

A GUIDE FOR

Next

TENNESSEE FRESHMEN

This guide belongs to: _____

The best way to describe me is _____

The thing(s) I do best is/are _____

The thing I dislike more than anything else is _____

What I hope for most in my life is _____

The place I would most like to visit is _____

My favorite food is _____

I wish _____

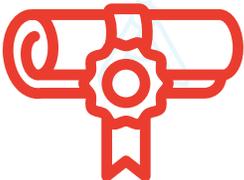
The color that would describe my mood (or personality) is _____

One word that describes my thoughts about high school is _____

In ten years, I would like to be _____

As exciting as it may be to finally be in high school, four years will fly by and then you will be faced with what comes NEXT. This Guide is intended to help you prepare for that NEXT step. Many people will be involved in helping you prepare for life after high school. In the table below, list the information for the primary contacts at your high school you can go to help researching colleges and/or planning for a career. We call this group your Student Success Team. Each member has a different and unique role in helping you realize your dreams, take the next steps, and reach the finish line.

STUDENT SUCCESS TEAM MEMBER	CONTACT
School Counselor:	Phone: Email:
College/Career Counselor:	Phone: Email:
Helpful Teacher:	Phone: Email:
Coach/Adult Mentor:	Phone: Email:
Family Member:	Phone: Email:
Other:	Phone: Email:



THIS GUIDE HAS AREAS IN WHICH TO RECORD PERSONAL INFORMATION. IF YOU WILL BE CARRYING THE GUIDE FROM PLACE-TO-PLACE OR ARE AT RISK OF LOSING IT, PLEASE DO NOT WRITE YOUR PERSONAL INFORMATION IN THIS GUIDE.

Congratulations – You’re a FRESHMAN!

Starting ninth grade is not just another grade transition. For most students it is a major life change. Coupled with tougher classes, more intense schedules, and greater social pressures, the transition from middle school to high school can be stressful, but also fun and exciting. But high school is just the first step toward the rest of your life.

For many students, that next step is earning a college degree or certificate. If you think college is too expensive, you'll be happy to learn that every Tennessee high school graduate, who is a Tennessee resident or eligible non-resident, has the opportunity to be admitted into a community college or Tennessee College of Applied Technology (TCAT) and attend tuition-free!

This Guide can't provide every potential pathway to your future career and college, but it will be a good introduction to the world of college and the world of work. Along the way, we'll talk about success skills like communication and team building. So, take notes, ask questions, and become engaged in the process, because going to high school, college, and preparing for the real world takes time, planning, and a lot of support. DON'T FORGET, your Success Team is available throughout the year to help you through every step and answer questions.

What are your plans for after high school?

- Attend a four-year college or university to earn a bachelor's degree
- Enroll in a community college first, and then transfer to a university after two or three years to earn a bachelor's degree
- Obtain an associate degree or certificate at a community college
- Obtain a certificate or license from a Tennessee College of Applied Technology (TCAT) or other technical/vocational school
- Enlist in the military
- Immediately enter the workforce
- I have no idea

“Change can be scary, but you know what’s scarier? Allowing fear to stop you from growing, evolving, and progressing.”

- MANDY HALE

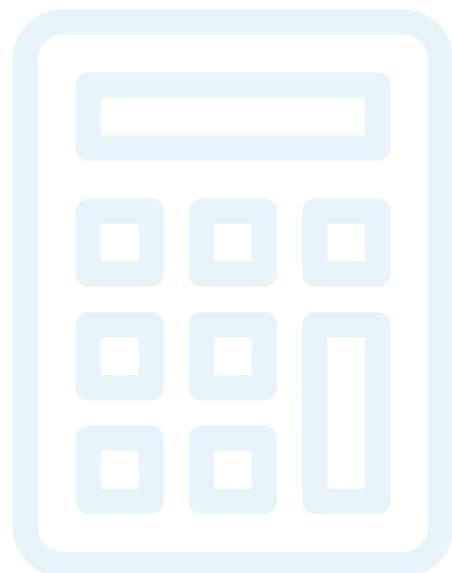


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SECTION 1



DREAM



**“IF YOU CAN IMAGINE IT,
YOU CAN ACHIEVE IT; IF
YOU CAN DREAM IT, YOU
CAN BECOME IT.”**

- William Arthur Ward

It's never too early to dream big! In this section, you will learn what makes you unique and what motivates you to do your best.

What is the Career You've Dreamed of?

In order to choose a career that will give you personal satisfaction, you must spend some time thinking about what really interests you. This activity helps you match your interests to different types of careers. Circle the letter of each activity below that sounds interesting to you.

- | | | |
|--|---|--|
| A – Operate a printing press | D – Analyze handwriting | A – Sing in a concert |
| B – Study the causes of earthquakes | B – Design indoor sprinkler systems | R – Direct the takeoff/landing of planes |
| C – Plant and harvest crops | E – Run a factory sewing machine | G – Operate a cash register |
| R – Replace a car window and fender | G – Develop personnel policies | B – Collect rocks |
| E – Analyze reports and records | C – Train racehorses | H – Start a business |
| E – Operate a machine | D – Guard an office building | L – Draft a blueprint |
| G – Work in an office | G – Run a department store | M – Assess student progress |
| H – Answer customer questions | A – Write for a newspaper | R – Design an airplane |
| D – Write reports | G – Use a calculator | O – Wrap a sprained ankle |
| J – Help former prison inmates find work | O – Help people at a mental health clinic | I – Guide an international tour group |
| L – Design a freeway | L – Remodel old houses | P – Solve technical problems |
| M – Plan educational lessons | M – Care for young children | J – Provide spiritual guidance to others |
| N – Balance a checkbook | D – Locate a missing person | C – Manage a veterinary clinic |
| O – Take an X-ray | N – Plan estate disbursements/payments | K – Lead others |
| P – Write a computer program | P – Enter data | E – Operate heavy equipment |
| C – Train animals | A – Design a book cover | C – Manage a fish hatchery |
| C – Be in charge of replanting forests | E – Build toys with written instructions | E – Assemble cars |
| A – Act in a TV show or movie | O – Figure out why someone is sick | K – Protect our borders |
| D – Solve a burglary | R – Fly an airplane | A – Play an instrument |
| E – Check products for quality | C – Learn how things grow and stay alive | J – Plan activities for adult day care |
| L – Build an airport | H – Sell cars | B – Research soybean use in paint |
| G – Keep company business records | I – Work as a restaurant host or hostess | J – Provide consumer information |
| E – Put together small tools | D – Fight fires | D – Guard money in an armored car |
| P – Design a website | G – Keep payroll records for a company | B – Study human behavior |
| M – Tutor students | O – Work in a nursing home | E – Fix a television set |
| C – Work at a zoo | G – Hire new staff | M – Run a school |
| J – Take care of children | O – Run ventilators/breathing machines | E – Fix a control panel |
| O – Plan special diets | R – Drive a taxi | J – Help friends with personal problems |
| A – Choreograph a dance | A – Broadcast the news | C – Oversee a logging crew |
| K – Lobby or show support for a cause | K – Audit taxes for the government | B – Study weather conditions |
| H – Sell clothes | B – Sort and date dinosaur bones | H – Pack boxes at a warehouse |
| E – Work with your hands | O – Give shots | A – Teach dancing |
| I – Work at an amusement park | C – Design landscaping | O – Sterilize surgical instruments |
| N – Sell insurance | P – Give tech support to computer users | B – Study soil conditions |
| I – Learn about ethnic groups | D – Work in a courtroom | N – Play the stock market |
| P – Manage an information system | C – Care for injured animals | C – Protect the environment |
| L – Appraise the value of a house | I – Serve meals to customers | M – Grade papers |
| M – File books at the library | L – Build kitchen cabinets | R – Operate a train |
| E – Make three-dimensional items | N – Refinance a mortgage | L – Order building supplies |

E - Paint motors
 P - Develop new computer games
 H - Buy merchandise for a store
 K - Work to get someone elected
 C - Identify plants in a forest
 D - Guard inmates in a prison
 L - Read blueprints
 H - Line up concerts for a band
 K - Ask people survey questions
 G - Manage a factory
 O - Work as a nurse in a hospital
 A - Paint a portrait
 K - Testify before Congress
 B - Work with a microscope
 I - Schedule tee times at a golf course
 C - Classify plants
 O - Transcribe medical records
 E - Install rivets
 C - Raise worms

N - Balance accounts
 M - Develop learning games
 J - Read to sick people
 P - Repair computers
 B - Compare sizes and shapes of objects
 C - Fish
 R - Repair bicycles
 K - Deliver mail
 M - Teach Special Education
 H - Set up a tracking system
 G - Manage a store
 H - Advertise goods and services
 H - Distribute supplies to dentists
 O - Compete in a sports event
 I - Check guests into a hotel
 M - Teach adults to read
 L - Follow step-by-step instructions
 N - Collect past due bills
 K - Inspect cargo containers

E - Work in a cannery
 O - Coach a school sports team
 P - Update a website
 C - Hunt
 D - Enlist in a branch of the military
 H - Sell sporting goods
 J - Cut and style hair
 B - Experiment to find new metals
 N - Work in a bank
 P - Work with computer programs
 N - Loan money
 L - Hang wallpaper
 D - Make an arrest
 O - Deliver babies
 H - Persuade people to buy something
 H - Stock shelves
 I - Serve concession stand drinks

Career Evaluation

Count the number of times you circled each letter and record each number in the chart below.

A	E	J	N
B	G	K	O
C	H	L	P
D	I	M	R

Now that you have the results from your career interest assessment, it's time to learn about specific career fields that match your interests. Write down the three letters with the most responses. These are your top three areas of career interest.

Find and read the description of your top three areas of career interest on the next page. Then, record their names here:

Career Interest Areas

A. Arts, A/V Technology and Communications: Interest in arts and fashion design, communication, or A/V manufacture, production, or technology.

B. Science, Technology, Engineering and Mathematics: Interest in problem-solving, discovering, collecting, and analyzing information and applying findings to problems in science, math, and engineering.

C. Agriculture, Food, and Natural Resources: Interest in activities involving the planning, implementation, production, management, processing, and marketing of agricultural products and services.

D. Law, Public Safety, Corrections and Security: Interest in judicial, legal, and protective services for people and property.

E. Advanced Manufacturing: Interest in mechanics, electromechanics, computer-controlled machines, or mechatronics.

G. Business Management and Administration: Interest in organizing, directing, and evaluating business functions.

H. Marketing, Distribution and Logistics: Interest in performing marketing activities and movement of people, materials, and products by road, air, rail, and water.

I. Hospitality and Tourism: Interest in providing services to others in travel planning and hospitality services in hotels, restaurants, and recreation.

J. Human Services: Interest in helping others with their mental, spiritual, social, nutritional, or personal grooming needs.

K. Government and Public Administration: Interest in performing government functions at the local, state, or federal level.

L. Architecture and Construction: Interest in designing, planning, managing, building, and maintaining physical structures.

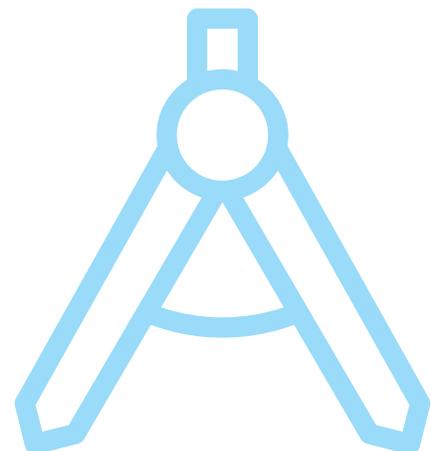
M. Education and Training: Interest in planning, managing, and providing educational services, including support services, library, and information services.

