

# Senior Progress Check

Have you ever ALMOST accomplished something? You know...almost won the game, almost made an A, or almost arrived on time. Well, one thing you certainly don't want to happen to you is to wake up and realize you were almost prepared for life after high school...but not quite.

## My...

Current GPA: \_\_\_\_\_

Best SAT/ACT Score: \_\_\_\_\_

Course of Study: \_\_\_\_\_

So what are you planning to do after high school? There are three primary choices: work, military, or college. Take a moment to record a basic outline of your plans for the next five years (through 2015). Your plan might include more than one thing, such as work and college.

**I plan to** (example: attend local community college)

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**When** (example: 2011-2013)

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Now there are two key questions to consider:

1. Are you on track to make your plans really happen?
2. What do you need to do this year to make sure you are ready?

Take some time to brainstorm what you need to do during your senior year to begin life after graduation next spring. Go online to find key information and deadlines. Here's an example of a brief senior to-do list for someone planning to attend college:

**Register to retake SAT in fall – registration deadline is September 10**  
**Meet w/ my counselor re: local scholarships – by September 20**  
**Visit Elon and Alamance Comm College – set visit dates by September 21**  
**Apply to Elon – December 4**

**My Senior To-Do List** (find more space for your to-do list on each monthly calendar)

**To-Do**

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**Deadline** (Tip: write these in your calendar)

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**Tips for Your Senior To-Do List**

- Explore colleges at CFNC.org to find specific deadlines and academic requirements. If you plan to attend out of state, go to that college’s website. Call the admissions or financial aid office if you need clarification on any details.
- Check out the profile of their typical freshman class to see if your GPA and test scores are a good match. It’s okay to apply to a “reach” college (one that might be tough for you to get into), but you will want to apply to another one that is a safer bet. Note that all UNC campuses now require a minimum GPA of 2.3, a minimum SAT of 750 (mathematics and critical reading combined), and a minimum ACT of 15.
- Make sure your high school courses are updated in your planner at CFNC.org—be sure you click to see if you are meeting minimum course requirements for colleges you’re considering. Talk to your counselor immediately if you are not registered for the senior courses you need.
- If you are thinking about a community college, see if your program is a competitive one. For instance, programs like nursing and dental hygiene frequently have specific test and course requirements as well as waiting lists. Find out the entrance criteria, and see what you can do in your senior year to become a stronger applicant.

**Calculating GPA**

The grades you earn are assigned points, typically A=4, B=3, C=2, and D=1. Your GPA is the sum of all your earned points divided by the number of course units you take. So an A in History, a C in English, a B in Biology, and an A in Spanish would give you a GPA of 3.25. If you take a weighted course, you will also have a separate weighted GPA.

Course	Grade	Grade Points	Units
History	A	4	1
English	C	2	1
Biology	B	3	1
Spanish	A	4	1
		13	4
<b>Grade Points/Units=GPA</b>			13/4=3.25 GPA

**Beware of “Senior Slackitis”****Common complaints:**

I’ve been in school for 12 years.  
I want to enjoy my senior year.  
I just want to graduate.

**Symptoms:**

Staring out the window  
Sinking grades

**Recommendation:**

Keep your eye  
on your goals!

**Possible outcomes:**

Low grades could lessen chance for admission or even cause a college to reverse an admission decision.

# College Entrance Tests

If you are going to college after high school, chances are you will have to take some sort of test prior to enrolling. There are basically two types of tests: college entrance tests and placement tests. College entrance tests include the SAT and ACT and are standardized tests used to predict your ability to perform in college-level classes. Placement tests are used to place you in appropriate courses.

## SAT

This test measures critical thinking skills that are considered to be vital to college academic success. The test is divided into three sections: critical reading, writing, and mathematics. You can score between 200 and 800 points on each section for a maximum of 2400.

