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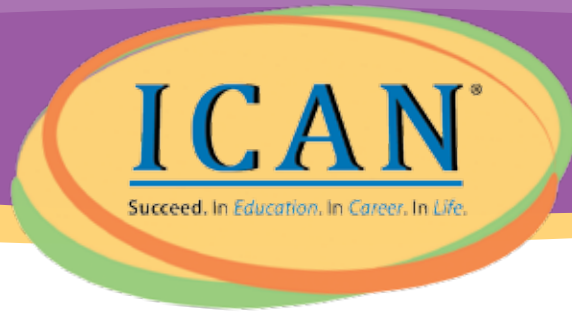
2023-2024

# FRESHMAN TRANSITIONS

A Guide to Beginning High School



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\* The FAFSA is free and may be completed without professional assistance at [www.studentaid.gov/h/apply-for-aid/fafsa](https://www.studentaid.gov/h/apply-for-aid/fafsa).

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- ▶ Hiawatha
- ▶ Sioux City

# Freshman Transition Guide

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Ninety percent of the fastest growing careers require post-secondary training or education. ICAN® empowers Iowans to achieve lifelong success through education, training, and informed decision-making.



ICAN supports **Future Ready Iowa**, an initiative to build Iowa’s talent pipeline. Education and training beyond high school is the new minimum to earn a living wage. Careers today and in the future require advanced knowledge and/or technical skills. The goal of **Future Ready Iowa** is for **70 percent** of Iowa’s workforce to have education or training beyond high school by **2025**.

To fulfill its mission ICAN relies on donations. Generous financial support from people and companies ensures that the work to build Iowa’s future workforce and empower young people to fulfill their dreams is carried out. To make a gift, please visit [ICANSucceed.org/give](https://www.icansucceed.org/give) to make an online contribution, or you can contact the development team at (877) 272-4692, or by email [development@icansucceed.org](mailto:development@icansucceed.org).

# WELCOME TO HIGH SCHOOL



Welcome to High School



Explore Careers



Prepare Academically



Get Involved



Finance Your Future: Money Management Basics



A Parent's Role

## Building a Foundation

Beginning your high school career is an exciting time. For many reasons, your freshman year is one of the most important years you'll experience because it lays the foundation for everything to come. Setting a strong foundation allows for more opportunities in the coming years, so let's get started.

**Your choices impact your future.** Your grades as a freshman factor into lots of decisions down the road, including employability, college admission and potential scholarships. So while you are just getting your head wrapped around being in high school, the decisions you make this year and in the years to come will dictate what opportunities come to you later.

**Freshman year is a fresh start.** While elementary and middle school have prepared you for this next step, officially your transcript is like a blank piece of paper, and you can start fresh with your grades and activities.

**Explore your options.** Until now classes have probably been standard for you and your classmates. High school offers the opportunity to explore new subjects and begin investigating different interests and career pathways.

### Parent Tip

Your involvement and encouragement throughout your student's education is vital to his or her success. Learn more at [ICANSucceed.org/parents](http://ICANSucceed.org/parents).

## Plan Ahead & Set Goals

While you don't have to decide today which path you are going to take, you should start figuring out the types of things you want to do. Your goals may be short-term, like making the honor roll or joining a club. Goals can also be long-term, such as going to college, becoming a nurse, or traveling the world. All goals take some preparation, whether that preparation is skill building, education, job experience, or money management.

List some of your goals and the steps you need to take to reach them.

My Goal	What I Need to Do to Reach It

## A Well Rounded Experience

No matter your path after high school, the classes you take, the grades you earn, and even the activities you participate in all affect your life after high school. There are four areas to focus on throughout high school that will help you prepare for whatever your future has in store.

**Academics.** If you plan to pursue education and training after graduation, you need to take certain classes in high school and keep your grades up.

**Extracurricular Activities.** School activities, sports, and community service are all additional opportunities to explore your interests and learn about new endeavors. They also look great on applications for scholarships and employment. Try a variety of activities over the course of your four years in high school; you may just find your niche.

