Junior Year Planning Guide

2007 - 2008

Wake County Public School System

Office of Counseling and Student Services

www.wcpss.net

Table of Contents

Introduction	3
Planning Tools for the Junior Year	4
Junior Year Planning Calendar	5
Junior Planning Checklist	6-7
The College Search Simplified	8
College Comparison Worksheet	9
College Visit Information	10
Listing of NC Colleges and Universities	11-13
Financial Aid Quiz	14
Financial Aid for Juniors	15-16
Student Resume Activity Sheet	17
Sample Resume/Summer Opportunities	18

WELCOME BACK JUNIORS!

This planning guide is designed to help you plan a great junior year. There are many people and resources available to help you make the important decisions about your future. Use this guide to help you find information about college loans and scholarships, PSAT and SAT tests, and putting together a resume.

Use the Junior Year Planning Calendar to keep on track with deadlines and planning.

Talk to people about their careers, what they like, what they don't like and think about what you might want to do after high school, and what you need to do to get there.

- Know your graduation and promotion requirements. Most high schools require 26 credits to graduate, (Enloe, Longview, Phillips, and Southeast Raleigh require 20) and you can review Course of Study options here: http://www.ncpublicschools.org/curriculum/graduation
- Know your school counselor.
- Continue to explore career and college options.
- Know how to read and understand your high school transcript.

Parents:

Please encourage your student to actively participate in this planning process. You can help them be prepared for the challenges ahead, by helping them invest in planning for their future now.

Thank you to Eric Chancy of Apex High School and Shernita Telfair of Green Hope High School for compiling and creating this document.

Planning tools for the Junior Year

- ◆ <u>The Junior Year Planning Handbook</u> Use this handbook to guide you through the basic steps of College Planning. Ask questions of your counselors, parents and teachers along the way.
- ◆ <u>PSAT and SAT results</u> Sign up at your school for the PSAT. Your PSAT results will provide you a solid indication of what areas you need to focus on to achieve an appropriate score for college admission.
- ◆ <u>ACT results</u> In this region of the country, the SAT is more widely used as a standard for admission. Use this website to convert your current ACT score to the SAT Reasoning Test: http://www.collegeboard.com/prod_downloads/highered/ra/sat/satACT_concordance.pdf.
 - **NOTE: THIS SITE REFERS TO 1600 LEVEL SCORES. At this time, the College Board has not created a conversion scale for the new SAT to the ACT.
- ♦ <u>SAT Online course</u> at your high school See your Student Services Department to obtain the information on how to access the FREE course, procured for you by WCPSS! This is designed to help you individually raise your score!!!
- ◆ <u>ASVAB results</u> Offered by the Armed Services, requires NO military commitment, and provides excellent feedback on career opportunities for you. Find out from the CDC (Career Development Coordinator) at your high school when it is being offered.
- ♦ www.cfnc.org Referred to throughout this handbook, CFNC provides excellent tools for use throughout the planning process, as well as tools for your parents to use