N. Finance: Interest in financial and investment planning, banking, insurance, and business financial management.

O. Health Science: Interest in helping others by providing diagnostic, nursing, therapeutic, human performance, and emergency services, including researching and developing new health care services.

P. Information Technology (IT): Interest in the design, development, support and management of hardware, software, multimedia, systems integration services and technical support.

R. Transportation: Interest in automotive and automotive collision repair and aviation flight, engineering and mechanics.



Career Evaluation

Now that you know what career areas may interest you, explore some of the careers that fall in those categories below. Circle the names of occupations you want to know more about. These are the careers you might want to research as future occupations.

Advanced Manufacturing

CNC Operator
Gas and Oil Plant Operator
Industrial Engineering Technician
Locksmith
Manufacturing Production Technician
Mechatronics Engineer
Metal/Plastic Processing Worker
Office Machine Repairer
Power Plant Operator
Shoe and Leather Worker Welder

Agriculture, Food, & Natural Resources

Agricultural Engineer
Agricultural Scientist
Chef
Conservation Scientist
Farm Equipment Mechanic
Fish and Game Warden
Forester
Landscape
Veterinarian
Zoologist

Architecture & Construction

Architect
Brickmason
Cabinetmaker
Carpenter
Construction Manager
Electrician
Civil Engineer
General Construction Worker
Interior Designer
Sheet Metal Worker
Surveying and Mapping Technician

Arts, A/V Technology & Communications

Actor
Art Director
Broadcast Technician
Camera Operator
Composer and Music Arranger
Film and Video Editor
News Reporter
Photographer
Producer and Director
Set and Exhibit Designer
Technical Writer
Graphic Designer
Fashion Designer

Business, Management & Administration

Accountant
Advertising Manager
Computer Operator
Court Reporter
Management Analyst
Meeting and Convention Planner
Payroll Clerk
Property and Real Estate Manager
Shipping and Receiving Clerk
Statistician

Education & Training

Coach and Sports Instructor
School Counselor
Speech-Language Pathologist
Teacher/Professor
Librarian
Public Health Educator
Special Education Teacher

Finance

Accounting Clerk
Appraiser
Credit Analyst
Credit Checker
Economist
Financial Counselor
Insurance Adjuster and Examiner
Insurance Agent
Loan Officer
Tax Preparer

Government & Public Administration

City Planning Aide
Construction/Building Inspector
Interpreter and Translator
License Clerk
Occupational Health Specialist
Political Scientist

Health Science

Anesthesiologist
Athletic Trainer
Chiropractor
Dental Hygienist
Emergency Medical Technician
Physical Therapist
Occupational Therapist
Pharmacist
Physician Registered Nurse

Hospitality & Tourism

Baggage Porter and Bellhop
Chef and Dinner Cook
Food Service Worker
Hotel Manager
Janitor/Housekeeper Supervisor
Reservation and Ticket Agent
Restaurant Manager
Tour Guide Travel Agent

Human Services

Child Care Worker
Cosmetologist Counselor
Dietitian
Funeral Director
Manicurist Professional
Makeup Artist
Financial Adviser
Psychologist
Residential Counselor
Social Worker

Information Technology (IT)

Computer Engineer
Computer Programmer
Computer Security Specialist
Computer Support Specialist
Database Administrator
Game Developer
Software Developer
Web Developer
Computer Systems Analyst
Data Communications Analyst
IT Mechanic

Law, Public Safety, Corrections & Security

Coroner
Corrections Officer
Court Clerk
Detective and Investigator
Firefighter
Judge
Lawyer
Lifeguard and Ski Patrolman
Police Patrol Officer

Marketing, Distribution, & Logistics

Advertising Salesperson
Buyer and Purchasing Agent
Customer Service Representative
Logistician
Market Research Analyst
Public Relations Specialist
Purchasing Manager
Real Estate Agent
Sales Manager
Small Business Owner

Science, Technology, Engineering & Mathematics

Civil Engineer
Biologist
Chemist
Electrical and Electronics Engineer
Geographer
Medical Laboratory Scientist
Petroleum Engineer
Mechanical Engineer
Meteorologist
Physicist
Safety Engineer

Transportation

Air Traffic Controller
Airplane Pilot
Automobile Mechanic
Flight Attendant
Motorboat Mechanic
School Bus Driver
Traffic Technician
Transportation Agent

Next, research the jobs, careers, or career pathways the inventory suggested for you. Ask your teacher or school counselor for help, or go online to:

1. CollegeforTN.org - A great place to locate jobs and careers that fit your interests.
2. Jobs4TN.gov - A free website that searches real-life jobs that are updated by the minute.
3. TN.WorkLearnEarn.org - A free website that allows you to search for hot jobs in your geographic region.
4. TNTransferPathway.org - Learn about the pathways to get you to a great career in Tennessee, through our Tennessee Board of Regents' schools.

Activity

From your research, what career interests you most?

What education is required to attain that career?

Talk to your parents, family members, and other adults about their work. Ask them what they like about what they do, what they don't like about what they do, how they prepared for their job, and what kinds of talents and skills are best suited for that line of work. What is unique about your hometown and how does this impact your family and your future career opportunities? Are there guaranteed jobs in advanced manufacturing or nursing right in your own town? Ask the right people to find out the best answers to your career questions.

Explore and try it out. Enroll in classes and, when you're old enough, volunteer or get a part-time or summer job in your area of interest. For example, if you are interested in veterinary medicine, be sure to take challenging science classes and volunteer at a local animal shelter if possible. If you're interested in fashion design, take some art/design "elective" classes in high school, and try to find entry-level work in a related field, perhaps in a local clothing store. Not only will these steps help you to better know if you want to continue down that path, but it will also get you closer to your goal if it is the one you decide to stick with.

Remember that your interests and plans may change over time. As you go through high school you will have the opportunity to take elective classes, join various school and community organizations, and try out different volunteer positions. Take advantage of those opportunities! You may discover something new that you like, are good at, and would love to make a career of. Talk to your high school counselor frequently to be sure that you are taking the classes that keep ALL your postsecondary options open--just in case you change your mind.

The School of Hard Knocks

From Skills to Pay the Bills: Mastering Soft Skills for Workplace Success

As you begin to think about your future career, does it make you nervous? Are you nervous because you're afraid of the unknown or afraid of failing? Did you know that some very famous people experienced failure before they became famous? See if you can identify the famous people below by writing their names below their description.

1. LOST EIGHT ELECTIONS AND HAD A NERVOUS BREAKDOWN	6. LIVED ON WELFARE AND IN A HOUSE INFESTED WITH MICE; REJECTED BY 12 DIFFERENT PUBLISHERS
2. WAS TOLD HE HAD NO TALENT FOR DRAWING	7. WAS KICKED OFF HIS VARSITY BASKETBALL TEAM
3. FIRST BOOK WAS REJECTED BY MORE THAN 20 DIFFERENT PUBLISHERS	8. THROWN OUT OF SCHOOL BECAUSE HIS TEACHERS SAID HE COULDN'T LEARN
4. WAS TOLD TO QUIT SINGING AND GO BACK TO DRIVING A TRUCK	9. DROPPED OUT OF HARVARD UNIVERSITY
5. DROPPED OUT OF HIGH SCHOOL & PERFORMED ODD JOBS LIKE FIXING HAIR & MAKEUP OF CORPSES	10. HAD A RECIPE THAT WAS REJECTED BY MORE THAN 1,000 RESTAURANTS

- COLONEL SANDERS (FOUNDER OF KFC)
- THOMAS EDISON (INVENTOR OF THE LIGHT BULB)
- J.K. ROWLING (WROTE THE HARRY POTTER SERIES)
- ABRAHAM LINCOLN (16TH PRESIDENT)
- WHOOP! GOLDBERG (FAMOUS ACTRESS)
- MICHAEL JORDAN (FAMOUS ATHLETE)
- DR. SEUSS (CHILDREN'S AUTHOR)
- MARK ZUCKERBERG (CEO OF FACEBOOK)
- WALT DISNEY (THE CREATOR OF MICKEY MOUSE)
- ELVIS PRESLEY (FAMOUS SINGER)

What Shape Are You?

Adapted from saskpreceptors.ca

There are some people who believe there are five basic personality types, and each type tends to prefer a different shape. Knowing whether you, your classmates, and friends are squares, rectangles, circles, triangles, or squiggles just might help you build better careers, teams, and friendships. Here is what each shape might say about you – and how you can recognize other people for their shapes.

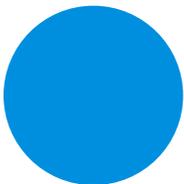


SQUARE

"If you want the job done right..."

Characteristics	Personal Habits	Conflict Styles	How to Please
Organized	Loves routine	Competitor?	Do your job
Detailed	Prompt	Compromise?	Meet all deadlines
Analytic	Collector	Collaborative?	Pay attention to details
Persevering	Strong sense of loyalty	Avoidance?	Get to work on time
Perfectionist		(Response will vary depending on the situation)	
Meticulous			
Patient			

Organized and a hard worker, you like structure and rules and dislike situations in which you don't know what's expected of you. "Tell me the deadlines and I'll get the job done," you say -- and you deliver. You prefer working alone to teamwork. Logical, you think sequentially -- A, B, C, D. You collect loads of data and file it so information is easy to locate. But you have trouble saying, "I've got enough information," and making a decision.

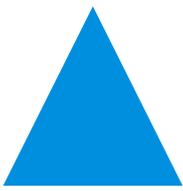


CIRCLE

"A friend in need..."

Characteristics	Personal Habits	Conflict Styles	How to Please
Feeler	Peace maker	Hates disharmony	Be prepared to stop what you are doing and chat
Friendly	Easy going	Will take it personally	
Relationship oriented	Hobbies		Expect lots of meetings
Team oriented	Good cook		Do not lie - admit errors instead
Reflective	TV watcher		
Tactful	Talkative		

You are a people person, the shape with the most empathy, perception and consideration for the feelings of others. You listen and communicate well. You read people and can spot a phony right off. You like harmony and have your greatest difficulties in dealing with conflict and making unpopular decisions. You are easily swayed by other people's feelings and opinions. You can be an effective manager in a relaxed classroom or workplace but have difficulty in environments with a strong hierarchy.



TRIANGLE

"Not always right..."

Characteristics	Personal Habits	Conflict Styles	How to Please
Ambitious Task-oriented Do well under pressure Wants to know what and when Competitive Decisive	Interrupts Power handshake Early arriver Joke teller	Direct confrontation Competition Capable of compromise	Do the "little things" Show leadership in the team Don't "badmouth" a team Make all communication direct and succinct

A leader, you are decisive and able to focus on the goal. You have confidence in yourself and in your opinions, and you don't hesitate to tell everyone else the way the world is. You can be dogmatic and shoot from the hip. You like recognition and are delighted to tell people about your accomplishments. You can be self-centered and egotistical. You put stock in status symbols. American business has been run by triangles.



RECTANGLE

"Somewhere over the rainbow..."

Characteristics	Personal Habits	Conflict Styles	How to Please
Curious Adventurous Searching Inquisitive Growing Inconsistent	Embrace change Forgetful Outbursts Take chances	Completely avoid conflict	Don't push Offer suggestions & ideas

You are a seeker and an explorer, searching for ways in which you want to grow and change. You ask: who am I? What is the world about? You are the most receptive of the five shapes to new learning. You are the only shape that's not frozen, and you cause your friends and co-workers confusion when you change from day to day. All people go through rectangular periods when they're in a state of change.



