

Choosing a Career

You want a career that will pay you the big bucks. Everyone has told you the most profitable career out there is Information Systems Management. You look at the starting salary and decide this is the career for me and start school. After 4 to 5 years of school you get a job that pays a lot and you are miserable. This happens to a lot of people every year. You need to research your potential career and see if it is something you can do day in and day out for the next forty-five years. You can start school and take your core classes before you make a final decision. If you are taking classes you can ask the career counselors to help you do some research on the careers you are considering. There are many sources of this type of information at the college nearest you, some even have a career services center that will help you for free, others may charge you a fee. Use any resource available to you before you commit yourself to a path that will not make you happy. Here are some things to consider before you commit yourself to a specific path:

YOUR CAREER GOALS: _____

DESCRIBE YOUR *IDEAL* JOB (Think about the work environment, coworkers, daily tasks, salary, etc.) _____

CAREER INTERESTS – WHAT DO YOU WANT FROM YOUR CAREER?

Rank the following factors in their order of importance, with 1 being the most important factor in your career choice.

- _____ Working on a variety of tasks
- _____ Opportunity for high pay
- _____ Job security
- _____ High teamwork environment
- _____ Work independently, low supervision
- _____ Chance to be creative
- _____ Frequent business travel
- _____ Working directly with people
- _____ Keeping regular business hours
- _____ Other _____
- _____ Other _____

YOUR SKILLS AND TALENTS: _____

YOUR PERSONAL INTERESTS: _____

Based on the above information, list some careers that interest you: _____

Adapted from Planning Your Financial Future, second ed., by Louis E. Boone, David L. Kurtz, Douglas Hearth

Instructional Designer Sally Kahl

Examining A Career

CAREER: _____

Aspect of the career	Relevant Information	Information Source
What tasks are performed on a daily basis?		
What education or knowledge is required?		
What is the work environment (including location, size, relationships with coworkers)?		
How much money can be earned in the short-term? Long-term?		
Is this a secure career and industry?		
What are the opportunities for advancement?		
Is additional training or education needed?		
What are the current job prospects?		
Does this career require high mobility?		
Other Key Issues		

Answer these questions for each of the careers you are interested in. This will help you to focus in on the best career for you. If it doesn't make you happy, then it isn't worth it.

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Sources of Money for College

The money in your IDA savings account for college provides a nice foundation for college money. But \$2,667 is not enough. There are four basic sources money for college: *scholarships, grants, part time jobs, and loans.*

Scholarships - The best place to start your search for scholarship money is the financial aid office of the college you wish to attend. In fact, you should visit the financial aid office at least one year before you are planning to start and begin the process of getting money together.

Scholarships are also listed on the internet and you may obtain some scholarship information by visiting with a high school guidance counselor, your pastor, or social worker.

There is an excellent referral service, Arkansas Scholarship Information Service, based in the JTL Shop building in Springdale. That contact is:

Jennifer Wobser

ASIS Project Director

Phone: 501-927-1402

614 East Emma, Ste 119

Fax: 501-751-1110

Springdale, AR 72764

E-Mail: ASISinfo@aol.com or <http://scholarships-ar-us.org>

Grants - Once again, the first place to start is the financial aid office of the college you wish to attend. Grants are based on financial need. The application process is somewhat complicated, but since grants do not have to be repaid it is worth completing the process. The college financial aid officer can help you with this process. Two of the more common types of grants are *Federal Pell Grants and Federal Supplemental Educational Opportunity Grants.*

Federal Pell Grants are available to undergraduate students who have not earned a bachelor's or professional degree. They are based on financial eligibility and the current maximum award is \$3,000 for one academic year. The Pell Grant is awarded through the college you attend.

Supplemental Educational Opportunity Grants are awarded to undergraduate students with exceptional financial need. The grants are between \$100 and \$4,000 a year, depending on when you apply, your level of need, the funding level of the school you are

attending, and the policies of the financial aid office where you attend school. This Grant is awarded through the college you attend also.

Part Time Jobs. *The Federal Work-Study Program* provides jobs for undergraduate and graduate students with financial need. The program encourages community service work and work related to your course of study. You will work for your college or for a private nonprofit organization or a public agency.

You will be paid at least the current federal minimum wage. Your total *Federal Work-Study Award* depends on when you apply, your level of need, and the funding level of your school.

Perhaps the most lucrative form of college financing comes from simply working part time jobs in the private sector. Many types of part time jobs fit around a student schedule, such as jobs in retail or restaurants. Also many offices need clerical personnel half days only. If you would rather attend school part time, most manufacturing facilities and health care facilities have second shift jobs. You can work second shift hours, approximately 3 p.m. – 11 p.m., and take two or three classes per semester during the morning.