## ACT

This test measures skills in English, math, reading, and science reasoning. This test measures how well you understood your high school course work and assesses the ability to perform in college. There is an optional writing test that the 16 UNC Campuses require. The scale for scores is 1-36. You will receive scores on each individual section as well as a composite score. The composite score is the average of the sections.

## ACCUPLACER, ASSET, and COMPASS

If you plan to attend a community college, you will need to take a placement test (ACCUPLACER, ASSET, or COMPASS) to place you in math and English courses appropriate to your current skill level. To prepare for the English section, you might find it helpful to spend some time reading and looking up words you don't understand. For math, you might review some of your old pre-algebra or current algebra, geometry, and trigonometry books. Placement tests are usually taken in the spring prior to graduating from high school.

## Retesting

If you've taken the SAT or ACT before, you might be wondering if you should take it again this fall to try and improve your score. Here is some advice from Amy Samek, a 10-year veteran school counselor:

*The majority of college-bound students will take a college entrance test like the SAT or the ACT at least twice: once during the second semester of the junior year and again at the start of the senior year of high school. Many colleges request that applicants submit senior year scores regardless of how well students performed as juniors. The College*

### SAT/ACT Testing

#### SAT offered in

October  
November  
December  
January  
March  
May  
June

#### ACT offered in

September  
October  
December  
February  
April  
June

**Dates and registration deadlines are shown at-a-glance in the High School Timeline and printed throughout your calendar.**

*Board reports that many students can benefit from a second effort at the test, with 55% of juniors retaking the test as seniors seeing an increase in scores. Retaking an entrance test as a senior is a good idea for most students, as many college admissions offices accept the highest subscore from all testing dates, allowing students to mix and match to get the best overall composite score. Many students also report that they are less anxious at subsequent testing sessions because they know what to expect. Generally speaking, it is valuable for students to assess first scores, create a plan to improve weaker areas, implement that plan, and register to retest well before application deadlines.*

**Which test do you need to take?**

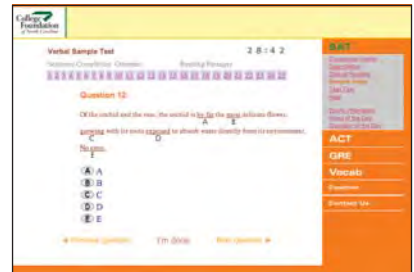
Go to CFNC.org to find out which tests are required for the colleges you find interesting.

College	Test Required	Registration Deadline	Test Date
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Prepare with free College Test Prep at CFNC.org**

CFNC.org offers comprehensive test prep for the SAT and ACT. College Test Prep features:

- Easy-to-use tutorials
- Interactive practice sessions
- Vocabulary builder
- Sample tests
- Progress tracking—start and stop at any time
- Reminders to keep you on track, right up to your test date



Go to *College Test Prep at CFNC.org to get started!*

**Get the Details!**

You can download a copy of “College Entrance Tests” from CFNC.org/PS or by calling 866-866-CFNC (option 1).



Become a CFNC.org fan on Facebook! Look on the CFNC.org home page for a link.





## 2. Complete the College Application Worksheet

Go to the College Application Worksheet in the back of this calendar. These questions are pulled from the online application section of CFNC.org. Take some time to complete the questions you know and highlight the ones you don't know. Research the highlighted questions, talking to your counselor and parents/guardians as needed. Have this worksheet in hand when you go online to complete your actual applications.

### Tip

See the questions you will need to answer for a specific NC college by starting an online application at CFNC.org. You don't have to submit it just to see the questions. Use "Skip & Jump" to move from page to page without completing all the fields.

## Writing Your Admissions Essay

Some colleges require that you write an essay as part of the admissions process. Your college admissions essay is one of the most important parts of your college application. When an admissions counselor reads your essay, you become more than a compilation of test scores and transcripts. You become a unique individual with skills and talents to contribute to a college campus. There are two types of admissions essays. The first type is a personal statement. This essay is general in nature and gives you the opportunity to tell an admissions counselor more about yourself or recount events and people that have influenced you. The second type requires you to answer a specific question ranging across a variety of topics. One of the most important recommendations to remember about writing your admissions essay is to follow directions.