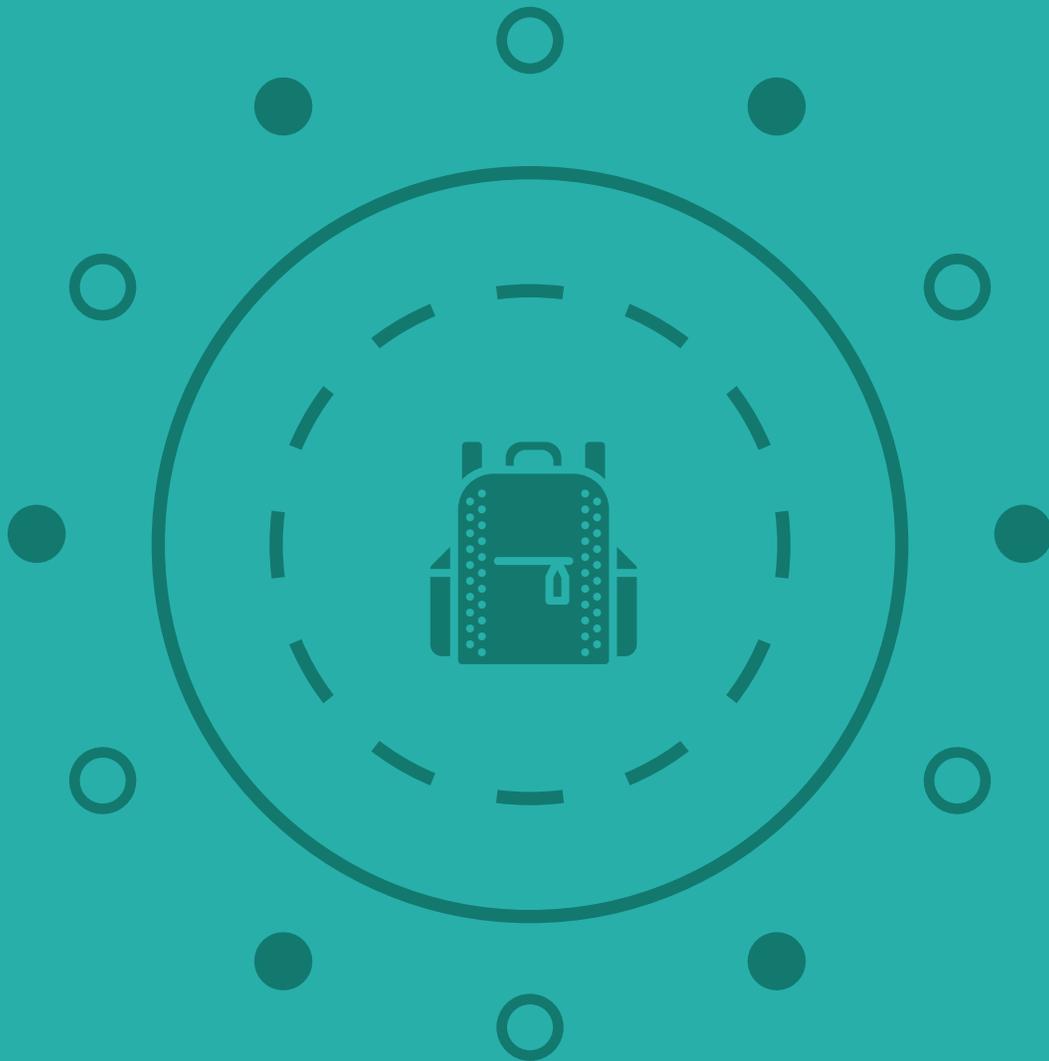
SQUIGGLE

"Life is short..."

Characteristics	Personal Habits	Conflict Styles	How to Please
Creative Intuitive Aggressive Idea oriented Expressive/dramatic Witty	Strategic planner Spontaneous Disorganized Life of the party	They will avoid Very persuasive Very competitive	Keep paperwork away Impatient- walk and talk

You are creative, a "what if" person who's always thinking of new ways to do something. Your mind never stops, and you do cognitive leaps -- from A straight to F. You see the forest and miss the trees. You don't like highly structured environments. You don't tolerate the mundane well and have a short attention span. If you don't get excitement at school or work, you'll cause it elsewhere in your life.

SECTION 2



EXPLORE



**“EXPLORATION IS A
WONDERFUL WAY TO
OPEN OUR EYES TO THE
WORLD, AND TO TRULY
SEE THAT IMPOSSIBLE IS
JUST A WORD.”**

- Richard Branson

Now that you've learned a little more about yourself and your dreams, in this section we'll take a closer look at the paths you can follow to make those dreams a reality.

Surviving Freshman Year

Before you look too far into the future, take a minute to think about right now. You are in a new school, most likely in a new building, with new people all around you. Your freshman year is one of the most important in your high school career, and everything else will build on this foundation. Below are some tips to help you survive and thrive.

1. GET ORGANIZED

If you are not already an organized person, now is the time to become one. You're now faced with a new school, new classes, a different schedule, and daily homework in all classes. One way to get a jump-start on being successful in high school is having an organized binder, planner, locker, and a workspace at home.

2. COMPLETE QUALITY WORK & HOMEWORK

If you do not do your homework, you will be lost in class. The units and concepts will be much more meaningful if you have completed the corresponding homework. If you have four days to do a big homework assignment, organize and plan accordingly by breaking it up into smaller pieces.

3. AVOID ABSENCES

High school moves along a lot faster than middle school. Missing one class means you have missed 100 minutes of instruction. There are times when an excused absence is unavoidable. However, the easiest way to stay on top of things and not get behind is to be in class consistently.

4. ESTABLISH GOOD RAPPORT

Establish good relationships and rapport with your fellow students, teachers, and staff members. The relationships that you establish in school assist you in earning favorable references for employment, letters of recommendation, and reliable confidants in times of need.

5. GET EXTRA HELP

Most teachers are available before or after school to offer extra help to students. This time before or after school is a good time to ask any additional questions you may have or to get further explanations about anything you did not understand. Set up a time in advance to meet with your teacher, so the teacher can give you his/her full attention, plan accordingly, and get materials ready for you if necessary.

6. BE RESPONSIBLE FOR YOUR LEARNING

Responsibility is a recurring theme in tips for success. You need to take responsibility for yourself and your learning. Ultimately, YOU are the one who needs to know what is going on in class and what YOU need to do to succeed in class. Ask questions, stay organized, and listen.

7. GRADES MATTER NOW...A LOT

Freshman grades affect your high school transcript more than any other year, even your senior year. The grades you earn as a freshman set the stage for your cumulative GPA (grade point average) for the rest of your high school career. You'll spend the next three years of high school either working to maintain OR make up the grades you earned as a freshman. Now is a good time to start planning for your future and plan to get good grades now, because your grades can influence your future opportunities.

8. GET INVOLVED AT SCHOOL

High school is definitely about learning and broadening your horizons, but it is also about meeting people and learning about yourself. Your school has an incredible array of clubs, sports, and activities for you. Do your best to learn about all these opportunities so you can build good connections with different people. Research has shown that students who are involved at school are most likely to succeed in the classroom and beyond.

9. TREAT OTHERS IN THE WAY YOU WANT TO BE TREATED

Everyone at your school has the right to be treated with respect and dignity. Treat others how you would want to be treated and you will succeed socially, academically, and personally. You have probably heard this saying before, but really think about how you can put it into action.

10. TAKE CARE OF YOU

One of the most important tips is to take care of yourself and stay healthy. Get enough sleep and try to eat decent food. Without these things your mind cannot perform at peak potential. Your body is a machine and these are the two fuel items that can make or break your success in school and beyond.

Getting to Know YOU

As you begin to explore college and career pathways, think about what is most important to you and what would be the best fit. Below are some self-reflection questions to move you toward the career of your dreams.

QUESTION: HOW DO YOU WANT YOUR LIFE TO BE?

CONSIDERATIONS: Think about what you would like to experience on a day-to-day basis. If you were totally 100% happy with your life what would that look like? What do you want to be doing a year from now or five years from now?

ANSWER: _____

QUESTION: WHAT ARE SOME OF THE MOST IMPORTANT WORK VALUES TO YOU?

CONSIDERATIONS: Some examples are independence, helping others, challenge, advancement, risk taking, change and variety, prestige, stability, making a difference, social status, leadership, making decisions, security, artistic creativity, self-expression, adventure/excitement, public contact, mental stimulation, travel, working alone, etc.

ANSWER: _____

QUESTION: WHAT WOULD YOU DO IF TIME, MONEY, AND EXPERIENCE WERE NOT A CONCERN?

CONSIDERATIONS: After you've travelled, bought you and your family a house and car, etc., what would you do next if there were no limits?

ANSWER: _____

QUESTION: WHAT WOULD YOU DO OR LEARN IF YOU KNEW YOU COULDN'T FAIL?

CONSIDERATIONS: Put fear to one side and allow your imagination to work without restrictions. Would you invent a new product or start your own business? Would you travel the world?

ANSWER: _____

QUESTION: WHAT ARE YOU PASSIONATE ABOUT AND ENERGIZED BY?

CONSIDERATIONS: What do you love doing? What could you talk about for hours? What would other people you know say if asked about you?

ANSWER: _____

QUESTION: WHAT ARE YOUR CURRENT SKILLS, ABILITIES, AND TALENTS?

CONSIDERATIONS: If you struggle to answer this, as many people do, ask three significant people in your life what they think are your skills and talents. You may be surprised!

ANSWER: _____

QUESTION: WHAT BELIEFS DO YOU NEED NOW TO ACHIEVE THE LIFE OF YOUR DREAMS?

CONSIDERATIONS: In order for you to have your perfect career, what would you have to believe about yourself to make that a reality (i.e., "I am a good person, I work hard, and I deserve to have the career of my dreams.")

ANSWER: _____

QUESTION: WHAT ARE ALL OF YOUR CHOICES?

CONSIDERATIONS: Brainstorm all of your possible choices. Don't start to evaluate them at this stage, just get them all onto paper.

ANSWER: _____

You Have Lots of Options

So, what are the pathways available to you after high school? Below are the most common, and all of these require some type of postsecondary – beyond high school – education or training. The exact training and education you need after high school depends on the career path or interest area you have in mind.

Universities

These schools, sometimes called colleges, generally offer bachelor's degrees that take about four years to complete. They also offer master's degrees, doctoral degrees, and professional degrees. University of Tennessee Knoxville, University of Tennessee Martin, University of Tennessee at Chattanooga, University of Tennessee Health Science Center, University of Tennessee Southern, Austin Peay State University, University of Memphis, Tennessee State University, Middle Tennessee State University, East Tennessee State University, and Tennessee Technological University are the public universities in Tennessee and are selective in their admissions, meaning that not all students who apply will earn admission. There are many private colleges and universities in Tennessee, as well.

Community Colleges

These schools offer associate degrees and certificates. They also offer all the general studies courses needed for a bachelor's degree, and the credit for these courses can be transferred to a university. Completing the general studies requirements at a community college and then transferring to a university to complete the courses in a specific major can be a cost-effective way to complete a bachelor's degree. Community Colleges are also open-enrollment colleges, meaning that all who successfully complete an application within the required deadlines will be granted a seat in the upcoming semester. There are 13 community colleges in Tennessee and many more satellite campuses.