**Work.** For many students an extracurricular activity is having a job. Employment is an opportunity to develop a good work ethic, learn about different jobs, earn spending cash, and begin your savings account for the future. It's also an opportunity to develop additional skills and experience with communications, interpersonal skills, and employer expectations.

**Social Life.** Just as important, is your social life. All work and no play can be dull; it's better to have a positive social life and make responsible decisions. Mistakes, even as a freshman, can come back to haunt you later in life.





## Is Education and Training Beyond High School Worth It?

Does a degree or credential really make that big of a difference? Is it worth the money spent and potential debt undertaken to earn additional education and training after high school? According to experts in economics, education, and community development the answer is, **Yes, it's worth it.** Education and training beyond high school has never been more valuable. Here are a few reasons why:

**50.67%**

less earnings for high school diploma holders than for college graduates.\*

**\$44,356**

average annual income of a high school graduate.\*

**\$52,260**

average annual salary of a Associate's degree holder.\*

**\$74,464**

average annual salary of a Bachelor's degree holder.\*

**\$73,220**

average annual salary of a registered apprenticeship program graduate\*\*

## Return on Investment Tools

Education and training beyond high school is an investment in your future, and like any investment, it's important to do as much research as possible before you make your decision. Connecting programs to earnings at the community, regional, and state level is the key to unlocking the value of education and training beyond high school.

Each career has its own job prospects, earning potential, and maximum suggested student loan debt. Consider using a **Return on College Investment Tool** to explore jobs held by people who graduated with a degree in your potential major. Visit [studentloan.org/college-planning-tools](http://studentloan.org/college-planning-tools) to get started.

\* "Education Pays, 2022," Career Outlook, US Bureau of Labor Statistics, May 2023.

\*\* Iowa Building Trades, 2022;

## Education & Training After High School

**68%** of jobs in Iowa now require education and training beyond high school.\*

To be competitive students need to plan for the education and training identified by their career pathway. Every pathway has options that allow for a year of training (Diploma or Certificate), a year or two (Associate's Degree), all the way through a four-year degree and beyond. Students should consider the careers they are interested in and find the education or training solution that meets the career qualifications.

### Apprenticeship

A paid job that provides on-the-job training in a highly skilled career. Typically someone new to the field learns the skills needed through training by a master craftsman, who is an expert in their field. They share skills and knowledge to help the apprentice become an expert.

### Nine Month Certificate/One Year Diploma

Full-time programs designed to provide core skills and knowledge needed to work in a specific professional field or enhance a current profession.

### Two-Year Degree (Associate's Degree)

Generally earned at a community college, a two-year degree can focus on liberal arts (general education) as a step towards transferring to a four-year college OR a two-year degree can focus on specific career training that leads directly into employment. To explore career-training certificate and degree options throughout Iowa, visit <https://educateiowa.gov/adult-career-comm-college/community-colleges/programs-offered-community-college>.

### Four Year-Degree (Bachelor's Degree)

A combination of liberal arts (general education) courses and a specific course of study for a major area of interest.

### Master or Doctorate Degree

Required for professions in medicine, law and higher levels of education, graduate level degrees are also attained in business administration and other specialty fields.

### Military or Specialized Training

There are many options when considering military or specialized training in one of the seven branches of the U.S. military. The first step is to take the ASVAB (Armed Services Vocational Aptitude Battery) test which helps identify the correct Military Occupational Specialty. Basic training will follow. There are also military academies and preparatory schools that focus on both academics and military training. Graduates can enter service as officers, ranking higher than enlisted military personnel. Learn more at [ICANSucceed.org/militaryoptions](http://ICANSucceed.org/militaryoptions).

\* "Iowa: Education and Workforce Trends Through 2025" Georgetown University Center for Education and the Workforce (2015)

## Education is Essential. A Four-Year Degree is Not.

Four years of college isn't for everyone, and the job market isn't set up for everyone to need a four-year degree. In fact, careers in areas such as advanced manufacturing, health care, transportation and communications utilities, agriculture and forestry, and the building and construction trades require education beyond high school but not a four-year degree. Jobs in these areas make up the largest part of the labor market, accounting for **46% of Iowa's labor market,\*** and **41% of job openings in Iowa.\*\*** The United States has a skills gap, meaning there are more job opportunities than there are skilled labor to fill them. One of these jobs can be yours. Earn the skills you need through specific career and industry training, from on-the-job training and apprenticeships, to career-focused certificate and degree programs at a community college or career training center.