### Go Online

Go to [CFNC.org/PS](http://CFNC.org/PS) to get your free copy of "Writing Your Admissions Essay."



## NC College Application Week: November 15-19, 2010

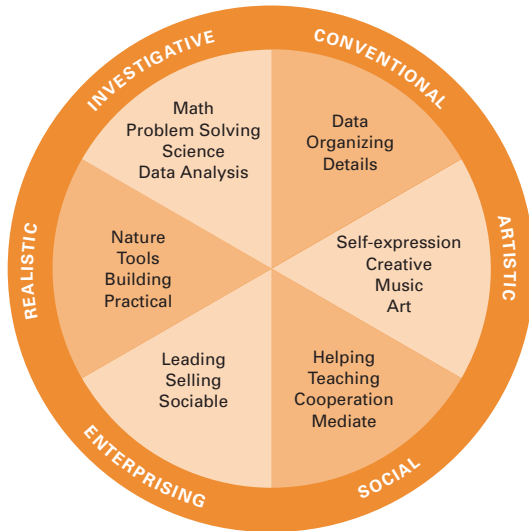
Get details at [CFNC.org/CAW](http://CFNC.org/CAW) and check to see if your school is participating in NC College Application Week. Get help from counselors and volunteers as you complete your online applications on CFNC.org.

# Careers and You

Have you ever been asked, “What are you going to do when you grow up?” or “Do you know what you want to do for a career after high school?” Some students have a really good idea of what they want to do after high school and many really don’t. As you think about a career, you will want to ask yourself some questions, such as:

**Abilities:** What are you good at?      **Values:** What is important to you?  
**Interests:** What do you like to do?      **Outlook:** Which careers will be in demand?

Many people start exploring careers by thinking about their interests and then considering the other three areas (abilities, values, and outlook). Take a few minutes to look at the image below. Look at the words in the middle and then circle six or seven of them that you find most appealing.



In which areas have you circled the most words (e.g., Artistic)?

\_\_\_\_\_

Take a few minutes and think about your career plans for after high school or college. What three careers are the most appealing to you?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Interest Profiler**

Now go to the Interest Profiler on CFNC.org (you will find a link at CFNC.org/11-12). The Interest Profiler takes 10-20 minutes to complete and helps to identify your work interests and match them to career options. It's a great way to learn more about yourself and about careers you might like!

After you take the Interest Profiler, take time to explore at least two careers by reading an interview and watching a video.

**Interviews:** Professionals actually working in the field will discuss what they like about their job, what things are challenging, and how to get started.

**Video:** Watch a one-minute video showing what it's like to work in this career or related careers.

*This video shows how animal trainers spend their time.*



What are your top two personality types according to the Interest Profiler (e.g., Realistic)?

1. \_\_\_\_\_
2. \_\_\_\_\_

Did any of the careers you recorded on the previous page before you took the Interest Profiler show up in your list of occupations online? If so, which ones?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Were there other careers that popped up that you might also be interested in? If so, what are they?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

It's not essential to know exactly the career you want to pursue after high school or college, but it's helpful to at least have a general direction. For instance, if you really like math and you're debating between a degree in physics or engineering, you will probably want to choose a college that has these and some other related majors.

# Narrowing Your Options

Choices. Choices. There are so many great college options in North Carolina and beyond, but lots of options can certainly make choosing a challenge. If you haven't taken a look at the NC College Map near the front of this agenda, take a moment to see all the different types of colleges and their locations across the state. By now, you might have already applied to one or more colleges; how will you choose between them in the coming months? Maybe you've not yet applied and you're wondering how to narrow down all the options to just a few.

