

## A Visit to the Fortune Teller

Welcome to the fortune teller’s room. People’s lives are determined here—their life fortunes are fixed. You are here to play a game and have your life selected for you. Don’t worry; the only choices you have to make are which numbers to choose.



The fortune teller grins at you and says, “Any of these numbers will reveal your life fortune. Leave your life to chance and choose whatever!” For each blank below, circle one of the five numbers beneath it.

**You will become a** \_\_\_\_\_

Circle one number      1 2 3 4 5                      6 7 8 9 10                      11 12 13 14 15

**You will live in** \_\_\_\_\_

Circle one number      16 17 18 19 20

**Your favorite hobby will be** \_\_\_\_\_

Circle one number                                      21 22 23 24 25

All you need to do now is look at the bottom of the page for your fortune. For each number you chose, write the corresponding word in the blank.

### Thinking About Your Future

Obviously, this game is just for fun. Even so, think for a minute about these common sayings:

“Whatever happens, happens.”

“Cast your fate to the wind.”

“Don’t worry. It’ll work itself out.”

“Que sera sera—  
whatever will be, will be.”

There are many sayings that tell us to just let life happen—not to try to shape our lives with the choices we make. What do you think are some important choices that do indeed shape people’s lives?

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- |                            |                                |               |             |               |
|----------------------------|--------------------------------|---------------|-------------|---------------|
| 21. Watching grass grow    | 16. Lincoln, Nebraska          | 11. Designer  | 6. Kangaroo | 1. Indoor     |
| 22. Bowling                | 17. Boise, Idaho               | 12. Trainer   | 7. Camera   | 2. Industrial |
| 23. Sky-diving             | 18. Wilmington, North Carolina | 13. Doctor    | 8. Rock     | 3. Part-time  |
| 24. Riding horses          | 19. Houghton, Michigan         | 14. Operator  | 9. Dog      | 4. Artificial |
| 25. Collecting bottle caps | 20. San Francisco, California  | 15. Assistant | 10. Soap    | 5. Digital    |

## Career-O-Matic

Find a link to the Career-O-Matic at [CFNC.org/MS](http://CFNC.org/MS) and discover more chance-generated careers. While you're there, you can begin exploring hundreds of real career options with inventories, profiles, videos, and more.



### Setting Goals

The goals that you have for your future guide the choices that you make. Here's how simple goal-setting can be:

Goal	By when?
I want to improve my history grade from a B to an A.	End of this year
Steps	By when?
Tell my teacher about this goal and ask for her advice	November 1
Study history every Monday, Tuesday, and Wednesday night	Ongoing from 7:00–8:00

## Give It A Try!

Use the space below to set a couple of your own goals.

<b>Goal One</b>	<b>By when?</b>
_____	_____
<b>Steps</b>	<b>By when?</b>
_____	_____
_____	_____
_____	_____
<b>Goal Two</b>	<b>By when?</b>
_____	_____
<b>Steps</b>	<b>By when?</b>
_____	_____
_____	_____
_____	_____

## Excelling

**Scenario:** You are the owner of a small restaurant. You just hired two new employees, Rob and Chelsea. Though they have been with you for only a week, you notice some significant differences between them. Rob is always on time; actually, he's always a few minutes early for work. He has challenged himself to remember all the names of your frequent customers and takes time to greet them when they come in. He is careful that all the tables are extra clean when he washes them. Rob has been asking questions about how to run the cash register and says he hopes he can learn if you are willing to train him.

Chelsea, on the other hand, is quite different. She's never been late, but she barely makes it to work on time and usually looks like her mind is really somewhere else. She cleans the tables as she is supposed to, but is rather slow and appears that she'd rather not exert herself. Customers have never complained about Chelsea, but neither have they given compliments.

You started them each out at \$6.55 per hour. Given this scenario, what would you do when it came time to offer pay raises? Why?

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If your business was growing and you needed to promote someone to a more responsible position, who would you choose?

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If your business began to decline and you had to let one person go, who would it be and why?

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## Excelling

In this scenario, Rob obviously was the person most committed to excelling. Excelling means going beyond what's expected—doing your personal best in whatever you do. Rob also challenged himself. He tackled new tasks and sought ways to learn new things.