Junior Year Planning Calendar

August-September	October	November	December
Review high school course plans and	□ Take the PSAT	□ Begin to prepare for	PSAT results are back.
school activities	□ Attend College	college	Identify college
□ Ensure that you are	Fair	entrance	features that suit
on track for	□ Review	essays by	your needs.
graduation and	academic	keeping a	These include
college entrance	records (report	diary of	size, location,
requirements	cards, GPA).	your	majors, financial
☐ Think about how		interests,	opportunities
you will pay for		educationa	and social or
college. □ Talk to your		l priorities and special	cultural activities.
parents.		talents.	□ Review
□ Schedule a meeting		□ Check on	CFNC.org
with your		nominatio	application
counselor.		n process	process
□ Enroll in honors,		for	□ Register for
AP, and advanced		military	SAT I, ACT or
courses if you can.		academies	SAT II Subject
^			tests,
1	Eslando ano	Manala	A u ! l
January	February	March	April
□ Look at the dates	February ☐ Find out how	□ Develop	□ Research
•			Research summer
Look at the dates for the SAT I, SAT II subject tests and	Find out how your counselor is going to do	Develop your high school	Research summer enrichment
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make	Find out how your counselor is going to do the junior	Develop your high school resume'. If	Research summer enrichment opportunities
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to	Find out how your counselor is going to do the junior interview and	Develop your high school resume'. If you are	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	Find out how your counselor is going to do the junior interview and make sure you	Develop your high school resume'. If you are taking an	Research summer enrichment opportunities
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to	Find out how your counselor is going to do the junior interview and make sure you meet with your	Develop your high school resume'. If you are taking an AP exam,	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	Find out how your counselor is going to do the junior interview and make sure you meet with your counselor.	Develop your high school resume'. If you are taking an AP exam, talk with	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. Student	Develop your high school resume'. If you are taking an AP exam, talk with your	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make	Develop your high school resume'. If you are taking an AP exam, talk with your teacher	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you research	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about registratio	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you research NCAA	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about registratio n	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you research NCAA Clearinghouse	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about registratio	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you research NCAA	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about registratio n informatio	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary tests.	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you research NCAA Clearinghouse requirements.	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about registratio n informatio n.	Research summer enrichment opportunities and part time
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary tests.	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you research NCAA Clearinghouse requirements. June □ Finalize your course	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about registratio n informatio n. July	Research summer enrichment opportunities and part time jobs.
Look at the dates for the SAT I, SAT II subject tests and ACT dates. Make sure you register to take the necessary tests. May Prepare for final	□ Find out how your counselor is going to do the junior interview and make sure you meet with your counselor. □ Student athletes make sure you research NCAA Clearinghouse requirements. June □ Finalize your	Develop your high school resume'. If you are taking an AP exam, talk with your teacher about registratio n informatio n. July Visit	Research summer enrichment opportunities and part time jobs.

Junior Planning Checklist

STUDENTS

Students

- Register to take the PSAT/NMSQT (your school automatically provides this test).
- Check the dates and locations of local college fairs.
- ♦ Attend college fairs.
- ◆ Take the PSAT
- Register for challenging course. (i.e., honors, advanced placement)
- Refine your lists of schools; eliminate the ones that do not meet your criteria.
- Request catalogs for schools remaining on your list.
- Visit those schools as well, many offer campus tours.
- Consider taking SAT prep courses to improve your scores.
- Register to take the SAT or ACT if appropriate to your post secondary plans.
- Find out which schools require the SAT II subject tests in addition to the SAT test, there are currently 15 subject test.
- Consider volunteer experience in your area of interest.
- Finalize your list of 6-10 colleges or universities.
- Note all admissions deadlines.
- Register for a CFNC.org account to apply online if you don't already have one.
- Develop a resume and keep it updated. CFNC.org can keep track of all of these things for you.
- ♦ Conduct scholarship research over the summer! You want to start applying for scholarships at the beginning of your senior year!
- ♦ ATHLETES! If you intend to participate in college athletics at a Division I or II school, start your NCAA Clearinghouse application at the END of the Junior Year. There is a staff member in your Student Services department who can assist you with this.

PARENTS

- ♦ Help your student make realistic goals.
- Look at the financial costs for various colleges.
- ◆ Have your student start a checklist that includes deadlines and make sure they complete it.
- Allow your student to make their own future plans.
- Encourage independence, so that they will complete their own applications.
- Make sure they keep up their grades and turn in all assignments.
- Encourage them to do volunteer work and participate in extracurricular activities.
- Meet with your student's counselor and attend any programs that are offered at the school.
- Make it possible for your student to visit many schools in his/her list.

- Teach your student how to advocate for themselves <u>respectfully</u>.
- Encourage your student to sign up for SAT study courses.
- Instill in your student the importance of deadlines. They will be crucial in their senior year.

STUDENT SERVICES

- Post information about volunteer opportunities and summer internships.
- ♦ Meet with all of the Juniors and discuss requirements for both graduation and individual school/college admissions.
- Invite as many colleges and/or universities to your school as possible.
- Maintain catalogs and applications so that the students can look at them.
- Conduct parent and student workshops that will help with their transitions.
- ◆ Provide information and applications for SAT, ACT, SAT II and Financial Aid information and FAFSA forms.
- Send out transcripts and student records as requested.
- Encourage students to make good grades during their junior year as this is an important time to solidify good grades and class rank.
- Schedule appointments with parents and students to discuss post-secondary planning and appropriate options that meet their needs.



The College Search Simplified

WHO: Student should be doing the primary research – this is his/her college education. Parents should be involved, having active discussions about schools, choices, monetary considerations and monitoring progress.

WHAT: Actual usable information that will help facilitate the college planning process.