## Earn As You Learn

The Iowa Building and Construction Trades Registered Apprenticeship Programs are overseen by the U.S. Department of Labor, Bureau of Apprenticeship and Training, and are "Earn and Learn" programs that combine on-the-job training with structured learning at **no cost** to students. While individual programs and trades vary, in many cases an apprentice student would spend time with experienced professionals on real job sites working and learning the trade. When not on a job, students are in classes. Both on-site and classroom experience provides a paycheck, and while exact figures vary by profession, the average apprentice makes about half of a journeyman's hourly wage with salary increases every six months, along with health care benefits and the opportunity to enroll in a pension program. Most programs also guarantee a job within the union upon completion of the registered apprenticeship program.



In addition to experience, a paycheck, and a job guarantee, many apprentice program classes and training can be applied to an associate's or bachelor's degree. For transfer credit specifics, talk to your local union representative about how programs can be transferred for college credit and to which colleges the transfer credits are accepted. Visit [ICANSucceed.org/careertraining](https://www.icansucceed.org/careertraining).

\* Data Source: Iowa Workforce Development *State of Iowa Laborshed Analysis 2023*: ([https://www.iowaworkforcedevelopment.gov/sites/search.iowaworkforcedevelopment.gov/files/documents/2018/statewidelaborshed\\_execsummary\\_2022.pdf](https://www.iowaworkforcedevelopment.gov/sites/search.iowaworkforcedevelopment.gov/files/documents/2018/statewidelaborshed_execsummary_2022.pdf))

\*\* Data Source: Iowa Workforce Development <https://www.iowaworkforcedevelopment.gov/occupational-projections>

## Building & Construction Trades - There Are So Many Options

- ▶ Boilermakers
- ▶ Bricklayers
- ▶ Carpenters
- ▶ Electricians
- ▶ Elevator Constructors
- ▶ Glaziers
- ▶ Insulators
- ▶ Ironworkers
- ▶ Laborers
- ▶ Linemen
- ▶ Millwrights
- ▶ Operating Engineers
- ▶ Painters & Drywall Finishers
- ▶ Plasterers Cement Masons
- ▶ Plumbers & Steamfitters
- ▶ Roofers & Waterproofers
- ▶ Sheet Metal Workers

### For More Information

Learn more about career training and apprenticeship programs including:

- ~ Career Descriptions
- ~ Program Contacts
- ~ Certificate & Degree Program Options
- ~ Videos About Each Career

Visit [ICANSucceed.org/careertraining](https://www.icansucceed.org/careertraining).



# PREPARE ACADEMICALLY



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Finance Your Future: Money Management Basics



A Parent's Role

## Develop a Four-Year Plan

A four-year plan outlines courses to take each year to ensure you meet graduation requirements while enabling you to incorporate career exploration and preparation into your high school schedule. Developing your four-year plan in eighth grade is just a first step. You should work with your parents and school counselor to revisit and fine-tune your plan each year, adjusting for changing interests and course availability.

### Sample Four-Year Plan

The table below shows a sample course plan. Use a similar table to plan your high school courses. Fill in courses you must take for graduation and use the remaining space to fill in courses recommended for your career pathway. Download the *Course Planner worksheet* at [ICANSucceed.org/materials](https://www.icansucceed.org/materials).