**Take a quick quiz about what you want in a college.**

**If you've already applied**, write the actual names of your colleges above "College A," "College B," and "College C" on the next page. Answer the questions on the left, and then go back and place a checkmark in the spaces provided if that college meets that criterion. If you don't know, check out CFNC.org or individual college websites. You can add extra weight to an item by giving it multiple checkmarks (for example, if it's REALLY important for the college to be small, give any college that's small three checkmarks for that item). When you're done, add up all the checkmarks for each college and see how they compare.

## Does one college stand out?

**Is there a college that didn't get the highest score, but you wish it had? Why do you think this is the case?**

**If you haven't yet applied**, answer the questions and then go to CFNC.org/11-12. Use the College Matching Assistant to enter criteria about things such as location, size, and majors. Note that all the college information about individual colleges has been put into a common template, allowing you to easily find information on things such as deadlines, tuition costs, and student life.

Get more details in "Finding the Right College for You" at CFNC.org/PS or by calling 866-866-CFNC.



## CLICK

Explore college options at CFNC.org or go to individual college websites.

## CALL

Call the admissions office if you have questions.

## VISIT

Nothing can replace an in-person campus visit!

Academics		College A	College B	College C
Major/type of major I'm most interested in:				
_____		_____	_____	_____
_____		_____	_____	_____
<b>Setting</b>	I want to be in a			
	Small town	_____	_____	_____
	Midsized town	_____	_____	_____
	Large town	_____	_____	_____
<b>College size</b>	Large (Greater than 10,000)	_____	_____	_____
	Medium (5,000-10,000)	_____	_____	_____
	Small (Fewer than 5,000)	_____	_____	_____
<b>Distance from home</b>	Close to home (within an hour)	_____	_____	_____
	Fairly close to home (within four hours)	_____	_____	_____
	Not close to home (more than four hours)	_____	_____	_____
<b>Class size</b>	Small classes	_____	_____	_____
	Medium classes	_____	_____	_____
	Large classes	_____	_____	_____
<b>Availability of faculty</b>	Easily accessible	_____	_____	_____
	Somewhat accessible	_____	_____	_____
<b>Student organizations</b>	I want to be involved in these activities or join these student groups: _____	_____	_____	_____
<b>Athletics</b>	I want to play this sport on a college team: _____	_____	_____	_____
	I want to play this sport on an intramural team (recreational sports):			
	_____	_____	_____	_____
<b>Housing</b>	I want			
	To commute from my current home	_____	_____	_____
	To live in on-campus housing	_____	_____	_____
	A nice apartment close to campus	_____	_____	_____
<b>Other</b>	1. _____	_____	_____	_____
	2. _____	_____	_____	_____
<b>Checkmark Totals:</b>		_____	_____	_____

# Free Application for Federal Student Aid (FAFSA)

What is the Free Application for Federal Student Aid (FAFSA)? Write down what you think it is here: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

There are many ways to pay for college. Most families choose to meet college expenses in multiple ways, including savings, loans, and current income. Investigate and consider all your options.

There is plenty of free help; you don't have to pay for information on financial aid! Your school counselor, college financial aid office, and the call center at CFNC are glad to help you find the best ways to pay—at no charge. Call CFNC toll-free at 866.866.CFNC (option 2).

Your family will be responsible for the share of your college costs it can reasonably afford, which is determined by using standard financial aid formulas. Your share is figured out when you complete a federal form called the Free Application for Federal Student Aid (FAFSA).

Not sure whether you should apply for financial aid? One thing's for sure: If you don't apply, you won't get any!

## Need help with your FAFSA?

FAFSA Day is February 19, 2011. High school seniors and families can register at [CFNC.org](http://CFNC.org).

