



# Mapping Your Future<sup>®</sup> Guide to Life after High School<sup>SM</sup>: Freshman Year

## Get prepared for life after high school

Some people know from an early age exactly what they want to be when they are adults—and how they can get there. Others aren't sure of their plans, and that's okay too.

Regardless of what you want to be, you most likely will be heading toward higher education of some kind, and our Guide to Life after High School can help you prepare. You'll learn about careers, academic preparation for college, how to pay for college, and managing your financial life after high school graduation.

### **Think about your future**

Some people know from an early age exactly what they want to be and how they plan to get there. Not all of us are so sure of our plans, though, and that's okay too. School is also not just about careers and getting a high-paying job after graduation — it's a place for learning about yourself and the world.

### **Careers**

As you think about what you “want to be when you grow up,” ask yourself these questions:

- What do I love doing?
- What subjects are easy for me?
- What are my hobbies?

It's a great idea to match your future career plans to areas that matter to you. If you love soccer, maybe you could be a coach some day. If math is your best subject, and things having to do with money make sense to you, think about becoming an accountant.

You can find help with career planning:

- Take different kinds of classes and read different books to find a subject that fascinates you.
- Ask your school counselor about taking a career assessment test.
- “Shadow,” or observe, someone who works in that field to get an idea of what the work might be like.

- Visit Mapping Your Future ([mappingyourfuture.org/PlanYourCareer/](http://mappingyourfuture.org/PlanYourCareer/)) and using their CareerShip® tool
- Visit [www.bls.gov/ooh](http://www.bls.gov/ooh), the federal government’s Bureau of Labor Statistics Occupational Outlook Handbook, which tells you which fields are growing.

## Education

Choosing to further your education is choosing to invest in yourself and your future. In addition to increasing your knowledge and bettering your skills, higher education can help you:

- Get the job you want with better job security.
- Make more money. According to U.S. Bureau of Labor Statistics (<https://www.bls.gov/careeroutlook/2021/data-on-display/education-pays.htm>), college graduates earn about \$27,000 more per year than high school graduates.
- Advance your career.
- Take care of your family.
- Have a higher life expectancy.

*And that’s not all!* You’ll also meet new and interesting people and become a wiser consumer and citizen.

## Take the right classes

What can you do right now to put yourself on the right track for getting into college and achieving the career of your dreams? Take the right classes!

### Meet Requirements

- **Check with your high school counselor** to make sure you are taking the right classes to meet graduation requirements.
- If you already have colleges in mind that interest you, **check what classes they require for admission**. These may differ from what your high school requires for graduation.

The U.S. Department of Education recommends the following classes:

<b>English</b>	Composition American Literature English Literature World Literature	4 years
<b>Mathematics</b>	Algebra I Algebra II Geometry Trigonometry Precalculus Calculus	3 years (including algebra I and higher-level courses such as algebra II, geometry, or data and statistics)

<b>Social Studies</b>	Geography Civics U.S. History U.S. Government World History World Cultures	3 years
<b>Science</b>	Biology Chemistry Earth Science Physics	3 years (including at least one year each of two of the following: biology, chemistry, or physics)

### **Challenge Yourself**

In addition to meeting the minimum requirements when you are choosing what classes to take while you are in high school, be sure to challenge yourself.

- Take more challenging courses like upper-level mathematics, and you will prove that you can work hard to succeed academically.
- Ask your school counselor about enrolling in Advanced Placement (AP) classes, and how you can earn college credit by doing so.

### **Get Good Grades**

The grades you get now are included in the record college admissions offices will see when you start applying to colleges. By doing the best that you can, you will have:

- an impressive grade point average (GPA) when you get to college and
- developed the study habits and skills needed to succeed when you get to college.

### **Learn about paying for college**

Many students worry that tuition and the other educational costs will be out of reach. But don't let that stop you. It's only part of the picture. Most students receive some kind of financial aid to help pay for the cost of their education. With determination and financial aid assistance, you can make your educational dream come true.

### **Start saving now**

An important thing to continue doing, or to start if you haven't already, is to save everything you can for your educational expenses. If you work part-time or during the summer, if you receive money for your birthdays, or if you sell some of your things at a rummage sale, put some of that money aside for your college costs. Every dollar you can save will help!

### **Types of financial aid**

Also be aware that financial aid may be available to you, and there are several types.

- Scholarships – Money you do not have to pay back. Can be based on merit or financial need, or both.
- Grants – Money you typically do not have to pay back. Based on financial need.
- Loans – Money you have to repay.
- Work-Study – Money you earn that does not have to be paid back.

### **Federal Student Aid Estimator**

You can get a “sneak peek” or an estimate of your federal student aid eligibility with the Federal Student Aid Estimator at <https://studentaid.gov/aid-estimator/>.

### **Consider your financial life after high school**

One of the best things you can do right now to ensure that you will be successful in your life after high school is to begin educating yourself on your “financial life,” or your money.

#### **Budgeting**

Everyone, no matter how much or how little money they have, should have a PLAN for that money, also known as a budget. Let’s say that you can expect \$25 every year for your birthday and that you plan to:

- Spend \$10 of that on something you want,
- Give \$10 to a charity that matters to you, and
- Put \$5 of that into your savings account.

Guess what? That’s a budget! And by learning to budget now, you’ll be in much better shape as you deal with larger numbers and more categories. If you always have a plan for your money, you can always be in control of it, and in control is a great place to be.

#### **Saving**

Besides budgeting, something else you can do right now to plan for your life after high school is to always be saving. Save up for something you want to buy, but also save up for college. College is a large expense, but a great investment in your future. Saving everything you can for college is one of the best ways to use the money you have now.

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