	Grade: 9 <sup>th</sup> Fall Semester	Credits	Grade: 9 <sup>th</sup> Spring Semester	Credits
English	<i>English I</i>	.5	<i>English I</i>	.5
Mathematics	<i>Algebra I</i>	.5	<i>Algebra I</i>	.5
History/Social Studies	<i>U.S. History I</i>	.5	<i>U.S. History I</i>	.5
Science	<i>Physical Science</i>	.5	<i>Physical Science</i>	.5
World Language	<i>Spanish I</i>	.5	<i>Spanish I</i>	.5
Visual/Performing Arts	<i>Band</i>	.5	<i>Band</i>	.5
Physical Education	<i>P.E.</i>	.5	<i>P.E.</i>	.5
Electives	<i>Creative Writing</i>	.5	<i>Personal Bookkeeping</i>	.5
<b>Credits Earned</b>		<b>4</b>		<b>4</b>
<b>Accumulated Credits (including previous years)</b>		<b>4</b>		<b>8</b>

## Optimum Preparation - Recommended High School Courses\*

Subject Area	Optimum 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 algebra II and trigonometry.	Algebra, Geometry, Trigonometry, Calculus, Statistics
Natural Science	4 years	One course each year of high school. To be better 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, Government, Economics
World Language	4 years	By taking 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.	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. Your future field may lie in one of those areas. Follow your interests, talents, and strengths, and remember to choose courses with high academic standards.	Fine Arts, Performing Arts, Computer Science, Technology

## Be Prepared - A Lot Can Change in Four Years

The optimum preparation chart is the recommendations for courses that best prepare students for college-level academics. While high schools may not require four years of each subject to graduate, if you are college-bound, or headed to a career that is heavy in math or science, take the fourth year. Studies show taking a year off can lead to remedial courses at the college-level and can make the transition into college much more difficult.

\* Source: Iowa Board of Regents: <https://www.iowaregents.edu/media/cms/building-your-future-pdf1833C832.pdf>



## Align Your Courses With a Career Pathway

The optimum preparation chart (pg 13) is a terrific guide to college preparation; however it is not the only guide you should take into consideration. Your future career should fit into your course selection as well. By selecting courses that align with your interests, you are building skills in areas that interest you and laying the groundwork for more advanced study. How to prepare:

- ▶ Go beyond high school graduation requirements.
- ▶ Follow your pathway recommendations for high school courses to gain experience and see if a career fits.
- ▶ Review college admission course requirements. Your district may not require world language to graduate, but most four-year schools have a world language admission requirement.
- ▶ Consider college credit courses such as AP or PSEO (pg16).

## Prepare for Career Training

If your career pathway is leading you toward a career that requires a more hands-on learning approach such as a career training certificate or diploma program, or a registered apprenticeship training program, there are many ways to prepare in high school.

- ▶ Supplement your required courses with career and technical education courses such as Intro to ACE, Engineering Concepts, Construction Technology, or Health Science. Pick classes that fit your career pathway.
- ▶ Explore Career Academy programs through local community colleges

Admission to an apprenticeship program or community college career training program is different than a four-year degree, but there are many similarities to the preparation process.

**Grades Matter.** Your transcript will play a role in the application process. Take classes that fit your career pathway and do your best.

**Entrance Exams.** You may not have to take the ACT® or SAT®, but you will take a placement exam for foundational math, writing, and science courses.

**Essential skills.** Take courses that help you build communication and technology skills such as speech, keyboarding, or a basic computer class that covers Microsoft Office.

## Understand Your Grade Point Average

Understanding your grade point average (GPA) will help you be more successful. Your GPA is calculated by assigning a point value to each grade you receive at the end of the quarter, trimester, or semester.

Traditionally, GPA is calculated on an unweighted scale. Unweighted GPA is measured on a scale of **0 to 4.0**. It doesn't take the difficulty of a student's coursework into account. A weighted GPA on the other hand, takes into account course difficulty rather than providing the same letter grade to GPA conversion for every student. Usually, weighted GPA is measured on a scale of **0 to 5.0**. An A in an Honors or AP class may translate into a 5.0 weighted GPA, while an A in a low level class will give you a 4.0 weighted GPA.

Colleges and universities consider your GPA when determining your admissions status as it is an indicator of how well you are likely to perform at the college level. Since your GPA starts your freshman year it's important to maintain your GPA from day one to get the full benefit of your four-years. You can increase your chances of having a high GPA by:

- ▶ **Studying hard.** Ask for help if your grades begin to slip.
- ▶ **Improve your attendance.** Try to avoid missing tests, homework, or projects. If you do miss something, schedule a make-up time right away.
- ▶ **Take Advanced Placement (AP) courses.** Many AP classes are weighted, meaning that they count significantly toward improving your GPA and can even push it above a 4.0.
- ▶ **Prepare for class.** Know what's expected of you. Some classes may come easy and others you'll have to study more than you ever have before. Find the study patterns that work best for you. Get into the habit of taking notes during class and completing all homework assignments on time. Find a quiet spot to review before tests and make review sessions a habit.