### Review these tips...

**there WILL be a quiz later!**

1. Fill out the FAFSA as soon after January 1 of your senior year in high school as possible. The quickest way is to complete the form online and sign it electronically with a PIN (personal identification number). Start your FAFSA (and apply for your PIN while you do) at [CFNC.org](http://CFNC.org). You can also go to [fafsa.ed.gov](http://fafsa.ed.gov) to register.
2. Your parent or guardian needs to estimate or complete his or her taxes for the year that has just ended before you can complete the FAFSA, since the form depends on your family's income and tax information. **Let your parent or guardian know it's time to get started on the tax return and FAFSA now.**

3. If you need help completing the FAFSA, college financial aid administrators and CFNC offer a free FAFSA Day on February 19th at more than 50 locations across the state.
4. What happens after you fill out the FAFSA? The results, your Expected Family Contribution (EFC), will be sent in a Student Aid Report (SAR) to the colleges you list. The EFC is what your family should be able to contribute to the cost of your education. Colleges and universities use this information to figure out if you need financial aid to attend their institution.
5. Check with the admissions and financial aid offices at the colleges where you are applying to find out if there are other forms besides the FAFSA that you should complete for scholarship and other aid opportunities. Meet all deadlines in order to be considered for as much financial assistance as you can.
6. If you have sent in all required financial aid forms and are accepted for admission, the college will let you know whether you qualify for aid. If you qualify, you will receive a financial aid award package, a letter giving you the types of aid and the amount the college can offer.



Go to [CFNC.org/11-12](http://CFNC.org/11-12) to watch the five-minute YouTube video about the FAFSA and listen to a podcast of a financial aid director.

### Quiz Yourself!

- A. Why should you complete the FAFSA?
- B. When should you fill out the FAFSA and what should you have ready before you do?
- C. How much will it cost to fill out the FAFSA?
- D. Should you fill out anything else besides the FAFSA?
- E. How will you know if you receive financial aid from a college?

ANSWERS:

- A. As soon after January 1 in the year you plan to attend college. Have tax return ready.
- B. The FAFSA is free and so is getting information about financial aid.
- C. Check with college financial aid offices to see if any other forms are required.
- D. The college will send you a financial aid package.

# College Academics

Some high school students we've talked to said that they didn't have to study much in high school to get good grades. Paying attention in class and doing their homework assignments was enough to get by. Well, in college you may have to do more than that. In fact, you will probably need to study for several hours each week for each course. Below are a few key differences between high school and college as they relate to academics.

## Key Differences

**Syllabi** – This, of course, is the plural of “syllabus.” You've probably had them in high school, but in college they become even more important. A course syllabus will contain information such as how your final grade is determined, attendance policies, required reading, test dates, and project due dates. Successful students often take all their syllabi at the beginning of the term and put all key dates onto a master calendar.

**Independence** – It's not likely that you will have a parent/guardian or a teacher frequently reminding you to do your homework or when important tests and projects are coming up. While you will probably enjoy this independence, just remember that it comes with the responsibility to stay on top of things yourself. Many freshmen are amazed that they sometimes are done with classes by noon; it's often tempting to think you now have tons of “extra” time.

**Balance** – College freshmen say one of the biggest challenges they face is balancing academics with other parts of their life. Sure, there's a time for pizza and a movie with friends, but not when you need to be studying. If you plan to work while attending college full-time, note that studies show working more than 20 hours a week negatively impacts grades. Students who work around 10 hours a week actually have better grades than those who don't work at all.

**Volume and pace of work** – Many students report that college requires significantly more reading and writing than in high school. You might have to read a large book in just a few weeks, or you might cover material in class several times faster than you are accustomed to. You may also find that you want to do additional reading to really understand a topic you are discussing in class.



**Here are some tips to remember for college success:**

1. Take a college student success class or freshman seminar if one is offered at your college or university.
2. Ask a successful upperclassman (perhaps your Resident Hall Advisor or Academic Advisor) about some study tips.
3. Each professor will give you a syllabus each semester to let you know details about the class, including when assignments are due. Make sure you keep a copy and review it frequently.
4. You are paying for your education, so don't be hesitant to ask your professor questions until you completely understand. Remember the question you ask is likely the same question several other students in the class want to ask but are afraid to.
5. Your college or university should have some type of learning lab or tutoring available. If you are having trouble in a class and need more help than your professor or advisor can provide, please seek out these services.