Now think about yourself at school. Circle the most accurate answer to the following statements.

- |  |                                     |                                 |                                     |                                 |                                |
|--|-------------------------------------|---------------------------------|-------------------------------------|---------------------------------|--------------------------------|
| <b>I am on time for class and ready to begin.</b>          | <input type="checkbox"/> Always     | <input type="checkbox"/> Mostly | <input type="checkbox"/> Sometimes  | <input type="checkbox"/> Rarely | <input type="checkbox"/> Never |
| <b>I don't just try to pass each course; I do my best.</b> | <input type="checkbox"/> Always     | <input type="checkbox"/> Mostly | <input type="checkbox"/> Sometimes  | <input type="checkbox"/> Rarely | <input type="checkbox"/> Never |
| <b>I want to take courses that challenge me.</b>           | <input type="checkbox"/> Definitely | <input type="checkbox"/> Maybe  | <input type="checkbox"/> Not Really |                                 |                                |
| <b>I enjoy learning new things.</b>                        | <input type="checkbox"/> Definitely | <input type="checkbox"/> Maybe  | <input type="checkbox"/> Not Really |                                 |                                |

How did you do? Are there any changes you should consider?

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## Dreams for the Future

If you could have your choice of any job, which one would you pick? \_\_\_\_\_

What would you enjoy about this career? \_\_\_\_\_

Excelling and challenging yourself in school greatly increases the likelihood that your dreams for the future will come true. Let's consider, for instance, the importance of taking challenging courses. The following table lists high school courses that are useful for people entering several different careers.

Circle any subject that you see three or more times:

Doctor	Detective	Engineer	Architect	Teacher
Biology	Biology	Biology	Biology	Biology
Calculus	Chemistry	Calculus	Calculus	Chemistry
English	English	Economics	Design	English
History	Forensic Science	English	Economics	History
Psychology	History	History	English	Physics
Sociology	Psychology	Physics	History	Psychology
Statistics	Statistics	Statistics	Physics	Statistics

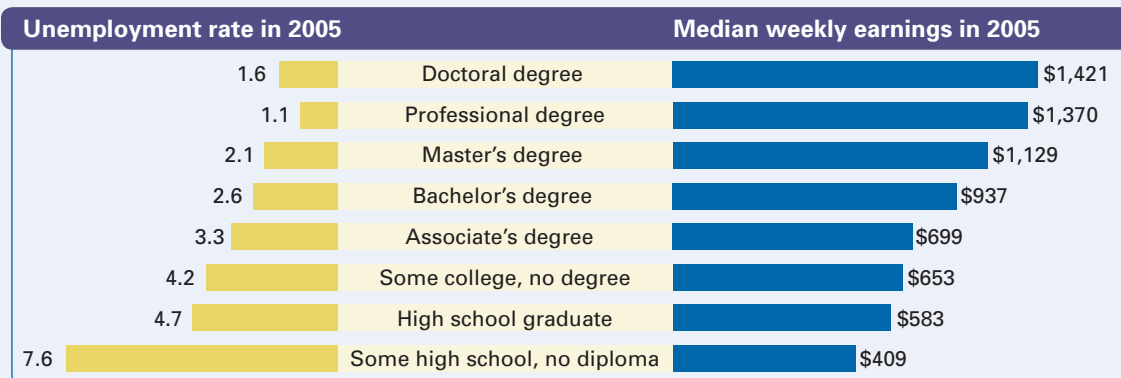
Did you make a lot of circles? Even though these jobs are very different, people take many of the same courses to prepare for them. Most of these courses are considered advanced and you may need teacher recommendations to take them.

## Online

Go to [CFNC.org/MS](http://CFNC.org/MS) for a link to view a list of programs within career clusters. Choose a few that interest you and select High School Courses in the left navigation bar to see suggested courses.

## Challenging Yourself in Math

You may have noticed Calculus on several lists. Calculus is a type of advanced math. High school students often take the following courses so that they can study Calculus during their senior year or in college.