Here is an example of how one student's grades during the course of one semester were converted into a GPA. This is an example only; talk to your school counselor about how your GPA is calculated.

Class	Percent	Grade	Grade Points	Credits Attempted	Grade Points Earned
Art	81%	B-	2.67	0.5	$2.67 \times 0.5 = 1.335$
English	84%	B	3.0	0.5	$3.0 \times 0.5 = 1.5$
History	74%	C	2.0	0.5	$2.0 \times 0.5 = 1.0$
Math	93%	A	4.0	0.5	$4.0 \times 0.5 = 2.0$
Physical Education	79%	B+	3.33	0.5	$3.33 \times 0.5 = 1.665$
Science	80%	B-	2.67	0.5	$2.67 \times 0.5 = 1.335$
<b>Totals</b>				<b>3.0 attempted (3.0 earned)</b>	<b>8.835</b>
<b>GPA</b>					<b><math>8.835 \div 3.0 = 2.945</math></b>



## Real World Experience

Sometimes the best way to learn is to leave the classroom and take a career for a test drive. Work with your school counselor to set up job shadows and internships in career areas you are interested in. You can also make connections with local businesses for additional opportunities.

**Job Shadow:** Spend a day with a professional in a career of interest and see how their day-to-day job duties fit with your vision. Spending a day in their shoes can open your eyes to how they spend their time and help you visualize yourself following the same path.

**Internships:** While a job shadow is typically a one day experience, an internship is a longer, more in-depth journey through which you can discover unknown aspects of careers and receive hands-on experience performing the tasks and duties of your potential future career.

## Advanced Placement & College Credit Courses

Plan ahead and talk to your counselor about what options are available in your district and which classes would work best in your four-year plan. Remember these courses are the beginning of your college transcript. Only take courses if you are academically ready and prepared for a higher level of rigor and classroom expectations, as well as a greater time commitment.

- ▶ Advanced Placement (AP) courses are taught in high school at the college level. A test is given at the end of the course to potentially earn college credit.
- ▶ College Credit Courses or Concurrent Enrollment courses are college-level courses offered through local colleges that count towards both high school graduation and college level credit.

## College Admission Calculations & Criteria

Iowa's three Regent universities assign a Regent Admission Index (RAI) score to determine admission. In addition to required courses for admission, you must receive a minimum **245** on the RAI to be automatically admitted to one of these universities. Use this chart to find your score or visit [regents.iowa.gov/RAI](http://regents.iowa.gov/RAI).

Private colleges don't use the RAI, but they typically consider the same factors for admission, so your RAI score can be a good indicator for admission. Community colleges don't have specific admission requirements, but the RAI factors are usually considered for scholarships.

Element	Your Statistics	RAI Score Totals
ACT or SAT Composite Score	_____ x 3 =	_____
High School GPA	_____ x 30 =	_____
Number of RAI-approved courses Completed in High School	_____ x 5 =	_____
Add All Element Scores Together for RAI Score = _____		

## Finding the Right Fit

As a student, finding the education or training option that is the right fit for you is incredibly important. It may seem overwhelming - how can you know which school or training program is right for you when there are so many options to consider?

### Academic Fit

How well will you fit in, academically, with the other students? Look beyond minimum admissions requirements. You want to be challenged, but you may feel out of place if your academic abilities are significantly above or below the other students.

### Cultural Fit

Does the training program or college setting feel like a place you can spend a significant period of your life? Some things to consider when gauging cultural fit: size, location, student body, amenities, and student services. Explore all of the options before you decide what is right for you, and visit as many programs as you can to learn what feels "right" to you.