What do you think will be the biggest adjustment for you in college related to academics?

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Check out some comments from college students about how they had to adjust at [CFNC.org/11-12](http://CFNC.org/11-12).

Which comments stand out most to you?

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Are there some strategy changes you could put in place now to both help you in high school as well as prepare you for college?

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*Find articles and tips on studying at [CFNC.org/11-12](http://CFNC.org/11-12).*

# Financial Aid Award Letters

If you have filled out the FAFSA, this is usually the time of year that colleges will let you know if you qualify for financial aid. The letter with this information is called a financial aid package or award letter.

If you had to guess, what are some things that might be included in a college's cost of attendance? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If you have not gotten your award letter yet, the Financial Aid Estimator at CFNC.org can give you an idea of what to expect. The final decision on financial aid, however, will come from your college and may vary from the estimate.

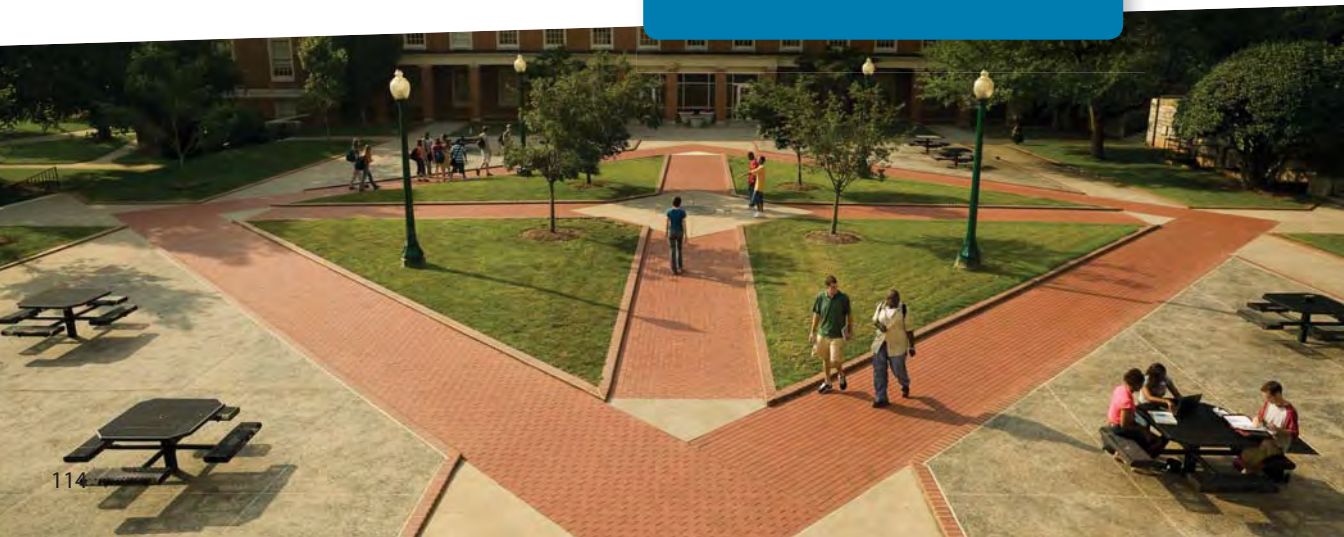
All the colleges or universities where you apply get the same information about your Expected Family Contribution (EFC) from your Student Aid Report (SAR); however, costs differ between colleges.

**The cost of attendance at a particular college is usually based on:**

- Tuition
- Required fees
- Room
- Meals
- Books and supplies
- Personal expenses
- Transportation

## Tip

Use the Smart Borrower Calculator at CFNC.org to see what part of your future career salary might be needed to make college loan payments.