Apprenticeships

Registered apprenticeships provide the opportunity to “earn while you learn.” Partnerships between trade organizations, employers, state government, and community colleges provide a program that combines classroom training (which may include college credit courses) and paid, supervised on-the-job training, lasting two to five years. After successful completion of an apprenticeship program, students are eligible for certificates of completion, journeyman status, and/or licenses for specific occupations and trades, such as electrician, carpenter, and horse trainer. Some high schools work closely with Work-Based Learning Opportunities, and some students begin these apprenticeships while still in high school. To learn more, check out www.tn.gov/apprenticeshiptn.

Technical Colleges

These schools are colleges that provide mostly employment-preparation skills for trained labor, such as welding and culinary arts. These programs generally take no more than two years to complete. Tennessee Colleges of Applied Technology (TCATs) are examples of this kind of school. Depending on the institution and the field of study, the credential awarded may be a certificate or a diploma and, depending on the program, may take several weeks or up to two years to complete. Tennessee has 27 TCATs across the state. Like community colleges, TCATs offer open-enrollment to those students who apply and complete the required steps for admission. Certain programs in high demand may require that students be placed on a waiting list until available spots open up. Apply early and ask your local technical school or TCAT representative to help you navigate the process.

Military Service

The five active-duty branches of the U.S. Military, consisting of the Army, Navy, Air Force, Marines, and Coast Guard, each offer educational options tied to multi-year commitments of service. Some students enlist immediately after high school graduation, while others elect to serve in the National Guard while enrolled in college coursework. Others pursue ROTC to help pay for university tuition and then serve after they have graduated from college. To learn more visit www.todaymilitary.com.

Education Pathways

Below are some examples of careers within those pathways and the education or training required. Which pathway suits you?

Activity

Circle the careers that interest you. Mark an "X" in the table below to indicate the path that most interests you

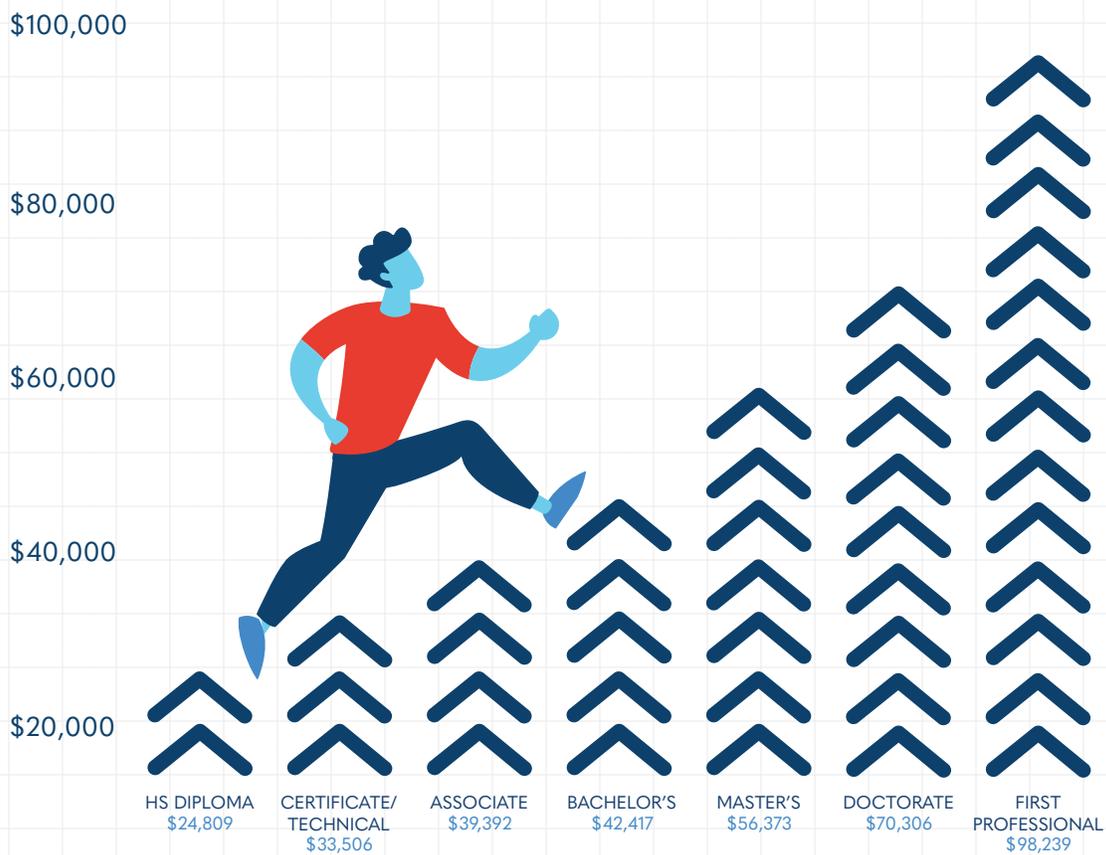
CAREER EXAMPLES	CREDENTIAL NEEDED	EDUCATION REQUIRED	MY PATH
TEACHER ARCHITECT MARKETING MANAGER ENGINEER REGISTERED NURSE JOURNALIST COMPUTER PROGRAMMER SOFTWARE DEVELOPER	BACHELOR'S DEGREE A credential that is given to students by a college or university after completing a specified course of study, which takes about four years of full-time enrollment to complete.	FOUR-YEAR UNIVERSITY OR COLLEGE	<input type="checkbox"/>
WEB DEVELOPER MECHANICAL/INDUSTRIAL ENGINEER TECH OCCUPATIONAL THERAPY ASSISTANT PARALEGAL AIR TRAFFIC CONTROLLER	ASSOCIATE DEGREE A credential granted by a community or junior college to a student after completing a specified course of study, which takes about two years of full-time enrollment to complete.	COMMUNITY COLLEGE	<input type="checkbox"/>
DENTAL ASSISTANT MOTORCYCLE MECHANIC ELECTRICIAN HVAC TECH MASSEUSE WELDER COSMETOLOGIST	CERTIFICATE This credential is awarded to students who complete a defined set of requirements and coursework.	COMMUNITY COLLEGE, CAREER COLLEGE, OR TECHNICAL INSTITUTE (LIKE A TN COLLEGE OF APPLIED TECHNOLOGY)	<input type="checkbox"/>
CARPENTER PLUMBER MACHINE OPERATOR CONSTRUCTION WORKER DOG TRAINER	APPRENTICESHIP/WORK EXPERIENCE A kind of job training that involves learning from a master of the trade on the job, instead of in school, that provides essential skills and recognized qualifications for the job.	THROUGH AN EMPLOYER, EITHER ON THE JOB OR THROUGH A DESIGNATED APPRENTICESHIP PROGRAM	<input type="checkbox"/>
LAWYER DOCTOR VETERINARIAN DENTIST ORTHODONTIST PHARMACIST	PROFESSIONAL DEGREE A credential awarded to students by specialized postsecondary institutions after completing a rigorous course of study and fulfilling other requirements.	PROFESSIONAL SCHOOL (I.E., LAW SCHOOL, MEDICAL SCHOOL, DENTAL SCHOOL) AFTER COMPLETING A BACHELOR'S DEGREE	<input type="checkbox"/>

Education Pays

There are lots of jobs and careers out there. Every great college experience is about preparing you for a successful career. Many colleges prepare you for the careers of your own choosing, while others prepare you for the jobs most in demand in your community. Studies show that the more education you have, the more money you will earn over your lifetime.

COLLEGE = HIGHER INCOME

STUDIES SHOW THAT TENNESSEANS WITH A POSTSECONDARY CREDENTIAL EARN MORE INCOME OVER TIME.



AVERAGE FULL-TIME INCOME OF TENNESSEE STUDENTS FIVE YEARS AFTER GRADUATION

Adapted using data from P20 Connect (TN Longitudinal Data System) and the Boyd Center for Business and Economic Research's Do Tennessee's Higher Education Graduates Work in Tennessee? Revisited Report.



COLLEGE FOR TN

YOU CAN GET THERE FROM HERE.

COLLEGEFORTN.ORG

List of Tennessee Colleges and Universities

Tennessee College of Applied Technology Campuses

TCAT Athens	TCAT McKenzie
TCAT Chattanooga	TCAT McMinnville
TCAT Crossville	TCAT Memphis
TCAT Crump	TCAT Morristown
TCAT Dickson	TCAT Murfreesboro
TCAT Elizabethton	TCAT Nashville
TCAT Harriman	TCAT Northwest
TCAT Hartsville	TCAT Oneida
TCAT Hohenwald	TCAT Paris
TCAT Jacksboro	TCAT Pulaski
TCAT Jackson	TCAT Shelbyville
TCAT Knoxville	
TCAT Livingston	



**For more information
about colleges
in Tennessee,
visit CollegeforTN.org!**

Tennessee Community Colleges

Chattanooga State Community College	Northeast State Community College
Cleveland State Community College	Pellissippi State Community College
Columbia State Community College	Roane State Community College
Dyersburg State Community College	Southwest Tennessee Community College
Jackson State Community College	Volunteer State Community College
Motlow State Community College	Walters State Community College
Nashville State Community College	

Public Universities in Tennessee

Austin Peay State University	University of Tennessee Chattanooga
East Tennessee State University	University of Tennessee Health Science Center
Middle Tennessee State University	University of Tennessee Knoxville
Tennessee State University	University of Tennessee Martin
Tennessee Technological University	University of Tennessee Southern
University of Memphis	

Private Institutions Eligible for Tennessee Education Lottery Scholarships

Baptist College of Health Sciences	Lane College	Tusculum University
Belmont University	Lee University	Union University
Bethel University	LeMoyne-Owen College	Sewanee: University of the South
Bryan College	Lincoln Memorial University	Vanderbilt University
Carson-Newman University	Lipscomb University	Welch College
Christian Brothers University	Maryville College	
Cumberland University	Milligan University	
Fisk University	Rhodes College	
Freed-Hardeman University	South College	
John A. Gupton College	Southern Adventist University	
Johnson University	Tennessee Wesleyan University	
King University	Trevecca Nazarene University	

What is the Best Fit for Me?

Deciding which college to attend can be a challenge – there are so many factors to consider! Decide what is most important to you in a college experience, along with your long-term goals and how college will play a part in achieving those goals. By visiting college websites, talking with current and former students, and reading online reviews, try to learn as much as possible about your potential school(s).

Check for Understanding

Figure the mileage to the closest university, community college, and TCAT from you.

Nearest University: _____ miles

Nearest Community College: _____ miles

Nearest TCAT: _____ miles

Activity

Below are some things you might want to consider as you research. Circle those that are most important to you.