When looking for a job, look for a company that provides tuition assistance as a fringe benefit. Your employer may pay for some or all the classes you take while you are working toward your degree if the classes are job related. Sometimes it pays to work for a somewhat lower hourly wage if an employer offers tuition assistance. Contact your human resources office to see if your employer offers any type of financial aid for college.

Loans - The reason I list loans last is that, unlike the previous three sources of college funding, they have to be repaid. But if you cannot pull together enough money for college using scholarships, grants and jobs, student loans can provide a good supplement.

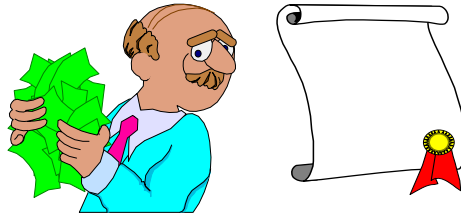
Once again, the best place to start is with the financial aid office of your college. You may also start by inquiring at your bank. Common loans available are *Federal Perkins Loans, Direct Stafford Loans, and Federal Family Education Loan (FFEL) Stafford Loans.*

The *Federal Perkins Loan* is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. Your school is your lender. The loan is made with government funds with a share contributed by the school. You must

repay this loan to your school. You can borrow up to \$3,000 for each year of undergraduate study (total you can borrow as an undergraduate is \$15,000). You can borrow \$5,000 each year of graduate or professional study (total you can borrow as a graduate/professional student is \$30,000, including any Federal Perkins Loans you borrowed as an undergraduate).

Direct Stafford Loans and *Federal Family Education Loan Stafford Loans* are available to students who can demonstrate financial need. Begin the application process for these loans with the financial aid officer at your college.

Money for College on the World Wide Web



I suppose you don't actually get money off the web, but you can get a lot of information about scholarships and financial aid off the Internet.

If you don't have access to a computer, call your local library and reserve a time to use one of the computers there. All community colleges have computers that are available to the public. Call and set up a time to use one of those computers. Many banks in the area have computers available for customers to use, call your local bank and see if it does.

Some good web sites with information about money for college are:

<http://www.aspsf.org> – Arkansas Single Parent Scholarship Fund

<http://www.asla.state.ar.us> – Arkansas Student Loan Authority

<http://scholarships-ar-us.org> – Arkansas Scholarship Information Service

Managing Multiple Priorities

What are *multiple priorities*? I think someone who is caring for a family, running a household, working at a job outside the home, and taking college classes is managing *multiple priorities*.

Does doing all that in a day that only contains 24 hours sound overwhelming to you. It is overwhelming!

So how are you going to do it? How are you doing it now? How are you going to fit college classes into a schedule that is already full to overflowing?

You are going to do it by managing your time and managing your priorities. You are going to become really skilled at such things as:

- α Preparing several meals at once and refrigerating or freezing the extra ones to be warmed up quickly on an evening you do not have time to cook.
- α Taking your text book along when you pick up your child from ball practice and reading in the car while you are waiting.
- α Finding what resource books for your college courses are available on audio tape so you can listen to them while you are driving.
- α Trading babysitting with friends so you can have some people who *owe you* on class night when you need a sitter.
- α Doing your laundry at night when you are too tired to do anything else. The person with the bedroom closest to the laundry room may have to learn to shut out the sound of the clothes dryer to get to sleep!
- α Finding a quiet place at work to take meal breaks so you can use the meal breaks for study times also.
- α Planning family outings or family vacations to coincide with your studies or your children's studies. If you are taking an art appreciation class, take everyone to the museum!
- α Shopping at grocery stores that are open at times convenient to you.
- α Doing your banking, picking up your dry cleaning, and ordering flowers for your mother's birthday at that same grocery store at times convenient to you. (Thank heaven for super centers!)

The Bag Lady System of Management

There is one aspect of managing *multiple priorities* that I have found difficult. I think it is hard to arrive at work, or class, or a family event with everything I am supposed to have. Something was always getting left home on the table.

I have made large strides in solving that problem since I became a *bag lady*. This is a time and life management strategy I learned from my daughter when she was still in high school.

She was a busy young lady, but always managed to arrive at school, cheerleading, dance, or band with the homework, or tap shoes or flute along. I began to watch what she was doing and realized she was running each area of her life out of a separate bag. When her homework was done she immediately put it back into her homework bag. When she got the dance leotards from the laundry room, she immediately put them in the dance bag, and so on.