An award letter usually contains a combination of ways to meet unmet need:

- Institutional aid (such as a merit-based or other scholarship)
- State aid (such as a grant or scholarship, such as the NC Education Lottery Scholarship or, if you are going to a state university, a UNC Need-based Grant)
- Federal aid (such as a Pell Grant)
- Loan options (such as a Federal Stafford Loan for students or a PLUS Loan for parents)

Go to [CFNC.org/11-12](http://CFNC.org/11-12) for links to Tools & Calculators. Watch the YouTube video “Better Ways to Pay for College.” Take the Financial Literacy 101 course to learn more about money issues.

## Tip

College is a great investment in yourself, but don't borrow more than you need.

### You Go University

June 16, 2010  
Betty Sue Student  
1001 Catamaran Drive  
Winston-Salem, NC 27101

Dear Betty Sue,

This is your financial aid award letter. Please note that it is subject to change based on any changes in your enrollment status. Complete the attached form to let us know if you accept this award, and if you are receiving loans, please complete the promissory note. You may choose to borrow less than is awarded or to cancel the loan completely. If you have any questions, contact your financial aid officer at 123-456-7890.

Cost of attendance	\$10,500
Estimated Family Contribution (EFC)	-\$2,500
Financial need	=\$8,000
Institutional aid	-\$2,000
Federal aid	-\$4,000
State aid	-\$2,000

# Resumes 101

Do you have a resume? No, you say? Well, let's get you started on creating one! A resume is a document that summarizes your education, skills, experience, and personal qualities for a job. It is your opportunity to briefly provide an employer with information on why you would be a good fit for the job. To the right you will see some actual newspaper classified advertisements (except the contact information has been changed). Choose one of the four job ads and think about the following question:

What do you think the employer would want to see on the ideal candidate's resume?

Education \_\_\_\_\_

Skills \_\_\_\_\_

Experience \_\_\_\_\_

Personal Qualities \_\_\_\_\_

## Cover Letter

When you are applying for a position, you may also need a cover letter. Whereas you might not edit your resume for each different job opening, your cover letter should be tailored to each ad. It should explain why you are interested in the particular job, highlight relevant parts of your background that make you a good candidate, lead the employer to your resume, and request an interview.

## Application

You might also have to complete an application. It will ask you for basic personal information as well as things like work history, skills, and hours of availability. Take time to complete any applications thoroughly; you might also want to attach a copy of your resume.

## References

Some employers will ask for several references. These are people they can call who know about the skills and qualities you could bring to the job. If you don't have a former employer, consider listing people like a coach, teacher, counselor, or other adult who knows you well. Be sure to check with someone before listing them as a reference.

**Receptionist/Scheduler** needed for busy family practice. Must be experienced & have excellent oral & written skills. Send resume that includes references to Office Mgr, 2100 State St, Mt. Airy, NC 27408.

**Vet Tech** Emergency P/T wkends. Central Vet Hospital. Fax resume to Beth (336) 632-3232.

**Grill Cook** needed P/T for snackbar on Wednesdays & Thursdays. On the job exp. reqd. Good opportunity for students. Apply in person Mon-Fri 8-4 pm at Branson's on West Main, Fayetteville.

**Auto Tech** General repairs and service, exhaust to include pipe bending. NC inspection license and management abilities a plus. Call 882-4482.

## Interview

Oftentimes an employer will review all of the resumes, cover letters, and applications, and then choose two or three people to bring in for a personal interview. Not only does the employer get to evaluate you in person, this is your opportunity to get a better idea if this is really a place you'd like to work. It's important to be on time, dress appropriately, bring an extra copy of your resume, and be ready for the types of questions you will likely be asked.

## Thank You Letter

If you are invited for an interview, it is important to send a thank you letter directly afterwards. The letter should thank them for taking time to meet with you and reiterate your interest in the job.