<h3>Type of School</h3> <ul style="list-style-type: none"> • Two-year or four-year • Public or private • University/research institution or liberal arts college • All male, all female, or coed • Religious or secular 	<h3>Student Life</h3> <ul style="list-style-type: none"> • On and off campus activities • Athletics • Greek life • Student organizations • Safety • Student body diversity 	<h3>Location</h3> <ul style="list-style-type: none"> • Urban or rural • Size of nearest city • Distance from home • Geographic setting and weather
<h3>Affordability</h3> <ul style="list-style-type: none"> • Cost of Attendance, COA (tuition, fees, transportation, housing) • Scholarships • Campus employment 	<h3>Admission Requirements</h3> <ul style="list-style-type: none"> • Minimum GPA • Average test scores • Required high school courses • Likelihood of being accepted 	<h3>Housing</h3> <ul style="list-style-type: none"> • Residence halls • On/off campus housing • Meal plan • Parking for residents and for commuters
<h3>Academics</h3> <ul style="list-style-type: none"> • Programs and majors offered • Student-faculty ratio • Accreditation 	<h3>Size</h3> <ul style="list-style-type: none"> • Physical enrollment • Average class size • Physical size of campus 	<h3>What other criteria are important to you?</h3>

Careers in the Military

Military Websites

U.S. Air Force - www.airforce.com

U.S. Air Force Reserve - www.afreserve.com

U.S. Army - www.goarmy.com

U.S. Army Reserve - www.usar.army.mil/Howtojoin/

U.S. Coast Guard - www.gocoastguard.com

U.S. Coast Guard Reserve - www.gocoastguard.com/reserve-careers/

U.S. Marine Corps and Reserve - www.marines.com

U.S. Navy and Reserve - www.navy.com

U.S. Space Force - www.spaceforce.com

Air National Guard - www.goang.com

Army National Guard - www.nationalguard.com

Military Service

Time in the military can teach you a valuable trade, prepare you for a life-long career serving your country, or simply give you time to decide what you want to do next. It can be a valuable experience with good benefits and structure.

Consider speaking with relatives or friends who have served or are currently serving. Additionally, recruiters can tell you about the different branches and help with answering questions.

Military Career Opportunities

There are literally thousands of careers in the military. Jobs in the military vary in the type of work as well as level of responsibility, yet each job is essential to accomplishing the overall mission of defending our country. To see military careers that might be a good fit for you, visit www.careersinthemilitary.com/home.

Applying to Military Service Academies

Federal military academies provide learners with a complete postsecondary education and leadership training. In return for a four-year degree financially covered by the government, graduates commit to serving in the military after finishing their training.

Enrollees also typically receive free room and board during their studies. Typical postgraduate obligations ask for five years of service. Students can choose from five federal military academies, each representing a branch of the armed forces. While graduates tend to enlist with their academy's parent organization, they can also serve other segments of the military. To ensure they enroll only the top candidates, these academies have challenging admission requirements. Enrollees who do not complete their education or their service obligations typically need to repay their tuition to the government.

The five federal military academies vary in their application approaches and admission requirements. In general, applicants need strong academic achievements, physical capabilities, and leadership qualities. Along with academic training, enrollees participate in regular military training and preparation.

ROTC Programs

The Reserve Officers' Training Corps (ROTC) is a college program offered at more than 1,700 colleges and universities across the United States that prepares young adults to become officers in the U.S. Military. In exchange for a paid college education and a guaranteed post-college career, participants, or cadets, commit to serve in the Military after graduation. Each Service branch has its own take on ROTC. Find colleges and universities that offer ROTC programs by visiting <https://myfuture.com/college/rotc-colleges>.

SECTION 3



PLAN



**“PLANNING IS BRINGING THE
FUTURE INTO THE PRESENT
SO THAT YOU CAN DO
SOMETHING ABOUT IT NOW.”**

- Alan Lakein

The PLAN section will help you develop goals and explore the action steps to make college a reality.

Staying on Track

Activity

Think about the courses you have already taken or will take in the future. You may need to refer to your school or district's website to find your required courses for graduation. Write in the courses you have completed or those in which you are currently enrolled. Are you on track to graduate?

TENNESSEE HIGH SCHOOL GRADUATION REQUIREMENTS				
Subject	Total Credits Required	Course Names	Year Taken	Grade
Math	____ ---- Credits			
English	____ ---- Credits			
Science	____ ---- Credits			
Social Studies	____ ---- Credits			
Physical Education and Wellness	____ ---- Credits			
Personal Finance	____ ---- Credits			
Foreign Language May be waived for students, under certain circumstances, to allow for additional elective focus.	____ ---- Credits			
Fine Arts May be waived for students, under certain circumstances, to allow for additional elective focus.	____ ---- Credits			
Elective Focus	____ ---- Credits			

Get a Head Start

Early postsecondary opportunities (EPSOs) include a course and/or exam that give students a chance to obtain postsecondary (college) credit while still in high school. They ensure that students are ready to take full advantage of the Tennessee Promise and succeed in education and training after high school. Research has shown that students who participate in early postsecondary courses are more likely to enroll and stay enrolled in college. Early postsecondary opportunities will allow you to:

- **earn postsecondary credits while in high school.**
- **become familiar with postsecondary rigor and expectations.**
- **develop confidence and skills for success in postsecondary learning.**
- **make informed postsecondary and career decisions.**
- **decrease the time and cost of completing a certificate or degree.**

What types of early postsecondary opportunities are available?

Advanced Placement

The College Board's Advanced Placement (AP) Program provides an opportunity for high school students to experience postsecondary-level coursework across multiple subjects. Each course is aligned to a subject-specific AP exam, which provides students the potential to earn credit for postsecondary coursework in that subject.

Cambridge International

A division within the University of Cambridge, Cambridge International Examination provides internationally recognized academic programs for students ages 5 to 19. The high school A and AS Level courses, available only through approved Cambridge International Schools, provide students the opportunity to earn postsecondary credit that is accepted by colleges in the U.S. and abroad. Participating schools design their own Cambridge curriculum based on the needs of their students; some schools may base their whole curriculum on Cambridge qualifications, while others may combine Cambridge with other learning programs.

College Level Examination Program

Developed by the College Board, College Level Examination Program (CLEP) exams can be taken by students and adults to assess mastery of postsecondary-level material acquired in a variety of ways, including through general academic instructions, significant independent study, or extracurricular work. Students can earn credit for postsecondary coursework in a specific subject. Examinations are currently offered in 33 subjects at test centers across the state.

Dual Enrollment

Dual enrollment (DE) is a postsecondary course, taught either at the postsecondary institution or at the high school, by postsecondary faculty or credentialed adjunct faculty. Dual enrollment instructors must meet postsecondary requirements, but do not have to meet specific TN teacher licensure or endorsement requirements.

Dual enrollment courses can be taught at the postsecondary campus, the high school, or online. The location of the course does not affect its status as a dual enrollment course.

Students are enrolled at the postsecondary institution and earn postsecondary credit upon completion of the course. High school credit is awarded based on local policy.

International Baccalaureate

The International Baccalaureate (IB) Diploma Program, available only through an approved IB World School, provides high school students the opportunity to take a rigorous, pre-university course of studies. IB courses are aligned to internationally benchmarked exams which provide opportunities for students to earn postsecondary credit while still in high school.

The IB Diploma Program is available to any student aged 16-19 at participating schools.

Dual Credit

Local dual credit is a high school course aligned to a local postsecondary institution's course and exam. Students who pass the exam earn credits that are accepted and/or recognized by the local postsecondary institution. Courses are taught by licensed high school teachers or certified college instructors approved by the school system and the postsecondary institution.

Student Industry Certification

Industry certifications (IC) are earned through secondary and postsecondary career and technical education programs and courses. High school students are encouraged to focus their elective credits on robust, career-aligned learning pathways. Robust learning pathways should culminate with the achievement of nationally recognized industry certifications, meaningful work-based learning experiences, and/or attainment of postsecondary credit hours through early postsecondary opportunities. As it pertains to industry certifications, all certifications approved by the Tennessee Department of Education are aligned with postsecondary and employment opportunities and with the competencies and skills that students should have acquired through their chosen programs of study.

Early postsecondary offerings vary widely by school district. What EPSOs are available at your school?

EPSO	SEMESTER	WHY WILL THIS HELP MY CAREER PATHWAY?
Advanced Placement Computer Science	Spring: Senior Year	I don't want to take another math course senior year, and I am very interested in Computer Science for a college major.
Dual Enrollment-Mechatronics	Fall: Junior Year	My cousin works at Delta Faucet and there are lots of apprenticeships there that pay really well. I want to be prepared for that level of work when I finish high school.
CLEP-BIOLOGY	Spring: Senior Year	My school doesn't offer Advanced Placement Biology, but I did really well in Biology class so I want to pay out of my own pocket to save thousands in college tuition. I want to be a vet and I know that ETSU will require Freshman Biology.

Activity

Now, your turn...what EPSO courses will you take in the remaining three years of high school?

Which semester is the best fit for you with your other commitments (sports, work, and other academic classes)?

The **WHY** is important because this will help you stay motivated in the course and keep your eye on the prize...

1.		
2.		
3.		
4.		

Dual Enrollment Grant

Dual Enrollment allows eligible students to work toward both a high school diploma and a college degree at the same time. For each course, students earn honors credit at the high school level and college credit hours at the postsecondary level. Most college credits will transfer to public colleges and universities throughout Tennessee and the United States. Tennessee offers a Dual Enrollment Grant program, funded by the Tennessee Lottery, and administered by the Tennessee Student Assistance Corporation. This program provides grants for students to begin working toward a college degree as early as freshman year, while still pursuing a high school diploma

Dual Enrollment Grant Funding at 2-Year and 4-Year Institutions

To qualify for DEG at a two-year or four-year college, students must be a high school junior or senior and satisfy dual enrollment (DE) admissions criteria set by the college. DE students must earn a cumulative 2.00 DE GPA, for all courses attempted while under the grant, each semester to remain eligible for the grant.

Students attending 2-year or 4-year institutions will receive Dual Enrollment Grant funding as outlined below. This chart provides the number of the course being taken and the amount of funding the student will receive. At public community colleges, a Dual Enrollment Grant will cover the tuition for a dual enrollment course. Students should confirm with the community college regarding any additional fees associated with taking a dual enrollment course. For students attending public and private 4-year institutions, students should confirm with the institution regarding any balance in tuition and fees after a Dual Enrollment Grant has been applied. Some institutions will cover the gap between the Dual Enrollment Grant and the cost to take a dual enrollment course.

COURSE	AWARD
1	UP TO \$538.65
2	UP TO \$538.65
3	UP TO \$538.65
4	UP TO \$538.65
5	UP TO \$538.65
6 - 10	UP TO \$100/CREDIT HOUR

Dual Enrollment Grant Funding at Tennessee Colleges of Applied Technology (TCAT)

Any high school student (9th - 12th grade) may qualify for DEG at a TN College of Applied Technology (TCAT). The student must meet dual enrollment (DE) admissions criteria set by the TCAT. DEG will pay for up to 1296 clock hours at a TCAT.

Students attending a Tennessee College of Applied Technology (TCAT) will receive Dual Enrollment Grant funding as outlined below. This chart provides the number of the course being taken and the amount of funding the student will receive. It is important to note that TCATs operate using clock hours instead of credit hours. Therefore, financial aid is awarded based on the number of clock hours contained within a course. Additionally, TCATs cover the gap between the cost of a course and the funding provided by the Dual Enrollment Grant.

CLOCK HOURS	AWARD
1 - 40	\$205.80
41 - 80	\$277.20
81 - 135	\$418.95
136 - 217	\$728.70
218 - 340	\$1,176.00
341 - 450	\$1,315.65

APPLY FOR THE DUAL ENROLLMENT GRANT AT COLLEGEFORTN.ORG/TSACSTUDENTPORTAL EACH ACADEMIC YEAR. ALSO, CHECK OUT MORE INFO ABOUT TENNESSEE FINANCIAL AID UNDER THE "MONEY FOR COLLEGE" TAB.