*Education makes a big difference in both your opportunity to find a job and how much you earn.*

## Your Learning Style

You are unique in so many different ways. One area you might not have thought about before is the way you learn. Take this quick sample of CFNC's Learning Style Inventory to find out more.

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
I remember things best when I study them first thing in the morning.					
I prefer to do my homework in the afternoon.					
I can sit in one place for a very long time.					
It is hard for me to think when there is noise.					
When I study I like lots of bright light.					
I like to eat, drink, or chew on something while I study.					
I like to learn something new by talking rather than reading about it.					
When I really have a lot of studying to do I like to work alone.					
When I really have a lot of studying to do I like to study with friends.					
I like to have an adult nearby when I do my school work.					
I like an outline for how I should do my school work.					
I think best when I feel warm.					

Take a look at your answers and see if there are any that you checked either Strongly Disagree or Strongly Agree. Pick the one that you feel most strongly about and write it below:

\_\_\_\_\_

What is the environment like where you typically study? \_\_\_\_\_

What time of day do you usually do your homework? \_\_\_\_\_

How do you typically prepare for a test? \_\_\_\_\_

What one change in your study habits could you make that you think would make the biggest difference?

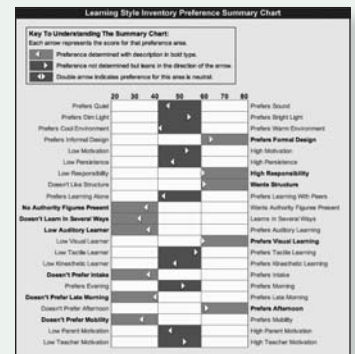
\_\_\_\_\_

\_\_\_\_\_

## Learning Styles at CFNC.org

Research shows that people prefer to learn differently from one another. Once you identify your preferences, you can be more productive and learn more easily and successfully. Ask your school counselor how you can take the full version of the Learning Style Inventory at CFNC.org. You will get detailed information in 22 areas with tips based on your preferences.

After you have taken the Learning Style Inventory at CFNC.org and have reflected on your learning style, write down the results that seem to be most like you (for example, "Prefers Quiet" or "High Motivation").



\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Any new ideas about changes you should make?

\_\_\_\_\_

\_\_\_\_\_

# Life After Middle School

## High School

What do you think will be some of the biggest differences between middle school and high school?

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Here is what some high school students have said...



"I have more homework and writing to do."

"I like the fact that there are more clubs and sports to get involved in."

"I get to choose some of my classes."

"I felt kinda lost at first, but I learned my way around and now it's a lot of fun."

### Lunch Time

Oftentimes middle school students go to lunch as a class. In high school, you will be given a certain amount of time to eat. It will be up to you to get to the cafeteria, eat, and get to your next class on time!

## High School Schedule

Many high school students are on what is called a block schedule; they take four courses August–January and four different courses January–June. Classes meet for 90 minutes at a time. Other high school students take six or seven courses that last all year (August–June). These classes meet for around 50 minutes at a time. Do you know what type of schedule your high school uses?

### Sample Block Schedule

Fall	
8:00–9:30 a.m.	Biology
9:40–11:10 a.m.	Physical Education I
11:10–11:45 a.m.	Lunch
11:55–1:25 p.m.	English I
1:40–3:10 p.m.	Freshman Academy

Spring	
8:00–9:30 a.m.	Geometry
9:40–11:10 a.m.	World History
11:10–11:45 a.m.	Lunch
11:55–1:25 p.m.	Band
1:40–3:10 p.m.	Computers I

One great way to find out more about your high school is to see if it has a website and then click around on some of the links. Ask a teacher or do a web search to find the site.

**Your high school's website:**

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### Tips for Rising 9th Graders

- Go to an orientation session at your high school.
- Find where your locker and classrooms are before school begins.
- Get a map of your high school and draw where your classes are.
- Find out what clubs and activities your high school has.
- Learn about any after-school programs that could be helpful.

## College

There are so many colleges to choose from in North Carolina, and each one is different. Some have student housing so that you can live at the college. Some are large with over 20,000 students, and some are small with fewer than 800 students. College students have to choose a major—a subject area they focus on. For instance, if you wanted to be a nurse you would major in nursing. Different colleges offer different majors.