- 1) Use the College-Choice Worksheet from CFNC to help determine the traits most important to you in a school.
- 2) Take an interest inventory or career assessment if you have not already:

 http://www1.cfnc.org/Career_Center/Career_Key/home_-Career_Key.aspx

 http://www.princetonreview.com/cte/quiz/career_quiz1.asp
- 3) Your major is the primary reason for selecting a school, so make sure that your major(s) is available at the schools your research. For help in finding a college that has your intended major(s), look for the Index of Majors on: www.princetonreview.com/.
- 4) If you are looking for a North Carolina school, use www.cfnc.org to help you research schools that relate to your specific interests. For schools outside of NC, refer to www.collegeview.com or www.collegeboard.com. If you do not have internet access, please use The College Handbook, located in your Student Services office or your Media Center.
- 5) Using the table in this handbook (p 7), fill in the information using the resources listed above.

WHEN: All through the junior year.

WHERE: Some at school, some at home. Not just one or the other.

HOW: Using the tools listed above, as well as contacting colleges directly for information. Please refer to the next two pages for school websites and phone numbers.

There is a huge difference between this "paper" tour of a college that you will create by doing your research, a virtual tour that you might be able to take online and a real, personal tour of the college. Please visit colleges so that you get a true feel for the campus and the level of regular activity. Schedule that visit when school is in session – summer is great for travel, but not to get the real feel for a school.

Did you know that you can first go to a Community College and still finish a four-year degree on time? Did you know that you cannot learn firefighting at a four-year UNC system school, but that our UNC system Community Colleges have this curriculum? Make sure that your college choice very accurately reflects your individual career goals and intentions! Two-year schools present some very attractive options for students who are not ready to pay the costs of a four-year university, or might like to explore other vocational interest options, even while accumulating college-transferable credits.

College Comparison Worksheet

		T	1
Oallana Nama			
College Name			
Location			
-distance from home			
Expenses			
-tuition, room, board			
-est. total budget			
-application fee, deposit			
Size			
-enrollment			
Environment			
-type of school			
-setting (rural/urban)			
-size of nearest city			
-coed/single-sex			
-religious affiliation			
Admission			
Requirements			
-deadlines			
-tests needed			
-avg. GPA, rank, SAT			
-notification date			
Academics			
-my major offered?			
-accreditation			
-student-faculty ratio			
-avg. class size			
Financial Aid			
-deadlines			
-school-specific form?			
-% receiving aid			
-scholarships?			
Housing			
-guaranteed freshman			
housing?			
-meal plan			
Facilities			
-academic	1		
-academic -recreational	1		
	1		
-other			
Activities	1		
-clubs, organizations	1		
-Greek life	1		
-athletics/intramurals	1		
-study abroad			

College Visit Information

You have made it to your junior year and the time has come for you to decide where you will be after you graduate from high school. Junior year is a great time to go visit potential colleges of your choice. First, call admissions to check when each college has their open house so that you will be able to get a first class tour. You need to start doing this early. The time to start applying will be here before you know it. A lot of college admission counselors will also meet individually with you and your parents to talk to you about your school. The more you are familiar with student life, academics and the campus in general the better off you will be to make a sound decision. Admissions can arrange to introduce you to upperclassmen and professors, and help you to determine your level of comfort with the school.

There are also other benefits to visiting colleges in your junior year. You will know what classes you need to sign up for in your senior year and what grades/GPA may be necessary for admission. Knowing the range of G.P.A and SAT scores of the current year's freshmen class will be very helpful to you.

Once you have narrowed your list of colleges, set up campus visits throughout your senior year.

SUGGESTIONS FOR YOUR VISIT

- 1. Pick a time to visit when classes are in session so that you can see the student interaction on campus.
- 2. See if they allow overnight visits in a dormitory or residence hall.
- 3. If you are interested in a sport, try to make contact with the coach of that sport.
- 4. Pick up a copy of the Campus Catalog and/or School Newspaper.
- 5. Talk to the students that actually attend the school.
- 6. Find out the cost to attend per year and the Financial Aid process.
- 7. Verify admission requirements and what is required for acceptance.
- 8. Check to see which programs are the most well-known.