So I became a bag lady too.

I had several projects running simultaneously at work, which is why I loved my job. I love variety. I also traveled to bank offices in several towns in the course of my job. So I put each project into a separate brief case or canvas bag and always had all parts to it when I traveled out of town. Some of my old brief cases were more than a little tacky so I added new bags to my Christmas list.

Then I bagged my personal life too. I was taking a college class so I outfitted my book bag so it would always have my book and class supplies in it. That bag got so heavy that if I had to park very far from my class building I had to unpack some of what was not essential and leave it in the car when I walked to class. But after class I put everything back into that bag!

I put the materials for the Sunday school class I was teaching into a canvas bag. I put all the materials for an AAUW office I was holding into an old purse.

I am a quilter, so now I have all the supplies and materials for each quilt project in a separate bag or box.

Learning Style Inventory

Directions: To better understand how you prefer to learn and process information, place a check in the appropriate space after each statement below, then use the scoring procedures at the end to evaluate your responses. Use what you learn from your scores to develop learning strategies that are best suited to your learning needs. Respond to each statement as honestly as you can.

OFTEN = 5	SOMETIMES = 3	SELDOM = 1	5	3	1
1. I can remember best about a subject by listening to a lecture that includes information, explanations and discussion.					
2. I prefer to see information written on the board and supplemented visual aids and assigned readings.					
3. I like to write things down and take notes for a visual review.					
4. I prefer to use posters, models, or actual practice and other activities in class.					
5. I require explanations of diagrams, graphs, or visual directions.					
6. I enjoy working with my hands or making things.					
7. I am skillful with and enjoy developing and making graphs and charts.					
8. I can tell if sounds match when presented with pairs of sounds.					
9. I remember best by writing things down several times.					
10. I can easily understand and follow directions on maps.					
11. I do best in academic subjects by listening to lectures and tapes.					
12. I play with coins or keys in my pockets.					
13. I learn to spell better by repeating words out loud than by writing the words on paper.					
14. I can understand a news article better by reading about it in the newspaper than by listening to a report about it on the radio.					
15. I can chew gum, smoke, or snack while studying.					
16. I think the best way to remember something is to picture it in your head.					
17. I learn the spelling of words by "finger spelling" them.					
18. I would rather listen to a good lecture or speech than read about the same material in a textbook.					
19. I am good at working and solving jigsaw puzzles and mazes.					
20. I grip objects in my hands during learning periods.					
21. I prefer listening to the news on the radio rather than reading about it in the newspaper.					
22. I prefer obtaining information about an interesting subject by reading about it.					
23. I feel very comfortable touching others, hugging, handshaking, etc.					
24. I follow oral directions better than written ones.					

Scoring Procedures

Directions: Place the point value on the line next to the corresponding item below. Add the points in each column to obtain the preference score under each heading.

VISUAL		AUDITORY		TACTILE	
NO.	PTS.	NO.	PTS.	NO.	PTS.
2	_____	1	_____	4	_____
3	_____	5	_____	6	_____
7	_____	8	_____	9	_____
10	_____	11	_____	12	_____
14	_____	13	_____	15	_____
16	_____	18	_____	17	_____
19	_____	21	_____	20	_____
22	_____	24	_____	23	_____
VPS =	_____	APS =	_____	TPS =	_____

VPS = Visual Preference Score

APS = Auditory Preference Score

TPS = Tactile Preference Score

If you are a VISUAL learner, by all means be sure that you look at all the study materials. Use charts, maps, filmstrips, notes, videos, and flashcards. Practice visualizing or picturing words and concepts in your head. Write out everything for frequent and quick visual review.

If you are an AUDITORY learner, you may wish to use tapes. Tape lectures to help fill in the gaps in your notes. But do listen and take notes – and review your notes frequently. Sit in the lecture hall or classroom where you can hear well. After you have read something, summarize it and recite it aloud. Talk to other students about class material.

If you are a TACTILE learner, trace words as you are saying them. Facts that must be learned should be written several times. Keep a supply of scratch paper on hand for this purpose. Taking and keeping lecture notes is very important. Make study sheets. Associate class material with real-world things or occurrences. When appropriate, practice role playing.

Adapted by Hugh Strickland from Barsch/Haynie Learning Style Inventory

Preparing for College

Please review the Learning Style Inventory and select a few of the items you marked “often” (5), place these in the left hand column. In the right hand column write down how you could apply these items to finding a job or career that you would be happy in or how these items could help you to organize and accomplish you daily tasks.

** Developed by Hugh Strickland M.S. for the Economic Literacy Education Program*