### VIDEO



### Guess Where Rhonda Goes to College

We interviewed Rhonda, a college senior, and asked her to tell us what college is like. Go online to [CFNC.org/MS](http://CFNC.org/MS) to watch the video. You will see where she lives, find out what she likes about college, and discover some things she's learned. Find the name of her college at the bottom of next month's activity.

## Careers and Your Interests

Imagine that five minutes from now a surprise announcement will come over the intercom that school is cancelled tomorrow. You now have a free day to do whatever you'd like. So, what would you do? Name three or four things you think you would do:

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Did you list anything that you dislike—things that are not interesting to you? Probably not. It's likely you thought of things that you find interesting. It is also likely that your list is different from others in the class.

Your interests—likes and dislikes—will play an important role as you explore careers. Take a few minutes to answer these sample interest questions from CFNC's Career Finder Quiz.

1. Are you interested in activities that use tools, machines, or objects, working outside, or physical labor and using your hands?	<input type="checkbox"/> Yes	<input type="checkbox"/> Often	<input type="checkbox"/> Sometimes	<input type="checkbox"/> Not really	<input type="checkbox"/> No
2. Are you interested in science and math, or finding ways to solve problems?	<input type="checkbox"/> Yes	<input type="checkbox"/> Often	<input type="checkbox"/> Sometimes	<input type="checkbox"/> Not really	<input type="checkbox"/> No
3. Are you interested in creating beautiful things such as new ideas, art, music, or writing?	<input type="checkbox"/> Yes	<input type="checkbox"/> Often	<input type="checkbox"/> Sometimes	<input type="checkbox"/> Not really	<input type="checkbox"/> No
4. Are you interested in helping, training, serving, or enriching the lives of other people, or working and learning with other people around you?	<input type="checkbox"/> Yes	<input type="checkbox"/> Often	<input type="checkbox"/> Sometimes	<input type="checkbox"/> Not really	<input type="checkbox"/> No
5. Are you interested in leading others toward individual or team goals, or making decisions to get things done?	<input type="checkbox"/> Yes	<input type="checkbox"/> Often	<input type="checkbox"/> Sometimes	<input type="checkbox"/> Not really	<input type="checkbox"/> No
6. Are you interested in detailed work in words, language, or finance, or organizing people and information?	<input type="checkbox"/> Yes	<input type="checkbox"/> Often	<input type="checkbox"/> Sometimes	<input type="checkbox"/> Not really	<input type="checkbox"/> No

Which one was your strongest "Yes"? \_\_\_\_\_

Can you guess any careers that might be a good match for your strongest interest?

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### Career Finder

Answer 14 questions about your interests and skills by taking the Career Finder Quiz at CFNC.org. Go to [CFNC.org/MS](http://CFNC.org/MS) for a link to Career Finder. Once you have logged in, click on "Start with a quick quiz." You will be able to see the top 20, top 50, and top 100 careers that match your interests and skills.



Once you get the list of your top 20 careers, click on each one and look for a link for more information. This link will take you to each career's profile. Pick two careers and use the space below to record some important information about them. You will find most of the information you need in the Education section.

**Career #1:** \_\_\_\_\_

Why does this career interest you?

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What subjects could you study in high school to prepare for this career?

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Would this career require a college degree (also called postsecondary education)?  Yes  No

If you checked "Yes," what type of college degree (or degrees) would you need?

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**Career #2:** \_\_\_\_\_

Why does this career interest you?

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What subjects could you study in high school to prepare for this career?

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Would this career require a college degree (also called postsecondary education)?  Yes  No

If you checked "Yes," what type of college degree (or degrees) would you need?

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*Answer to November question: Rhonda attends UNC Greensboro*

## The World of Careers

Ask one of your friends to name a career and write it down:

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Imagine that this was the only possible job for you. Would you be happy or not?

Most people would be unhappy if they only had one career option. Fortunately, you will be able to choose from thousands of careers. CFNC.org has profiles for over 3,000 different jobs!

There are a number of ways to explore these careers including looking at career clusters, reading blogs, watching videos, and reading profiles. Go online to CFNC.org/MS and follow the instructions in each section below.