Paying for College

If you're concerned about how you're going to pay for your college or university experience, consider this

- **College might not cost as much as you think. In fact, most families overestimate the price tag. There is help available. Financial aid can make paying for school realistic.**
- **Your education is a long-term investment. On average, college graduates earn almost twice as much as those with high school diplomas.**

In this section of the guide, you will find information about types of financial aid, how to apply for aid, and how to interpret the financial aid offers you receive.

What is Financial Aid?

Financial aid is money to help you pay for college. It may be in the form of grants, scholarships, loans, work-study programs, or a combination. The aid comes from federal and state governments, colleges and universities, banks, and private organizations.

Applying to receive financial aid is a separate process from applying for admission to a college; you have to do both. For all government aid, and much private and institutional aid, you apply using the Free Application for Federal Student Aid, or FAFSA (see the following pages in this section for more details).

Primary Sources of Financial Aid



Grants are free money – they don't have to be repaid. Grants come from the state and federal government as well as from colleges. Generally, grants are based on financial need, which means that they are awarded based on your family's size and financial circumstances. One example of a grant is the *Pell Grant from the federal government, which is available to students with the most financial need.

**To earn a Pell Grant, you must be a U.S. citizen or eligible noncitizen and must complete the FAFSA (Free Application for Federal Student Aid.) This amount may change every year. To learn the most updated amount, visit CollegeforTN.org/about-financial-aid*



Scholarships are also free money and don't need to be repaid. Scholarships can come from a variety of places, from state and federal governments to colleges and private companies. Scholarships may be awarded based on your financial need, academic achievement, community service, athletic talent, and many other factors.



Loans are money that you borrow from a bank. A loan must be repaid with interest. Loans offered by the government often have lower interest rates and can be repaid over an extended period of time. Visit www.studentloans.gov for more information.



Work-Study allows you to receive funds through part-time employment while you are enrolled in college and can help you pay part of your college costs. Unlike other campus jobs, students apply for Work-Study by submitting the Free Application for Federal Student Aid (FAFSA).

Additional Sources of Financial Aid

Very few students get all their financial aid for college from one source. When you are searching for financial aid, consider a wide variety of options and apply to as many programs as possible. Here are some common types of organizations that offer financial aid:



Your College: Colleges and universities offer financial aid programs for their students. Visit the financial aid webpages of every college you are considering and plan to apply for all the scholarships you think you might be eligible to receive.



The Community: Nonprofit organizations, foundations, and businesses often provide scholarships as a community service. To find these programs talk to your counselor or check out the scholarship finder on www.CollegeforTN.org.



The Government: The Federal Government offers over \$150 billion in aid each year. Likewise, Tennessee offers millions of dollars to its students.

Tennessee Financial Aid

To qualify for these scholarships and grants, a student must **complete the FAFSA**, be a U.S. citizen, or an eligible non-citizen (with some exceptions) and be a Tennessee resident one year prior to the application deadline. In Tennessee, to be eligible for the most amount of scholarship money and financial aid, every senior must complete the FAFSA before February 1.

The **Tennessee HOPE Scholarship** is worth up to \$2,250 per semester for freshman and sophomores and \$2,850 per semester for juniors and seniors at four-year institutions; and up to \$1,600 per semester for two-year institutions.

Requirements:

- Minimum 21 ACT composite (or concordant equivalent on the SAT) on a national or state test date OR
- Final cumulative 3.0 GPA* for entering freshmen graduating from eligible public or category 1, 2, or 3 private high schools

The **Aspire Award** provides up to \$750 per semester at four-year institutions and up to \$250 per semester at two-year institutions as a SUPPLEMENT to the Tennessee HOPE Scholarship.

Requirements:

- Meet Tennessee HOPE Scholarship requirements AND
- Parents' or independent student's (and spouse's) adjusted gross income must be \$36,000 or less on tax form
- Students may receive ASPIRE or GAMS (see below), but not BOTH

The **General Assembly Merit Scholarship (GAMS)** award provides up to \$500 per semester as a SUPPLEMENT to the Tennessee HOPE Scholarship.

Requirements:

- At least a final cumulative 3.75 GPA* AND 29+ ACT composite (or concordant equivalent on the SAT) on a national test date or state test date

The **Wilder-Naifeh Technical Skills Grant** is available to anyone who enrolls in a certificate or diploma program at a Tennessee College of Applied Technology and meets residency requirements. The award amount is up to \$2,000 per academic year.

Tennessee Student Assistance Award (TSAA) award amounts for an academic year are: four-year/two-year private - \$4,000; and four-year public/two-year public/Tennessee Colleges of Applied Technology/career schools - \$2,000.

Requirements:

- **STUDENT AID INDEX (SAI) OF \$XXXX** or less on the FAFSA
- Priority for this award is given to U.S. citizens
- Must meet satisfactory academic progress (SAP) standards to maintain award

The **Tennessee Promise** is a scholarship and mentoring program that allows students in Tennessee to attend a community or technical college tuition-free. It provides students a last-dollar scholarship, meaning the scholarship will cover the cost of tuition and mandatory fees not covered by the Pell Grant, the HOPE Scholarship, or the Tennessee Student Assistance Award. Students may use the scholarship at any of the state's 13 community colleges, 24 colleges of applied technology, or other eligible institutions offering an associate degree program.

Requirements**:

- Apply for the scholarship
- Complete the FAFSA
- Complete and report eight hours of community service
- Attend a mandatory mentor meeting

*GPA is based on a 4.0 scale according to the Uniform Grading Policy adopted by the Tennessee State Board of Education

**Ensure each of these requirements are completed by their deadlines

Activity Resumé

Fill out the form on this page and you'll have all the information you need, in one place, to fill out job applications. You can also use these details as the basis for your resumé, and they will come in handy when you start filling out college and scholarship applications. Remember to keep personal information confidential!

ATHLETICS, CLUBS, AND ORGANIZATIONS

(LIST YOUR ROLE/POSITION EACH YEAR)

Name of Club/ Sports Team	Freshman	Sophomore

COMMUNITY SERVICE

Name of Organization/ Contact	Description of Volunteer Service	Number of Hours of Service	Date(s) of Service

HONORS AND AWARDS

Name and Date of Award	Reason for Award/Honor	Sponsor

WORK EXPERIENCE

(list most recent examples first)

Start and End Date of Employment	Job Title	Company Name	Business Address	Brief Description of Duties

The Importance of GPA (Grade Point Average)

What is a GPA?

A GPA, or Grade Point Average, is a number value that schools calculate by averaging your grades from each course you've taken. High schools and colleges typically use GPAs to make admissions decisions and to evaluate their students. Your GPA is a measure of your success so far at school.

Who looks at your GPA?

Lots of people look at your GPA. That includes selective high schools, colleges, scholarships, internships, fellowships, academic awards, and employers. GPA carries the most importance in college admissions decisions. Your high school GPA will be extremely important when it comes time to apply to college, and your college GPA will be extremely important when it comes time to start your career or apply to graduate school.

Cumulative GPA

Your cumulative GPA is the total semester average for all of your grades in high school up until the calculation point. If you were a senior, for instance, your cumulative GPA would be the average for fall and spring semesters for all four years. Your cumulative GPA is the one colleges will look at.

To figure your cumulative GPA, visit gpacalculator.io/cumulative-gpa-calculator/

How important is your GPA?

According to scholarprep.org, students' GPAs are compared for scholarship and admissions applications. While GPAs are not the only piece examined, it is one of the most important factors in determining winners for scholarships and admissions over other students to a postsecondary education institution.

Other factors looked at by scholarship and admissions applications include your service to your community, athletics and extracurricular activities in school, and leadership positions. While being well-rounded is vital, your GPA can make or break your chances of receiving scholarship funds or acceptance to your first choice of schools since many large universities put a great deal of weight on your GPA alone.

College Entrance Exams

Most colleges require that you complete some type of college entrance exam in order to be admitted. Pre-tests allow you to become familiar with these tests before you have to sit for the real thing. Below are descriptions of some of the tests you may be asked to complete.

The PSAT (Preliminary SAT), also known as the PSAT/NMSQT® (National Merit Scholarship Qualifying Test), is a practice version of the SAT exam. You can only take the PSAT once per year, and many students take the test in both 10th and 11th grade. If you earn a high score on the PSAT your junior year, you could qualify to receive a National Merit Scholarship; \$180 million dollars in merit scholarships are awarded to students each year. The PSAT is 2 hours and 45 minutes long and tests your skills in Reading, Writing, and Math. Unlike the SAT, the highest score possible on the PSAT is 1520. Check with your school counselor to see if the PSAT is offered at your school and what the cost would be (fee waivers might be available).

The ACT and SAT are college admissions tests. Many colleges and programs use ACT or SAT scores in their admission decisions, although some do not, and some specifically require one test or the other. So, check the requirements for the colleges in which you're interested. Universities also often use your ACT or SAT score in specific subject areas to determine freshman year course placement, particularly for math.

It's never too early to start preparing for the ACT and SAT.

SECTION 4



ASSESS



**“IT’S WHAT WE THINK WE KNOW
THAT KEEPS US FROM LEARNING”**

- Claude Bernard

How do I know that I am on the right path to college and a great career? Using milestones and timelines, students can begin to see that key action steps along the way are important to making concrete progress. In this section, you will track your progress and measure your proximity to success through checklists and milestones. Knowing the milestones along the path can help you stay motivated because there is a lot more road to travel.

Am I ready for what’s NEXT?

Time Management

Evaluating your strengths and weaknesses in different areas is an excellent way of determining your future goals.

Activity

More will be expected of you in high school. You will have to juggle many different classes and outside activities. Estimate the time you spend on school and life activities during a typical week.

ACTIVITY	DAILY HOURS	WEEKLY HOURS
SCHOOL		
HOMEWORK		
EXTRACURRICULARS (SPORTS, COMMUNITY SERVICE, PAID JOB, ETC.)		
MEALS		
HYGIENE		
FAMILY COMMITMENTS		
FRIEND COMMITMENTS		
COMMUTE/TRAVEL TIME		
COMMUNICATION (CALLS, TEXTS, EMAILS, SOCIAL MEDIA)		
HOUSEHOLD DUTIES & ERRANDS		
SLEEP (TARGET 9-11 HOURS/DAY)		
TOTAL HOURS		

Number of hours available in a week: 168

Total Weekly Hours (from above): _____

Remainder: _____

How did you do?

Under 168 Hours: You appear to have EXTRA TIME

Over 168 Hours: You appear to be OVER-COMMITTED

Communication

From Skills to Pay the Bills: Mastering Soft Skills for Workplace Success

There is no more powerful tool available to you than communication. Studies show that you have approximately 7 seconds to make a good first impression—and it's very difficult to un-do a bad first impression. We all have different ways of communicating, depending on who we are addressing. Using the right approach in the right situation is the key to successful communication. And remember, how you say something is as important as what you say.

Activity

Consider the following situations. How might you communicate differently with each of the following groups?

- FRIENDS
- FAMILY
- PROFESSIONAL (INTERVIEWER, EMPLOYER, TEACHER, ETC.)

Think about BOTH verbal language (what we say and how we say it, i.e., tone of voice) and non-verbal language (facial expressions, behavior, body language, etc.)

SITUATION 1: Saying hello or goodbye

Friends:

Family:

Professional:

SITUATION 2: Asking for help

Friends:

Family:

Professional:

SITUATION 3: Emailing or texting

Friends:

Family:

Professional:

SITUATION 4: Showing excitement

Friends:

Family:

Professional:

SITUATION 5: (Create your own)

Friends:

Family:

Professional:

Why is each situation different?

