Your Successes!

I taught myself to ride a bicycle when I was eight.

I’m a great cook.

I created my first work opportunity when I was 14.

I had perfect school attendance last year.

I’m a teacher’s assistant in my Tae-Kwon-Do class.

I fluently speak at least two languages.
Preview

Today we will answer these questions

• What does it mean to “invest in myself”?
• Does education really have an impact on my future earnings?
• How can I minimize the costs of advanced education?

Use what you learn today to outline a plan to “invest” in yourself through education and by continually developing skills.

Meet Kevin and Gina

Kevin – senior
• Works part-time in restaurant
• Pursuing career in medical field
• Worried about paying for college

Gina – sophomore
• Works part-time at uncle’s auto repair shop
• Wants to work full-time after graduation
• Uncertain about post-secondary education
• Worries about family finances

Plan Ahead for a Career

• Proactively plan to take charge of your own future.
• Expand your options rather than limit choices.
• Be positioned to take advantage of opportunities along the way.
• Have potential to rebound faster if unemployed.
• Enjoy the work you do.
An Education is an Investment in You
Invest in education throughout your career:
• Gain new skills and sharpen existing skills so you are “marketable.”
• Keep up to date in the job market.
• Adapt to changes in employment trends.
• Provide flexibility to make career moves.

Education Options
• Four-year colleges
• Two-year colleges
• Apprenticeships
• Military

Which option(s) seem a good match for you?

How to Manage Education Costs
One of the most important and expensive events in your life should not be handled with haphazard decisions.

Streamline Expenses
• Stick to a budget
• Avoid nonessential expenses
• Use discounts
• Look for freebies: scholarships, grants, credit in high school, testing-out options

Comparison Shop
• Establish minimum criteria
• Weigh value with what you can afford
• Match to your situation and future plans

Be Strategic About Income Sources
• Consider the long-term value
• Explore or jumpstart your career
• Earn while you learn
• Apply for tuition reimbursement or scholarships
• Use loans with caution
More Ways to Manage Education Costs

More students drop out of college programs due to finances than because of grades.*

Know Before You Go

• Find out prerequisites
• Prepare to meet requirements
• Plan to cover costs (tuition and living costs)

Finish on Time (or Early)

• Map out a plan
• Stick to the plan
• Minimize need for catch-up courses

Take Steps Now

• Save and invest money
• Take care of required courses in high school
• Explore options
• Position self for eligibility (entrance requirements, entry-level jobs, scholarships, internships)

*Source: www.publicagenda.org/theirwholelivesaheadofthem/reality1

Challenge

1. Outline a plan to pursue a career that you find interesting now.
2. Select an education option that is a realistic way for you to get a good start in that career.

Reflection

• What are the three greatest challenges I will face when preparing for my first career?
• What are the greatest opportunities I might encounter while preparing for my first career?