### Career Clusters

Have you ever heard of a career cluster? A career cluster is a group of jobs that are similar to each other. You may find that some clusters include many jobs that appeal to you, while other clusters are filled with jobs that do not look interesting.

From CFNC.org/MS, follow the link to look at careers in each cluster. If you are interested in five or more careers in a particular cluster, circle it on the list below:



**Agriculture, Food, and Natural Resources**

**Architecture and Construction**

**Arts, Audio-Video Technology,  
and Communications**

**Business, Management, and Administration**

**Education and Training**

**Finance**

**Government and Public Administration**

**Health Science**

**Hospitality and Tourism**

**Human Services**

**Information Technology**

**Law, Public Safety, Corrections, and Security**

**Manufacturing**

**Marketing, Sales, and Service**

**Science, Technology, Engineering,  
and Mathematics**

**Transportation, Distribution, and Logistics**

## Work Blogs

The Choices Explorer work blogs are a great way to learn how people in various careers spend their time. Look for Sukh's work blog and try to answer the following questions.



What is Sukh's job?

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Why did Sukh decide to work in the Yukon?

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Describe one activity that Sukh enjoyed.

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Describe one activity that was stressful for him.

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## Career Videos

CFNC.org has videos for over 200 careers. Click on the blue Work tab to return to the homepage and look for the link for Career Videos. Search the list to see whether there are videos available for the careers that you wrote down in December.

Choose one career video and write down what you learned from it:

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## Career Profiles

Pick a career and look at each of the sections in its profile: What They Do, Salary & Outlook, Education, Interview, and Get Started. What did you find that surprised you?

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## Registering for High School Courses

What would you say is the most important skill for someone to work on who is preparing for a swimming competition? Swimming, right? What about the most important skill for someone preparing to try out for a basketball team? Basketball, right? Sure, these are obvious, but what would you guess is the most important thing you can do to prepare for college?

The answer is academic preparation—taking the correct courses in middle school and high school, and working hard in them. As you progress from grade to grade in school, courses become more challenging as they build on what you’ve learned before. It’s the same way in college. In fact, many colleges won’t even let you attend unless you’ve taken the correct courses. They know you need to be prepared if you are going to succeed in college.

**If you take challenging courses and work hard, you will be prepared after high school for whatever you decide to do.**

If you are not planning to go to college, it might surprise you to learn that recent studies show that good-paying jobs require the same academic preparation that colleges do. This is because many of the lower-paying jobs that people in this country used to do are now done by people in other countries. The good-paying jobs that are left are more challenging and require you to know more. Here’s the bottom line: if you take challenging courses and work hard, you will be prepared after high school for whatever you decide to do.

Very soon you will register for 9th grade courses. If you attend a public high school in North Carolina, you will enter high school under the new graduation requirements called the Future-Ready Core. Some high schools have additional requirements, but below are the core requirements required for graduation:

Units	Subjects
<b>4 Mathematics Units</b>	<ul style="list-style-type: none"> <li>Algebra I, Geometry, Algebra II OR</li> <li>Integrated Math I, II, III</li> <li>4th Math Course to be aligned with the student’s post high school plans</li> </ul>
<b>4 English Units</b>	
<b>3 Social Studies Units</b>	<ul style="list-style-type: none"> <li>World History</li> <li>U.S. History</li> <li>Civics and Economics</li> </ul>
<b>3 Science Units</b>	<ul style="list-style-type: none"> <li>Biology</li> <li>An earth/environmental science</li> <li>A physical science</li> </ul>
<b>1 Health and Physical Education Unit</b>	
<b>6 Elective Units</b>	Two electives must be any combination of Career Technical Education, Arts Education, or Second Language
<b>4 Unit Concentration</b>	This is a four-course concentration focused on student interests and postsecondary goals. The concentration will provide an opportunity for the student to participate in a rigorous, in-depth and linked study. The concentration will not limit a student’s access to opportunities provided through community college concurrent enrollment, Learn and Earn early college, Huskins, or university dual enrollment.