What would happen if you greeted your teacher in the same way you greet your friends?

Translating Text

From Skills to Pay the Bills: Mastering Soft Skills for Workplace Success

Do you use text messaging to communicate with teachers and employers? We all fall into the trap of text shortcuts and abbreviations. Read and try to decipher the text messages below. Is this the impression you want to leave?

I dun knO Y adults R makin such a big deal out of d amount of tym tEnz spNd txtN! It's a gr8 way 2 kEp n tuch w yor fRnds & knO wot ppl R doin & whr dey R.

dEr Employer,

I wud llk 2 apply 4 d dA tym customer srvic positN I saw advRtized on FB. I hav atachd my resume & hOp U wiL agrE dat my skiLz & intRStz R diRctIE relAtd 2 d positN U hav avail. I wud aPrec8 d opRtunET 2 MEt w U n prsn 2 discuS Y I wud mAk an XLNT employE 4 yor co.

ty

ANSWERS

I dun knO Y adults R makin such a big deal out of d amount of tym tEnz spNd txtN! It's a gr8 way 2 kEp n tuch w yor fRnds & knO wot ppl R doin & whr dey R.

I don't know why adults are making such a big deal out of the amount of time teens spend texting! It's a great way to keep in touch with your friends and know what people are doing and where they are.

dEr Employer,

I wud llk 2 apply 4 d dA tym customer srvic positN I saw advRtized on FB. I hav atachd my resume & hOp U wiL agrE dat my skiLz & intRStz R diRctIE relAtd 2 d positN U hav avail. I wud aPrec8 d opRtunET 2 MEt w U n prsn 2 discuS Y I wud mAk an XLNT employE 4 yor co. ty

Dear Employer,

I would like to apply for the daytime customer service position I saw advertised on Facebook. I have attached my resume and hope you will agree that my skills and interests are directly related to the position you have available. I would appreciate the opportunity to meet with you in person to discuss why I would make an excellent employee for your company. Thank you.

Professional Email Etiquette

From Skills to Pay the Bills: Mastering Soft Skills for Workplace Success

Though you may consider email an “adult” way to communicate and would rather communicate in real-time with texting or other forms of social media, when it comes time to apply to college or for a job, email skills will most likely be necessary. You will find some rules for “email etiquette” below. Below each point, explain possible reasons why this would be a good idea.

WHEN EMAILING PEOPLE YOU DON'T KNOW

Email Etiquette: Include a subject line that “helps” the reader

Possible Reasons: _____

Email Etiquette: Do not use jokes, witty remarks, or sarcasm

Possible Reasons: _____

Email Etiquette: Include a greeting (Dear...) and a closing (Sincerely,)

Possible Reasons: _____

Email Etiquette: Use business language, spell check, and avoid abbreviations

Possible Reasons: _____

Email Etiquette: Use business punctuation and formatting

Possible Reasons: _____

Email Etiquette: Avoid using ALL CAPS

Possible Reasons: _____

Email Etiquette: Avoid gossiping or complaining

Possible Reasons: _____

Email Etiquette: Keep the communication short and to the point

Possible Reasons: _____

Email Etiquette: Do not use emoticons (for introductory emails)

Possible Reasons: _____

Email Etiquette: Reread before hitting “send”

Possible Reasons: _____

SOCIAL MEDIA

According to CareerBuilder.com, there are three things you can do to protect your online image – and your job opportunities:

1. Be careful. Nothing is private. Don't post anything on your site or your “friends” sites you wouldn't want a prospective employer to see. Derogatory comments, revealing or risqué photos, foul language, and lewd jokes all will be viewed as a reflection of your character.
2. Be discreet. If your network offers the option, consider setting your profile to “private,” so that it is viewable only by friends of your choosing. And since you can't control what other people say on your site, you may want to use the “block comments” feature. Remember, everything on the Internet is archived, and there is no eraser!
3. Be prepared. Check your profile regularly to see what comments have been posted. Use a search engine to look for online records of yourself to see what is out there about you. If you find information you feel could be detrimental to your candidacy or career, see about getting it removed – and in the meantime make sure you have an answer ready to counter or explain “digital dirt.”

There is No “I” in Team

From Skills to Pay the Bills: Mastering Soft Skills for Workplace Success

High school will provide many more opportunities for working and learning in teams than you may have experienced before. Part of being a good team member is learning how to understand your personal strengths and where you might need assistance from others. Below are ten characteristics that make a productive team member. Rate your level of confidence in each skill (HONESTLY) – and then devise a plan for how you can improve some of the areas you think might need a “jump start.”

SKILL #1: RELIABLE

This means: You can be counted on to get the job done.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #2: EFFECTIVE COMMUNICATOR

This means: You express your thoughts and ideas clearly and directly, with respect for others.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #3: ACTIVE LISTENER

This means: You listen to and respect different points of view. Others can offer you feedback – and you don’t get upset or defensive.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #4: PARTICIPATES

This means: You are prepared – and get involved in team activities. You are regular contributor.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #5: SHARES OPENLY AND WILLINGLY

This means: You are willing to share information, experience, and knowledge with the group.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #6: COOPERATIVE

This means: You work with other members of the team to accomplish the job - no matter what.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #7: FLEXIBLE

This means: You adapt easily when the team changes direction or you’re asked to try something new.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #8: COMMITTED

This means: You are responsible and dedicated. You always give your best effort!

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #9: PROBLEM SOLVER

This means: You focus on solutions. You are good about not going out of your way to find fault in others.

Rating: ____Not so confident ___Sort of Confident ____Really confident

SKILL #10: RESPECTFUL

This means: You treat other team members with courtesy and consideration - all of the time.

Rating: ____Not so confident ___Sort of Confident ____Really confident

Teamwork involves building relationships and working with other people using a number of important skills and habits:

- Working cooperatively
- Contributing to groups with ideas, suggestions, and effort
- Communication (both giving and receiving)
- Sense of responsibility
- Healthy respect for different opinions, customs, and individual preferences
- Ability to participate in group decision-making

Consider your answers:

Did you have mostly “not so confident” checked off?

If so, you are still developing your confidence as a team player. These skills often take some time to develop – so don’t worry. It might be helpful to reach out to someone you know and trust to help you focus on developing a plan for working on some of the skills in which you would like to be more confident. Don’t be afraid to ask for help. Asking for help when you need it is another great skill of a productive team player.

Did you have mostly “sort of confident” checked off?

If so, you are pretty confident in your teamwork skills – but could probably use a little extra support or development in a few areas. Invite someone close to you (someone you know and trust), to work with you on the areas you would like to improve. Most people would be really happy to help you! Learning the strategies to become a good team member takes time, energy, and dedication.

Did you have mostly “really confident” checked off?

If so, you are truly confident in your ability to be a good team player. That’s great! Figure out an area or two where you would like to continue to see improvement (since we should always be striving to be the best we can be) and develop a plan for how to further grow those skills. Also try to offer support to someone you know who might be struggling with building his or her own level of teamwork confidence.

Now consider your teamwork skills confidence levels:

I am most proud of my ability to:

I want to improve my ability to:

I will reach out to some of these people for guidance:

9th Grade Milestones

Activity

Check all that you have accomplished so far.

Actions

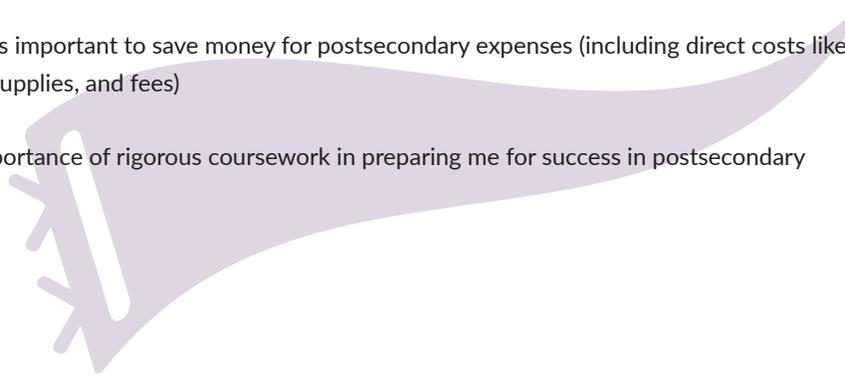
- Begin taking aligned courses to a personalized education and career plan (e.g., a focus area or CTE course of study)
- Have a conversation with parents/guardians about the costs of postsecondary and how you will plan for those costs (e.g., creating a savings account)
- Experiment with different organizational and study methods to see what works best for you
- Try something new to expand personal skills or interests (e.g., sport, club, course)
- Schedule an annual meeting with a school counselor to update your postsecondary plan
- Have conversations with teachers, family members, and other adult mentors to talk through your college and career interests
- Become involved with school student organizations, clubs, or teams
- Learn about eligibility criteria for honor societies, special diplomas, certifications, or other merit-awards
- Start a resume to document extra-curricular activities and accomplishments, work experience, and skills
- Participate in college and career exploration experiences (e.g., campus visits, hands-on events, college and career fairs, school-based enterprise, industry specific exposure)
- Volunteer in your community and/or in a professional field related to your academic, personal, or career interests

Knowledge

- I understand the connection between GPA, ACT, or SAT scores and their impact on early postsecondary opportunities and postsecondary admission, scholarships, financial aid, etc.
- I understand how to backwards plan from my career goals to what I should be focusing on in high school
- I understand that it is important to save money for postsecondary expenses (including direct costs like tuition and indirect costs like transportation, supplies, and fees)
- I understand the importance of rigorous coursework in preparing me for success in postsecondary

Milestone

Milestones are reference points in your high school career that mark important stages of progress. Each milestone allows you to evaluate your forward progress toward the goal of college and career.



What's Next?

Use the following suggestions to make the most of your summer and your sophomore year.

Summer

- **READ!** Read at least five books not required by your school. Try something you've never read before.
- **Do** your summer homework. Don't put it off until the last minute.
- **Explore.** If you're considering a career or career pathway, learn more about it. Talk to people who hold that job. Set up a job shadow day. Get a job. Take a trip. While there, visit some colleges in the area.
- **Think** about what's next. It's never too early to start prepping for the ACT or SAT. There are excellent practice tests available online. Use them!
- **Help** someone else. Look for organizations in your community that need volunteers: hospitals, nursing homes, food pantries, homeless shelters, and more. It will make you feel good and also looks good on your college applications.

Fall (Congratulations - You're a Sophomore!)

- **Talk** with your counselor about the year ahead. Confirm that your courses will put you on the right track for college admission.
- **Ask** about test dates for the PSAT, ACT, and SAT. You'll need to register up to six weeks ahead of time.
- **Start** developing a résumé—a record of your accomplishments, activities, and work experience. This will be an important part of your college application.
- **Become** a joiner. If you haven't participated in many activities outside of class, now is the time to sign up. Consider clubs at school, team sports, leadership roles, or involvement in a religious or civic community group.

Spring

- **Work** with your counselor to set your junior schedule. Enroll in the most challenging courses.
- **Explore** summer opportunities on college campuses—this is a great way to find out what college life is really like.
- **Continue** researching colleges and universities. Go to college fairs and open houses. Learn as much as you can about colleges online.
- **Begin** planning college visits. If your school offers excused absences for college visits, use them! Try to visit colleges near you over spring break. Include a large, medium size, and small campus.
- **Develop** a preliminary list of colleges that interest you. Go online to request additional information. This is a great way to get on the radar of colleges that interest you.
- **Begin** to look at some college applications. Make note of all the pieces of information you will need to compile. Make a list of teachers, counselors, employers, and other adults who could write letters of recommendation.
- **Consider** lining up a summer job or internship.



