPRENTICESHIPS & SKILLED CAREERS

APPRENTICESHIP.GOV

Federal resource for Registered Apprenticeship.

Use to:

- learn how Registered Apprenticeship works;
- explore apprenticeship opportunities;
- understand apprenticeship standards and structure.

BEST FOR: Students, families, counselors, employers

IOWA APPRENTICESHIP RESOURCES

Use state workforce and apprenticeship resources to identify current Iowa programs, opportunities, and employer connections.

BEST FOR: Iowa-specific apprenticeship exploration

EDUCATION & TRAINING SEARCH

CAREERONESTOP — FIND TRAINING

Search for:

- colleges;
- training programs;
- certifications;
- apprenticeships;
- scholarships;
- other education and training resources.

BEST FOR: Pathway-neutral education and training searches

COLLEGE NAVIGATOR

Federal postsecondary search resource.

Use to research institutions, programs, costs, enrollment, completion information, and other institutional data.

BEST FOR: College research and comparison

TRANSFER IN IOWA

Use to explore transfer information and articulation among participating Iowa institutions.

BEST FOR: Students considering community-college-to-university or other transfer pathways

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FINANCIAL AID & FAFSA

FEDERAL STUDENT AID / STUDENTAID.GOV

Primary federal source for:

- FAFSA;
- StudentAid.gov accounts;
- federal grants;
- work-study;
- federal student loans;
- repayment;
- FAFSA Submission Summary;
- current federal student aid guidance.

BEST FOR: Current federal financial aid information

IOWA STUDENT FINANCIAL AID RESOURCES

Use current Iowa Department of Education resources for information about state-administered scholarships, grants, eligibility, and processes.

BEST FOR: Iowa-specific financial aid programs

ICAN

ICAN provides free career, college, and financial aid planning assistance for Iowa students and families. **Resources and services include:**

- career and college planning;
- individual advising;
- FAFSA completion assistance;
- financial aid education;
- financial aid offer review;
- affordability planning;
- scholarships;
- student and family presentations;
- webinars and planning resources.

BEST FOR: Individual student/family assistance and school support

SCHOLARSHIPS

SCHOOL & COMMUNITY SCHOLARSHIP RESOURCES

Students should begin locally. **Possible sources include:**

- school counseling offices;
- community foundations;
- local businesses;
- civic organizations;
- employers;
- colleges and universities;
- professional associations.

BEST FOR: Local and regional opportunities

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STEP 1 SCHOLARSHIPS

Students can use Step 1 to explore vetted scholarship opportunities and identify scholarships that match their profile. Visit www.steponescholarship.org for more information.

BEST FOR: Organized scholarship searching and matching

INSTITUTIONAL SCHOLARSHIP RESOURCES

Students should always review scholarship information directly from institutions they are considering.

Look for:

- automatic merit awards;
- competitive scholarships;
- departmental scholarships;
- talent-based scholarships;
- need-based institutional assistance;
- priority deadlines.

BEST FOR: Potentially significant institution-specific assistance

FINANCIAL LITERACY

DISTRICT FINANCIAL LITERACY CURRICULUM

Begin by identifying what financial literacy instruction already exists within the district.

Financial literacy may be incorporated through:

- social studies;
- mathematics;
- business;
- Career and Technical Education;
- family and consumer sciences;
- career information systems;
- other coursework.

BEST FOR: Alignment with existing instruction

ICAN FINANCIAL LITERACY RESOURCES

Use to supplement financial literacy and career and college readiness programming.

BEST FOR: Connecting financial concepts to career, education, and life planning

IOWA JUMP$TART COALITION

Provides financial literacy resources and connections for educators.

BEST FOR: Financial education resources and professional connections

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WHEN YOU AREN'T SURE WHERE TO REFER

Start by identifying the type of question.

CAREER OR PATHWAY QUESTION?
Career Information System, CareerOneStop, ICAN, work-based learning partner

IOWA ICAP/DCAP REQUIREMENT?
Iowa Department of Education

COLLEGE OR PROGRAM REQUIREMENT?
The institution or program directly

APPRENTICESHIP REQUIREMENT?
The apprenticeship program or official apprenticeship resource

FAFSA QUESTION?
Federal Student Aid or ICAN

INSTITUTION-SPECIFIC FINANCIAL AID QUESTION?
The institution's financial aid office

COMPLEX FINANCIAL AID CIRCUMSTANCE?
Financial aid office or experienced financial aid advisor

SCHOOL COUNSELING PRACTICE QUESTION?
ISCA or ASCA

One of the most important professional skills in career and college readiness is not knowing every answer.

It is knowing **where to find the current answer and when to refer the student to someone with specialized expertise.**

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