### Financial Fit

Is this program a good investment that will be worth the money and possible debt? Don't be scared away by the published cost of a college, and don't feel like you have to pick the least expensive option. Compare college costs using Net Price rather than "sticker price," and you may find that many of the "expensive" colleges are actually affordable. Visit [ICANSucceed.org/npc](http://ICANSucceed.org/npc) for a list of institutional net price calculators.

### Parent Tip

Ask your child about assignments and any upcoming tests or projects. Find out if your student is prepared and whether all homework is complete. Don't forget to ask how a test went and give your support.



# GET INVOLVED

START

Welcome to High School



Explore Careers



Prepare Academically



Get Involved



Finance Your Future: Money Management Basics



A Parent's Role

## Be Active and Get Involved

High school offers you the opportunity to get involved in extracurricular activities and community service which can be a lot of fun and give you a feel for future careers. Be active in school and community groups, sports and other activities. You'll have a good time and gain experience and skills you can't get in the classroom. You can:

- ▶ **Build skills.** Skills like leadership, teamwork, organization, and time management, which will help you in any career or future endeavor.
- ▶ **Improve your interpersonal abilities.** You'll work with all sorts of personalities throughout your life, and experience is the only way to learn success.
- ▶ **Find the career you love.** You might discover that you love to write articles or raise funds through one of your extracurricular activities.
- ▶ **Make friends.** Find activities and work opportunities that allow you to meet new people and have new experiences.

Look for activities that interest you — don't just choose what's popular or the things your friends are doing.

## Create an Activities Resume

A list of your activities is useful for scholarship and admission applications. You can also add jobs, volunteer positions, skills, and achievements. Build an activities resume using the template in the ICAN Resource Zone - [visit ICANsucceed.org/activitiesresume](http://www.icansucceed.org/activitiesresume).

Mallory Morgan	
419 Main Street • Annapolis, Iowa 52243 • (562) 555-1234 • jsmith@gmail.com	
<b>Education</b>	
Area High School	
GPA 3.77; Class Rank 84/288	
ACT Composite: 26	
Academic Awards: Academic Letter, National Honor Society and Honor Roll (3 yrs)	
<b>School Activities</b>	
Editor-in-Chief of The Spectator (school newspaper)	Grades 11-12
Student Council Vice-President	Grade 12
Class Treasurer	Grade 11
School Play - set designer	Grades 10-12
Soccer	Grade 9-12
Team Captain - Grade 12	
<b>Community Involvement</b>	
Assistant Little League Coach	Grades 11-12
Church Youth Group	Grades 9-12
Hospital Volunteer	Grade 11
Food Pantry Volunteer	Grades 9-11
Homecare Society Volunteer	Grade 10
Total Community Service Hours	232 Hours
<b>Employment</b>	
Waitress, The Restaurant	Grades 11-12
Provided honest and great customer needs, took orders, brought food to tables, refilled glasses, and cleaned tables.	
Grocery Clerk, The Store	Grade 9
Provided customer service, including greeting customers, bagging groceries and answering their questions. Also worked with stocking shelves and maintaining a clean and safe environment. Assisted with other duties as assigned.	
<b>Honors &amp; Awards</b>	
AP Scholar	Grades 11-12
Service & Leadership Award	Grade 11
Soccer MVP	Grade 11

## Get Hands-On Experience

- ▶ Talk to adults about how they chose their careers.
- ▶ Volunteer or intern at local organizations and businesses. Many scholarships use volunteer activities as major considerations in the awards process. Look for volunteer information at [volunteeriowa.org](http://www.volunteeriowa.org) and [volunteermatch.com](http://www.volunteermatch.com).
- ▶ Shadow different professionals to learn about their jobs. Find job shadowing resources and information at [internships.com](http://www.internships.com).
- ▶ Contact your regional Intermediary Network to find relevant work-based learning activities. Visit [ICANsucceed.org/intermediaries](http://www.icansucceed.org/intermediaries) to find your local connection.
- ▶ Research the education and training required for the careers you are interested in.

## Manage Your Time

Good time management skills will keep your stress level down throughout high school — and life. Use a planner or organizer, on paper or an app, to help you set goals and balance school with activities and fun.