## Want to start taking college courses early?

Have you ever heard of an early college? An early college is a type of high school that is often located on a college campus where students can take college courses during 9th-12th grades. They are also called Learn and Earn high schools and students can earn up to two years of college credit without paying any tuition!

There are currently 60 early colleges across the state, and there might be one in your school district. If you are interested in learning more, talk to your school counselor or visit North Carolina's Learn and Earn website: [www.learnandearn.nc.gov](http://www.learnandearn.nc.gov).

## College Entrance Requirements

- North Carolina community colleges have an open-door admissions policy, which means that you can enter their college programs as long as you are a high school graduate. Some programs like nursing have additional requirements.
- Requirements at North Carolina's independent colleges and universities vary, so you will need to check each one. Many have requirements similar to those listed below for the public universities.
- All of the public universities in North Carolina require the following:

UNC Minimum Course Requirements (MCR)		
<b>English</b>	4 courses	
<b>Math</b>	4 courses in any of these combinations: <ul style="list-style-type: none"> <li>• Algebra I and II, Geometry, and one unit beyond Algebra II</li> <li>• Algebra I and II, and two units beyond Algebra II</li> <li>• Integrated Math I, II, and III, and one unit beyond Integrated Math III</li> </ul>	If you complete Algebra I in 8th grade, it counts toward the UNC Minimum Course Requirements, but you still need four math courses in 9th-12th grades to meet high school graduation requirements.
<b>Foreign Language</b>	2 courses in a language other than English	If you only plan to take two foreign language courses, it's recommended to take them during 11th and 12th grade.
<b>Science</b>	3 courses in science, including: <ul style="list-style-type: none"> <li>• A unit in a life or biological science, such as biology</li> <li>• A unit in physical science, such as chemistry, physics, or physical science</li> <li>• A laboratory course</li> </ul>	
<b>Social Studies</b>	2 courses in social studies, including one unit in U.S. History	

**\* For fall 2011 and 2012: minimum GPA is 2.3, minimum SAT is 750 (mathematics and critical reading combined), and minimum ACT is 16. Find more details on specific colleges at [CFNC.org](http://CFNC.org).**

## Using Your CFNC.org Portfolio

How do you spend your time outside of school? Use the following tables to record your extracurricular activities, volunteer work, and any awards that you have won.

### Extracurricular Activities

Include any sports teams, clubs, youth groups, or other organizations that you participate in.

Activity	Hours per week	Weeks per year
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

### Volunteer Activities

Include any weekly volunteer work or community service trips.

Activity	Hours per week	Weeks per year
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

### Awards

Write down any awards that you have won recently.

\_\_\_\_\_

\_\_\_\_\_

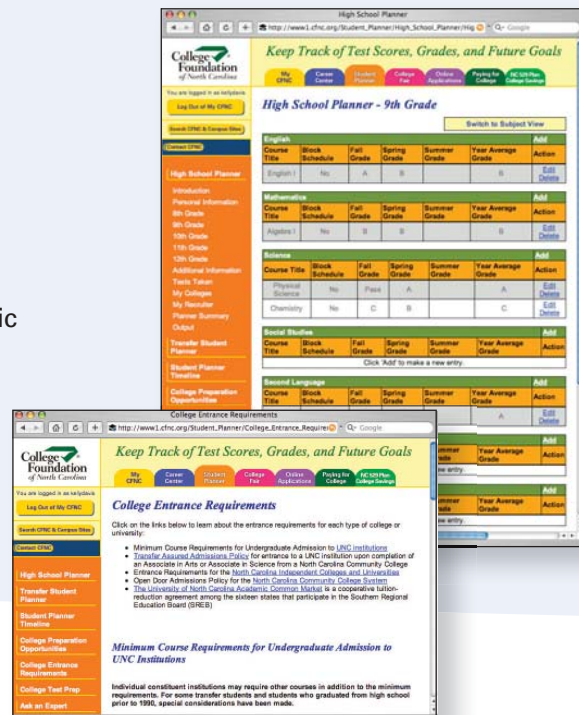
\_\_\_\_\_

Imagine that you are a senior in high school and you are applying to college or for a scholarship. Circle the letter next to the scenario that sounds better to you:

- A)** You must spend a lot of time remembering your courses, activities, and awards from the past several years and writing them on your applications.
- B)** A list of your courses, extracurricular activities, volunteer work, and awards automatically transfers onto your applications because you have used CFNC’s portfolio tool to keep track of them throughout high school.