QUESTIONS TO ASK YOUR CAMPUS TOUR GUIDE

- 1. How do students fit in here?
- 2. What student organizations are open to freshmen?
- 3. How adequate are the research facilities and student union?
- 4. What is the percentage of classes that are taught by a professor versus a Teaching Assistant?
- 5. What are the housing options for freshmen? How many students live off campus?
- 6. Why did you choose this particular college?
- 7. How accessible are the college professors?
- 8. What are the biggest issues on campus?
- 9. What are the courses that present the biggest challenge for freshmen?
- 10. How are the dining facilities on campus?
- 11. Are freshman allowed to have cars on campus?

4-year UNC System Schools

College	Website
Appalachian	www.appstate.edu
East Carolina University	www.ecu.edu
Elizabeth City State Univ.	www.ecsu.edu
Fayetteville State University	www.uncfsu.edu
NC A&T University	www.ncat.edu
NC Central University	www.nccu.edu
NC School of the Arts	www.ncarts.edu
NC State University	www.ncsu.edu
UNC Asheville	www.unca.edu
UNC Chapel Hill	www.unc.edu
UNC Charlotte	www.uncc.edu
UNC Greensboro	www.uncg.edu
UNC Pembroke	www.uncp.edu
UNC Wilmington	www.uncwil.edu
Western Carolina Univ.	www.wcu.edu
Winston-Salem State Univ.	www.wssu.edu

4-vear Private NC Schools

4-year Private NC Schools	
College	Website
Barton College	www.barton.edu
Belmont Abbey	www.bac.edu
Bennett College	www.bennett.edu
Brevard College	www.brevard.edu
Campbell University	www.campbell.edu
Chowan College	www.chowan.edu
Davidson College	www.davidson.edu
Duke University	www.duke.edu
Elon University	<u>www.elon.edu</u>
Gardner-Webb University	www.gardner-webb.edu
Greensboro College	www.gborocollege.edu
Guilford College	www.guilford.edu
High Point University	www.highpoint.edu
Johnson C. Smith Univ.	www.jcsu.edu
Lenoir-Rhyne College	www.lrc.edu
Louisburg College	www.louisburg.edu
Mars Hill College	www.mhc.edu
Meredith College	www.meredith.edu
Methodist College	www.methodist.edu
Montreat College	www.montreat.edu
Mount Olive College	www.mountolive.edu
North Carolina Wesleyan College	www.ncwc.edu
Peace College	www.peace.edu
Pfeiffer University	www.pfeiffer.edu
Piedmont Baptist College	http://www.pbc.edu/ps/ps_Default.aspx
Queens College	www.queens.edu
Salem College	www.salem.edu

11

St. Andrews Presbyterian	www.sapc.edu
St. Augustine's College	www.st-aug.edu
Wake Forest University	www.wfu.edu
Warren Wilson College	www.warren-wilson.edu
Wingate University	www.wingate.edu

2-year NC Community College and Technical Schools

School	Website
Alamance Community College	www.alamance.cc.nc.us
Asheville-Buncombe Tech Comm. College	www.abtech.edu
Beaufort County Community College	www.beaufort.cc.nc.us
Bladen Community College	www.bladen.cc.nc.us
Blue Ridge Community College	www.blueridge.edu
Brunswick Community College	www.brunswick.cc.nc.us
Caldwell Comm. Coll. & Tech. Institute	www.ccti.edu
Cape Fear Community College	www.cfcc.edu
Carteret Community College	www.carteret.edu
Catawba Valley Community College	www.cvcc.edu
Central Carolina Community College	www.cccc.edu
Central Piedmont Community College	www.cpcc.edu
Cleveland Community College	www.clevelandcommunitycollege.edu
Coastal Carolina Community College	www.coastalcarolina.edu
College of The Albemarle	www.albemarle.edu
Craven Community College	www.cravencc.edu
Davidson County Community College	www.davidson.cc.nc.us
Durham Technical Community College	www.durhamtech.edu
Edgecombe Community College	www.edgecombe.edu
Fayetteville Technical Community College	www.faytechcc.edu
Forsyth Technical Community College	www.forsythtech.edu
Gaston College	www.gaston.edu
Guilford Technical Community College	www.gtcc.edu
Halifax Community College	www.halifaxcc.edu
Haywood Community College	www.haywood.edu
Isothermal Community College	www.isothermal.edu
James Sprunt Community College	<u>www.sprunt.com</u>
Johnston Community College	www.johnstoncc.edu
Lenoir Community College	www.lenoircc.edu
Martin Community College	www.martincc.edu
Mayland Community College	www.mayland.edu
McDowell Technical Community College	www.mcdowelltech.edu
Mitchell Community College	www.mitchellcc.edu
Montgomery Community College	www.montgomery.edu
Nash Community College	www.nashcc.edu
Pamlico Community College	www.pamlico.cc.nc.us
Piedmont Community College	www.piedmontcc.edu
Pitt Community College	www.pittcc.edu
Randolph Community College	www.randolph.edu
Richmond Community College	www.richmondcc.edu