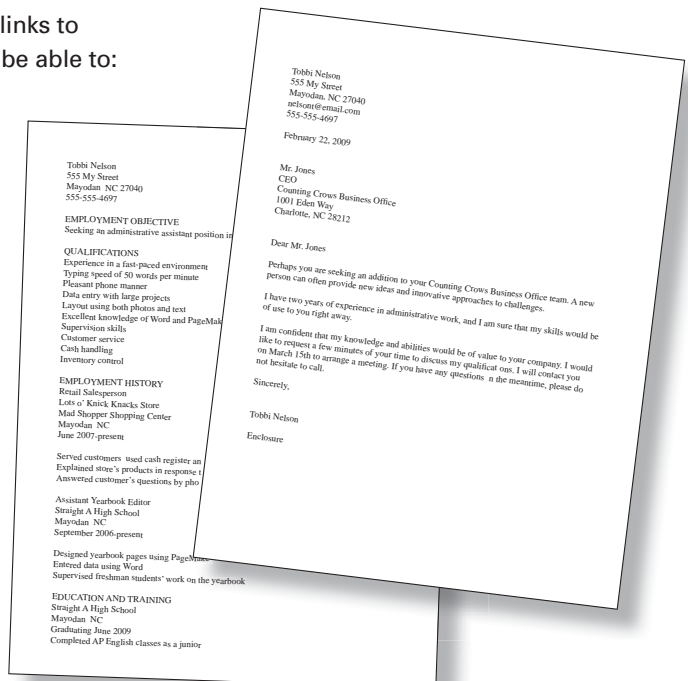
## Getting Started

Write down the names of the places where you have worked or volunteered along with the dates of your employment or service and what you did there. If you have references, write their names and contact information down as well. You might also think about what skills you possess, including computer skills and any equipment you may have operated. Finally, you may want to write down any accomplishments or any awards you may have received. Take a look at the sample resume and cover letter we have here and see if your parent, guardian, or school counselor has one you can review too.

Go to [CFNC.org/11-12](http://CFNC.org/11-12) to access links to Getting Ready to Work. You will be able to:

- Build your own resume
- Practice interview skills
- Create cover letters and thank you letters

*Print out several copies of your resume. Congratulations, you are on your way to getting a great job!*





### Here are some tips on managing money:

**Create a budget for yourself.** Write down how much you make each week and subtract all expenses you have, including food and gas. Spend your money on paper at the beginning of the month. You may not have a lot of money left over, but you might focus more on necessities if you make a budget.

**Think before you spend.** Ever see a great pair of running shoes in a store window and feel compelled to buy them? Our advice? Sleep on it. Generally, if you take some time to think about a purchase, you might see more clearly what the best decision is later.

**Spend wisely.** So, your friends are all going out to eat and you want to go, but really don't have the money for a meal in a restaurant. What should you do? Well, why not eat at home and go out with your friends afterwards and order a soft drink and an appetizer or dessert? You will still get to hang out with your friends, but won't end up spending a lot of money.

**Save for the future.** It's always a good idea to try to save money, even if it is just \$10 a week. Also, you're less likely to have to pull out a credit card if you have some savings you can fall back on. Saving is a great habit to start now!



Go to [CFNC.org/11-12](http://CFNC.org/11-12) to listen to a podcast of college students offering tips on managing money.

So, as you think about your lifestyle after high school, it is important to have a realistic picture. Ask yourself:

- What recurring bills do you have or foresee yourself having? (Examples include rent or mortgage payments, health insurance, electricity, gas, water, phone, internet, and cable.)
- Do you have a car? Do you have to pay insurance or maintenance on the car?
- What about clothing, food, and school supplies?
- What about entertainment expenses?

### Take Financial Literacy 101 on CFNC.org

You will find budget calculators, fact sheets, helpful links, a free one-hour online course, and much more—go to [CFNC.org/11-12](http://CFNC.org/11-12) for a link.