- ▶ **Use it daily.** Immediately write down assignments, projects, due dates, and tests for each subject.
- ▶ **Include everything.** Activities, meetings, and practices reduce your available time; write them down so you can plan accordingly. Block off study time for upcoming tests.
- ▶ **Create a system.** Color-coding by subject or priority allows you to take in information at a glance. Label items A. Due Tomorrow; B. Items Due this Week; C. Items Due in 2-4 weeks; D. Items Due in a Month.
- ▶ **Plan backward.** Work back from due dates by writing down which parts of large projects you'll take care of each day. Don't forget to build in time for appointments or handle unexpected delays.
- ▶ **Check it twice.** Look at your list before you leave school to make sure you have everything you need. Cross or check off each assignment when you finish it.
- ▶ **Add notes for home.** Write down reminders for new supplies or materials you need, as well as information for your parents.
- ▶ **Prioritize.** Do the assignments due tomorrow first. For longer-term projects, try to fit chunks into the time you have available — study for a quiz in the half-hour before dinner, and spend two hours after dinner working on a paper.

## Intercollegiate Athletics

The governing bodies for college athletics have specific requirements that must be met by prospective student athletes in order to compete at the college level, including academic and GPA standards. Visit [ICANsucceed.org/colleageathletes](http://www.icansucceed.org/colleageathletes) to learn more.

# FINANCE YOUR FUTURE



Welcome to High School



Explore Careers



Prepare Academically



Get Involved



Finance Your Future: Money Management Basics



A Parent's Role

## Finance Your Future

Make a plan for how to pay for the education or training required in your career pathway. Research costs and discuss them with your parents. Decide how you'll cover any shortfalls — earning and saving money now, relying on scholarships and other financial aid, working through college, or attending a less-expensive program are all options. If you have a checking account, balance your checkbook or use an online budgeting app like [mint.com](https://www.mint.com). Try to set a rule that you'll never have less than \$100 in your checking account.

## Prepare for Scholarships

If you study hard in school and become involved in extracurricular activities, you will increase your scholarship opportunities. Scholarships are usually based on academics, leadership, community service, or talents such as music, drama, or sports. Some scholarships are also available for those with financial need. For information on Iowa scholarship opportunities, visit [ICANSucceed.org/scholarships](https://www.icansucceed.org/scholarships).

## Consider Part-Time Work or Community Service

Many students find they can manage a part-time job during the academic year. If you're considering a job while in high school, here are some things to know.

- ▶ Part-time jobs can help you build skills and gain experience. Make sure you find an employer that offers flexible scheduling for events and test prep.
- ▶ Money earned in part-time jobs can be saved and help with expenses.
- ▶ Community service or volunteering is a great way to gain experience with different organizations and to give back to your community. You can also earn hours toward organization commitments and build service experience that helps with scholarships.

## Tackle Money Matters Together

Discuss your financial plans with your parents/guardians. Talking with your parents can help you make decisions as you think about how you can put together resources for education and training after high school.

- ▶ Review your budget with your parents and discuss how much money (if any) your parents can contribute toward your education.
- ▶ Brainstorm options for paying out-of-pocket costs.
- ▶ Decide if you or your parents/guardians will borrow money (if necessary) and who will pay it back.
- ▶ Estimate an after-college budget to determine how much you can afford to repay in loans. With your parents, research realistic starting salaries in your planned field of study. Utilize the free **Return on College Investment Tool** by visiting [iowastudentloan.org/ROCItool](https://www.iowastudentloan.org/ROCItool) or schedule an advising session with ICAN at [ICANSucceed.org/apt](https://www.icansucceed.org/apt) or call (877) 272-4692.
- ▶ Talk about if and when a credit or debit card will be used, as well as the credit card interest rates, annual fees, minimum payments and other terms.

## Understand Financial Aid

Financial aid can include money you don't repay, such as scholarships, grants, and work-study (on-campus jobs), as well as student loans, which you will have to repay once your education is complete.

To determine financial aid, you and your parents will complete the FAFSA (Free Application for Federal Student Aid) when you're a senior in high school. Until then, it's important to understand college costs.