Glossary

There are a lot of acronyms and confusing terms on the road to college. Here are a few that you might be wondering about. If there's one you don't see listed here, check with your college/career counselor for assistance.

2+2 programs: A postsecondary pathway in which students begin at a community college where they complete general educational requirements over two or three years and then transfer to a university (for the remaining one or two years) to complete a bachelor's degree.

ACT/SAT: Standardized college entrance exams. Many colleges and universities ask for ACT or SAT scores as part of the application process. ACT stands for American College Testing. SAT stands for Scholastic Assessment Test.

Advisor: A college staff member or professor who helps a student plan and complete a course of study at a college or university.

Application: A form that must be filled out to be considered for entry into a university, community college, or technical school; to be considered for a scholarship or grant; and, in many cases, to be considered for a job.

Associate Degree: A degree granted after successful completion of a course of study requiring approximately 60 credits, typically by a community or junior college. Full-time community college students taking 15 credits per semester can generally finish an associate degree in two years (also known as AA, AS, or AAS degree, short for Associate of Arts, Associate of Science, and Associate of Applied Science.)

ASVAB: A test to determine qualification for enlistment in the U.S. Armed Forces. It stands for Armed Services Vocational Aptitude Battery.

Award Letter: Notice from a school of the amount and type of financial aid that the school is willing and able to provide a student.

Bachelor's Degree: A degree earned for a course of study that normally requires 120 to 130 credits, involving specific classes related to the student's major. Full-time students ideally complete a bachelor's degree in four years, although changing majors, transferring institutions, taking fewer than 15 credit hours per semester, and/or taking courses that don't count toward one's declared major can make it take longer (also known as BA or BS, short for Bachelor of Arts and Bachelor of Science.)

Certificate: An official document attesting to a particular fact or accomplishment. In the postsecondary realm, students complete a series of specified courses, and sometimes an internship, and typically pass a test to obtain certificates in specific trades or areas of expertise required to work in those fields. Examples include welding, medical technology, auto mechanics, massage therapy, and court stenography.

Community College: A public postsecondary institution (Motlow State, for example) that offers courses to residents in the surrounding area. Students may attend community colleges to obtain associate degrees or technical certificates, or may take courses there toward a bachelor's degree before transferring to a four-year university (2+2 pathway). Students can also take courses to enhance their skills in an area, or just for fun.

Cost of Attendance (COA): The total cost of going to college, including tuition, fees, room and board, books, transportation, and personal expenses.

Deferred Action for Childhood Arrivals (DACA) Program: A kind of administrative relief from deportation. This policy allows young children (under the age of 16) who came to the United States without documentation, and have been educated by U.S. school systems, the opportunity to remain in the U.S. by following specific guidelines.

Early Action: When a student applies for admission to a college by an early deadline (before the regular admission deadline) and receives notice of acceptance, denial, or deferment, with no obligation to the university to enroll.

Early Decision: When a student applies for admission to a college by an early deadline (before the regular admission deadline), with the understanding that if accepted, the student must enroll in that school. Students should apply for early decision only to their first choice school.

FAFSA: The Free Application for Federal Student Aid is an online form submitted annually by current and prospective college students (undergraduate and graduate) in the United States to determine eligibility for student financial aid. Students who are eligible to file the FAFSA should complete it every year.

Federal Student Aid (FSA) ID: A user name and password used by current and prospective students and their parents to log into U.S. Department of Education Websites including the FAFSA Website. The ID is used to sign documents electronically (it has the same legal status as a written signature.)

Fee Waiver: Permission to not pay a fee, based on meeting some requirement or condition. In the postsecondary realm, waivers of college application fees and ACT or SAT fees are often available for students based on financial need.

Financial Aid Package: The amount and types of federal, state, and college aid that a college/university offers to a student it has accepted for admission, to offset the cost of attendance at their school. This is also referred to as an Award Letter. Depending on the package, sometimes it can be cheaper for a student to attend an expensive school because more aid is offered to offset the cost. This is why it is important to apply to the schools you want to attend, even if you don't think you can afford it. There are different types of aid available including loans, work-study, scholarships, and grants.

Four-Year University: A postsecondary college/university that offers undergraduate (bachelors) degrees. Many four-year institutions also offer graduate (master's) degrees.

Full-Time Student: A student who enrolls in at least a minimum number (determined by your college or university) of credit hours or courses.

Grade Point Average (GPA): The average of all of the course grades you have received in high school, or in college, on a four-point scale.

Ivy League: A group of long-established colleges and universities in the eastern U.S. having high academic and social prestige. It includes Harvard, Yale, Princeton, Columbia, Dartmouth, Cornell, Brown, and the University of Pennsylvania.

Letters of Recommendation: Letters of endorsement (often from high school teachers/staff) written on a student's behalf during the college and/or job application process.

Major: A concentration of study focused on a discipline, which requires completion of specific courses.

Minor: A college or university student's declared secondary academic discipline during their undergraduate studies.

Orientation: A meeting/event many colleges offer (hour-long or days-long) where incoming students and parents/guardians receive information about registering for classes, meet their advisor, and learn about school resources and policies.

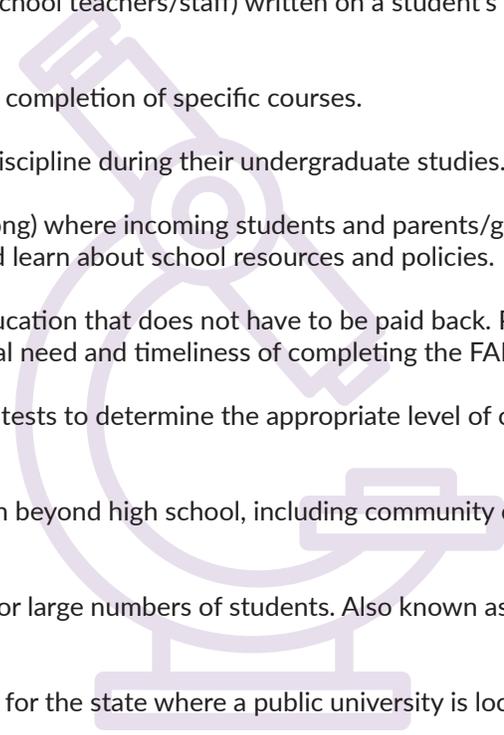
Pell Grant: Money from the U.S. government to support a student's education that does not have to be paid back. Pell Grants are awarded to U.S. citizens and legal residents based on financial need and timeliness of completing the FAFSA.

Placement Test: Colleges and universities may require students to take tests to determine the appropriate level of college math and/or English needed.

Postsecondary Education: The broadest term to describe any education beyond high school, including community college, university, technical school, etc.

Residence Hall: A building primarily providing living/sleeping quarters for large numbers of students. Also known as a dorm or dormitory and often referred to as "on-campus housing."

Resident: A student who lives in and meets the residency requirements for the state where a public university is located. Tuition at public universities often is more expensive for non-residents.



Resumé: A brief account of a person's education, qualifications, and previous work experience, typically sent with a job application.

ROTC: Programs to train college students to become officers in the U.S. Armed Forces. ROTC stands for Reserve Officer Training Corps.

Room & Board: The cost of a room in a residence hall and a dining hall meal plan at a college or university.

Scholarship: Money to support a student's education that does not have to be paid back. Scholarships are awarded based on academic, athletic, artistic, or other types of achievements, affiliations, or competitions.

Student Aid Index (SAI): The portion of a family's financial resources that should be available to pay for college, based on a federal formula using the information on the FAFSA (Free Application for Federal Student Aid).

Student Aid Report (SAR): The SAR summarizes the information included on the Free Application for Federal Student Aid (FAFSA). The SAR provides the Student Aid Index (SAI), which is used to determine whether a student is eligible for a federal Pell Grant and other federal aid.

Student Loan: Money a student borrows to help pay for college, which must be paid back. Subsidized loans are offered to students who qualify financially as determined by the FAFSA. The federal government pays the interest while the student is in college. There are also unsubsidized loans where interest begins accruing as soon as the loan is accepted.

Summer Bridge Programs: Programs offered by many universities and some community colleges, which occur in the summer between high school graduation and fall transition to college. They offer students accelerated, focused learning opportunities that can help better prepare them to succeed in college.

Technical School: A general term used for a college that provides mostly employment-preparation skills for trained labor, such as welding and culinary arts. These programs generally take no more than two years to complete. Tennessee Colleges of Applied Technology (TCATs) are examples of this kind of school.

THEC: The Tennessee Higher Education Commission was created in 1967 by the Tennessee General Assembly. The Commission develops, implements, evaluates postsecondary education policies and programs in Tennessee while coordinating the state's systems of higher education, and is relentlessly focused on increasing the number of Tennesseans with a postsecondary credential.

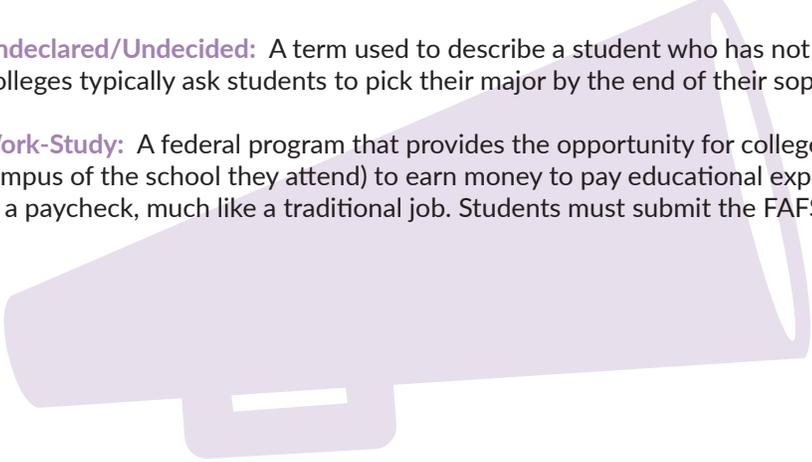
Transcript: An official academic record from a specific school which lists when you attended, the courses you have completed, grades, and sometimes test scores. Universities, colleges, and technical schools usually require high school transcripts be submitted as part of the application process.

TSAC: Created by the Tennessee General Assembly in 1974 as a non-profit corporation with the merging of the Tennessee Educational Loan Corporation and the Tennessee Tuition Grant Program, the Tennessee Student Assistance Corporation (TSAC) administers over 20 different state student financial aid programs, including the HOPE scholarship, Tennessee Promise, Tennessee Reconnect, Tennessee Student Assistance Award, and the Dual Enrollment grant.

Tuition: The amount of money charged for instruction/classes at postsecondary institutions (see also cost of attendance.)

Undeclared/Undecided: A term used to describe a student who has not yet selected a major at a college or university. Colleges typically ask students to pick their major by the end of their sophomore year.

Work-Study: A federal program that provides the opportunity for college students to work part-time jobs (often on the campus of the school they attend) to earn money to pay educational expenses. Students receive compensation in the form of a paycheck, much like a traditional job. Students must submit the FAFSA to be considered for work-study positions.



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Skills to Pay the Bills: Mastering Soft Skills for Workplace Success
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THECATSAC

Relentlessly focused on increasing the number of Tennesseans with a postsecondary credential

GEARUP
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ADVISETN
ADVISE. ASSIST. ACHIEVE.



Tennessee Higher Education Commission;
January 2023