Roanoke-Chowan Community College	www.roanokechowan.edu
Robeson Community College	www.robeson.cc.nc.us
Rockingham Community College	www.rockinghamcc.edu
Rowan-Cabarrus Community College	www.rowancabarrus.edu
Sampson Community College	www.sampsoncc.edu
Sandhills Community College	www.sandhills.edu
South Piedmont Community College	www.spcc.edu
Southeastern Community College	www.sccnc.edu
Southwestern Community College	www.southwesterncc.edu
Stanly Community College	www.stanly.edu
Surry Community College	www.surry.edu
Tri-County Community College	www.tricountycc.edu
Vance-Granville Community College	www.vgcc.edu
Wake Technical Community College	www.waketech.edu
Wayne Community College	www.waynecc.edu
Western Piedmont Community College	www.wpcc.edu
Wilkes Community College	www.wilkescc.edu
Wilson Technical Community College	www.wilsontech.edu



Financial Aid Quiz

1) We can't qualify for any student loans.	T	F
2) Everyone is eligible for Financial Aid.	T	F
3) I don't need to submit the FAFSA form to receive aid.	T	F
4) There is a fee to submit the Free Application for Federal Student Aid.	T	F
5) Scholarships are reserved only for those who are academically talented	ł. T	F
6) Individual schools do not need more information than what is on the application for me to receive financial aid.	T	F
7) My job off-campus can qualify as work-study.	T	F
8) Unsubsidized loans are loans where the federal government pays the interest while I am in college.	T	F
9) If I quit school, my loans are not due to be paid back until six months after I would have graduated.	T	F
10) There are no opportunities for scholarship available to me as a junior.	. T	F



Financial Aid for Juniors

The best financial aid you can receive is through your own good planning! As a junior, the smartest thing you can do is find out what financial aid is out there for you, when it is due, and prepare your materials accordingly (including a resume or activity sheet, detailed later in this handbook). Most scholarship opportunities take place in the senior year – however, there are a few opportunities out there for juniors, particularly at individual colleges and universities sponsoring junior programs.

First and foremost, DON'T PAY ANYONE FOR SCHOLARSHIP INFORMATION! If you receive a letter in the mail about your "appointment", ignore it. There are a lot of scams out there that will take you for several hundred to several thousand dollars, and give you less information than you can receive for free from your high school.

There are two types of financial aid: Gift-based aid and Need-based aid

Gift-based aid comes in two forms: scholarships and grants.

How can I best prepare for scholarships?

- Get good grades
- Participate in extracurricular activities, particularly things in which you have a serious interest.
- Be involved in your community, and take leadership roles.
- Start digging for scholarships, even though many will not be available to you as a junior the point is to be ready for them as a senior!

Who can get a scholarship? Many people miss out on opportunities because they simply don't look in places close to home:

- 1) What major will you pursue? Who has scholarships related to your major?
- 2) Do you work? If so, does your employer have a scholarship available?
- 3) Do your parents work? If so, do their employers have scholarships available?
- 4) Are your parents members of any professional organizations that sponsor scholarships? ASK!
- 5) Are you or your parents members of any organizations Boy Scouts, CASL Soccer, Lions Club, Rotary Clubs, etc.
- 6) Are either of your parents and in some cases grandparents veterans of active military service? ASK!
- 7) Have you examined your ethnic heritage for possible scholarship opportunities sponsored by ethnic-based organizations?
- 8) Do you have a special need or talent? Any special medical conditions diabetes, learning disabilities or any disability that severely affects major life functions such as learning, working, etc.
- 9) ESSAYS people hate to write them, and so they often lack applications.
- 10) Make sure you fill out college-specific financial aid forms many schools have their own forms aside from the generic FAFSA form mentioned below.