Average Tuition Rates in Iowa	
Two-year public college	\$5,190 - \$6,780* (\$173 - \$226 per credit hour)
Four-year public college	\$9,411 - \$10,497 per academic year
Four-year private college	\$4,000 - \$64,862 per academic year

You also need to figure in the cost of housing and food, as well as books and supplies. Visit the Resource Zone at [ICANSucceed.org/calculators](https://www.icansucceed.org/calculators) and use the in-school budget calculator to estimate your future costs.

\*30 credit hours per year.

# A PARENT'S ROLE

START

Welcome to High School



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Finance Your Future: Money Management Basics



A Parent's Role

Often parents are unsure of how to help their student plan for the future. While most of a student's success depends upon their own decision-making, there are things parents can do to help them be successful in high school and beyond.

## Time Management & Everyday Life

Little things are often overlooked as skills needing to be taught, and students find themselves without a clue when they are on their own. Give your student some added responsibility around the house and teach some life lessons along the way.

- ▶ **Life Skills.** Surprising as it may be, many college students only realize once they've left home that they don't know how to do staple tasks like laundry, cook anything outside of a frozen dinner, or basic car maintenance.
- ▶ **Time Management.** Every student should know how to use a personal calendar, whether on their phone or on paper, by the time they graduate. Tracking appointments, class schedules, extra-curricular activities, and understanding bill due dates are all part of being a responsible and independent adult.
- ▶ **Prioritize.** Not every student has the best sense of how to prioritize commitments and responsibilities. What comes first? When is it OK to say No? Make sure your student knows how to determine what's important and what can be saved for another day.

## Character Education or Transferable Skills

Your teen knows their way around social media apps and every tablet and phone on the market, but to be successful they will need more than just their tech savviness. Does your student treat other people with respect? Do they pull their own weight on a project? Do they take initiative and work independently?

- ▶ **Handshake.** You only get one chance to make a first impression and part of that first impression is a good handshake. Make sure your student knows how to give a firm, but gentle handshake.

- ▶ **Eye Contact and Posture.** You can tell a lot about someone before they say a word through non-verbal communication. Make sure your student has good posture and is comfortable making eye contact with people while having a conversation. Fidgeting, slouching, and staring at the floor while talking are all distractions that could undermine their true abilities and talents in the workplace.
- ▶ **Public Speaking.** Not everyone is made to be a professional public speaker. However, at some point in our lives, everyone has to talk to a group or present an idea. Work with your student to ensure they have some public speaking abilities. Practice eye contact, breathing, and speaking slowly by reading aloud or practicing speeches in front of a mirror. Encourage your student to take a public speaking class. It will help with communication skills, boost self-confidence, and help them overcome any fear of presenting in front of their peers.

The individual who is articulate, well-dressed, and professional, with the ability to present themselves and their ideas to a group of people can be the one who rises above the competition.

## Money Management - Lessons to Learn from Parents/Guardians

Additional life skills parents should help students understand before they head off on their own include:

- ▶ **Manage a bank account.** Owning and maintaining a checking and savings account is a life skill that lays the foundation for larger financial lessons. Teach them with a paper register or utilize an online budgeting app like [mint.com](https://www.mint.com).
- ▶ **Stick to a budget.** Empower your student by giving them money management lessons such as a cell phone or clothing budget. Let them participate in family financial discussions so they see how you make your monthly family budget work.
- ▶ **Explain how credit works.** You only get one chance to have a clean credit report. Make sure your student gets off on the right foot when it comes to building and maintaining good credit. If you aren't sure how to teach them about credit, check with your local bank or credit union to inquire about a teen or family money management course. Visit [ICANSucceed.org/videos](https://www.icansucceed.org/videos) for assistance.
- ▶ **Interest rates and loans.** Many individuals fail to understand how interest rates work until after they've had a loan or two. Make sure your student learns about interest rates and how loans for things like college, cars, and houses work.

### Parent Reminder Service

Receive monthly emails that support and guide you as you help prepare your student for life after high school. Visit [SP3.org](https://www.sp3.org) to register for the Student Planning Pointers for Parents (SP3) program.

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