Scenario B is a description of what CFNC’s portfolio tool can help you do. You can also use it to make sure that you are on track to meet college admissions requirements. If you record your academic plan at CFNC.org, it will compare your plan to the admissions requirements at every college in the state!

- Go to CFNC.org and look for the portfolio tool.
- Click on the name of grade to enter courses for that grade.
- Enter your activities, awards, volunteering, and work experience.
- Look for a link to compare your high school academic plan with college admissions requirements.



## TIP

After every semester of high school, update your portfolio—you will have more accurate information and make it easier on yourself!

## North Carolina Colleges

### NC College Trivia

Test your knowledge of NC colleges with a few trivia questions (answers at the bottom of page 145).

- How many colleges are there in North Carolina?**  
 A) More than 10                      B) More than 30                      C) More than 70                      D) More than 100
- What is the oldest college in North Carolina?** \_\_\_\_\_
- Which type(s) of college is likely to offer on-campus housing?**  
 A) Community college                      B) Independent college/university                      C) Public university
- Which type of college offers the most associate (two-year) degrees?**  
 A) Community college                      B) Independent college/university                      C) Public university

There are three main types of colleges in North Carolina. Do you know the differences between community colleges, public universities, and independent colleges/universities? Read the following table to learn more.

	Community Colleges	Public Universities	Independent Colleges/Universities
<b>Admissions Requirements</b>	All 58 NC community colleges have an open-door policy for high school graduates. Some programs such as nursing have specific requirements for admission.	NC has 16 public universities that are all part of the University of North Carolina system. Students must meet the UNC Minimum Course Requirements (MCR).	Admissions requirements at NC's 36 independent colleges and universities vary. Check with each institution to see their list of required and recommended courses.
<b>Entrance Tests</b>	Placement testing in reading, math, and English is usually required. Applicants do not have to submit SAT or ACT scores.	All campuses require applicants to submit SAT or ACT scores.	Almost every institution requires applicants to submit SAT or ACT scores.
<b>Degrees Offered</b>	Students can earn diplomas, certificates, and two-year associate's degrees. Many two-year degrees transfer to four-year colleges.	Students can earn a four-year bachelor's degree as well as graduate and professional degrees.	Students can earn a four-year bachelor's degree as well as graduate and professional degrees. There is one two-year independent college in NC.
<b>Size</b>	The size ranges from 300 to 17,000 students.	The size ranges from 800 to 30,000 students.	The size ranges from 600 to 14,000 students.
<b>On-campus Housing</b>	Students do not live on campus.	Students can live on campus.	Students can live on campus.
<b>Sports</b>	Some have intercollegiate teams; many have club teams.	These schools always have intercollegiate teams and club teams.	These schools almost always have intercollegiate teams and club teams.
<b>Cost</b>	Residents of North Carolina pay less for courses because these colleges are supported by state taxes.	Residents of North Carolina pay less for courses because these universities are supported by state taxes.	Residents of North Carolina do not pay less for courses, but many students receive financial aid.

Community colleges are also called two-year colleges, while both public universities and independent colleges are usually called four-year colleges. Use the table on page 144 to identify four differences between two- and four-year colleges.

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

If you decide to attend a two-year college, does this mean that you can never go to a four-year college? No! Many people complete an associate's degree at a community college and then transfer to a four-year college or university. If your school district has an early college, you could graduate with a high school diploma as well as an associate's degree and still transfer to a four-year college.

4 years at a four-year college	=	A bachelor's degree
2 years at a community college + 2 years at a four-year college	=	A bachelor's degree
5 years at an early college high school + 2 years at a four-year college	=	A bachelor's degree

You can use any of these plans to earn your bachelor's degree!

## Online

Go to [CFNC.org/MS](http://CFNC.org/MS) to complete this exercise. Follow the instructions to search for colleges based on different criteria.