You can perform scholarship searches on the following websites:

www.scholarshipplus.comwake www.fastweb.com www.cfnc.org Grants primarily depend on your EFC (Estimated Family Contribution) from the FAFSA (Free Application for Federal Student Aid) form. You cannot actually fill out the FAFSA until January of your senior year. HOWEVER, you can encourage your parents to schedule a meeting with the **Financial Aid Advisor** at your high school, to use the financial aid calculators and planning tools available on www.cfnc.org and to meet with their financial advisor/planner if they have one.

Need-based aid comes in two forms: employment and loans.

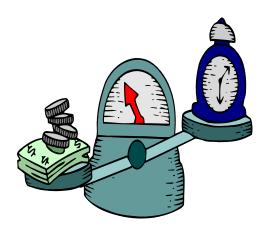
To be eligible for need-based aid, you must fill out the FAFSA form. If you, or your parents would like to review the FAFSA, please visit www.fafsa.ed.gov. DO NOT PAY ANYONE FOR FAFSA SUBMISSION! It is a free form, and many companies are happy to charge you to submit it for you.

Employment will typically be an on-campus position, monitoring the front entrance of a dormitory, or working in a business office, or almost anywhere that a need arises on campus. You will be paid by the school.

Loans come in all shapes and sizes, but there are two key words: subsidized and unsubsidized. Subsidized loans are essentially interest-free until you finish school OR are not a full-time student for six months. (If you leave school, six months later you are expected to start paying back the loans!) Unsubsidized loans wind up being more expensive, because they accrue interest the whole time you are in school, even though you do not start paying them back until you are six months out of school, finished or not.

	Subsidized loan	Unsubsidized loan
Original Amount	5000	5000
Interest rate	4.17%	4.17%
Interest while in school	\$0	\$768+-
Amount owed upon graduation	5000	5768

It may not make a big difference to you now, but what if you have to borrow this amount and more to finance school? It makes financial sense to fill out the appropriate paperwork in order to reduce the amount of interest you will have due in the end.



Student resume activity sheet - compliments of WCPSS Postsecondary Planning Guide

The development of your student resume is an important step in planning for your future. You will use your student resume for many pursuits, including, but not limited to: after-school and summer employment, volunteer work, job shadowing and internships, college applications, and scholarship applications. Your school counselor may use your resume (during your senior year) to write recommendations and to help you with the scholarship process. Each senior is encouraged to have a resume and share with the counselor.

Your resume should be in a format that best highlights your experience, education and interests. A sample/template is included on the next page.

One possible resume format will include the following sections: Heading: Name, Address, Telephone, email

Skills: Technical and Computer Skills, People Skills, Language Skills, Work Skills, Certifications

Education: Specialized classes or training, expected graduation from MHS

Experience: Volunteer and paid work, special projects you have completed

Activities: School and community activities in which you have participated (include dates, offices and awards)

Interests: Cover anything not in "Activities"

References: At least two non-family persons who can say great things about you, your character and your work

To create an online resume, visit CFNC.org and click on the Student Planner tab. You will need to create a USERNAME to use the High School Planner feature.

First Last

Skills List here the skills that you have (Cad Drafting, Culinary Arts, etc.)

Work and volunteer experience

List here any working experience (McDonald's, clerical work, etc.) you have as well as volunteer experience (church, Habitat for Humanity, etc.)

Education 19xx - 19xx Apex High School Apex, NC

Working toward high school diploma

6) [Details of position, award, or achievement.]

Interests and activities

List your extracurricular activities and hobbies.

References List here three people who know you well and their phone numbers.

Summer opportunities

Many colleges and universities have individual summer opportunities that allow students to involve themselves in a career interest, often for a small free or even for free. Often, those opportunities are not widely publicized, and students miss out. For a list of summer opportunities, please visit www.cfnc.org, and click "Search CFNC", then type in "summer opportunities".

Don't stop there! If you don't know of anything that is readily available, ask around! Start with Student Services, and no one said that you couldn't call the radio station or the Town Planning department yourself!

Also, there are many volunteer opportunities available, depending on your interest and level of commitment (how often you are willing to participate). You can job shadow or participate in an internship over the summer, but summer is a great time to show you are more than an academic student, and that you are interested in and worthy of a chance to go to the school of your choice.

Other summer opportunities can be found at individual school institutions by using the websites listed in the college planning section of this handbook.