Name a private/independent college you found: \_\_\_\_\_

Name a two-year college you found: \_\_\_\_\_

Name a public university you found: \_\_\_\_\_

Answers: 1) D 2) Salem College 3) B or C 4) A

# College Costs

As you read last month, one way that college may be different from middle school or high school is that you have to pay to go to college. Prices vary from one college to another, but below are a few of the common expenses. See if you can match the descriptions and the expenses (answers at the bottom of page 161).

## Match Them Up!

Draw a line to match each word on the left with its description on the right.

<p><b>A. Textbooks</b></p> <p><b>B. Board</b></p> <p><b>C. Tuition</b></p> <p><b>D. Miscellaneous</b></p> <p><b>E. Room</b></p>	<ol style="list-style-type: none"> <li>1. The cost for the courses you will take</li> <li>2. The cost to live in housing at the college</li> <li>3. Another name for the cost of your food on campus (in the cafeteria, snack shops, and other restaurants that work with the college to provide meals)</li> <li>4. Books you will need to buy or rent for your courses</li> <li>5. Things like clothes, shampoo, and transportation that you will have to pay for</li> </ol>
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Even if you live at home or in an apartment while in college and may not be paying Room and Board directly to the school, all these costs are considered part of your college expenses for financial aid purposes.

## College Price Hunt

See if you can find the cost for one year at three different NC colleges at CFNC.org. Go to [CFNC.org/MS](http://CFNC.org/MS) for a link to NC colleges. *To get the cost, add together tuition, fees, room, and board for each school.*

College Name	Cost for One Year
1.	
2.	
3.	

You can find cost information for each two- and four-year college in North Carolina.

ACADEMIC YEAR FOR WHICH DATA IS VALID	
Academic year of expense data (e.g., for the academic year 2000-2001, the value would be 2001)	
2006	
FULL-TIME STUDENTS	
In-state resident full-time tuition per academic year:	\$2,138
Out-of-state full-time tuition per academic year:	\$12,849
Fees per academic year required of full-time students:	\$1,052
Number of units (credits, courses, etc.) taken by a typical full-time student in a full academic year:	36 credits
ROOM AND BOARD EXPENSES	
Room and board costs per academic year:	\$5,848
Room-only costs per academic year:	\$2,798
Room and board charges vary according to board plan selected (12 meal plan, "Normal plan," etc.):	Yes
Room and board charges vary according to housing facility selected (i.e., dorm, apartment, etc.):	Yes
OTHER FEES	
Estimated expense of books and supplies for residents:	\$600
TUITION AND FEE SETTINGS	
Tuition and fees vary according to instructional load:	per 12 credit
A guaranteed tuition plan is available, whereby all entering students within each class will pay the same tuition throughout their entire term of enrollment:	No

## Ways to Pay for College

### Scholarships and Grants

Sometimes known as gift-aid, this is money that does not need to be repaid.

### Work-Study

Earn money while in college by working part-time on campus or in the community.

### Education Loans

Low-interest loans are available for students and parents and must be repaid.

### Installment Plans

Schools may offer monthly tuition payment plans.

### Family

Students and parents can plan ahead and save to pay their share.

## Paying for College

Remember, there are many ways to help cover the cost of your education. There are scholarships, grants, and loans that you can apply for. Some financial help is offered because of good grades, musical abilities, or sports accomplishments. Other help is available because of things such as financial need or the county you come from.

Saving is another great way to pay for college. You could get a part-time job and save money. You might also talk to your parents or guardian and let them know that you're thinking about going to college. Maybe they can begin planning too. There are lots of good ideas about making college affordable at [CFNC.org](http://CFNC.org).

## Why College?

Grow	Earn	Make a Difference
An education is something that will help you understand more about you and the world around you. Studies have even shown that people with more education live longer, vote more, are married longer, and volunteer more.	Ever thought about what it would be like to earn a million dollars? Well, stay in school! The average high school dropout earns \$1.5 million less than a college graduate over their lifetime. More education usually leads to a higher income and a better chance of having a job.	Whether it's building a bridge, teaching children, or discovering cures for disease, education gives you the knowledge to do things that you want to do. Knowing more allows you to help your family and your community.