



9th Grade

What's in Your Future?

Have your free CFNC.org account yet?

You will need an account for most of the monthly activities. It's fast and easy—just follow the instructions at CFNC.org.

CFNC Username: _____

CFNC Password Hint: _____

It's best not to write your actual password here, just a hint to remind you.



Making Decisions

There was once a man on a journey who arrived at a fork in the road. A wise old sage was sitting on a rock between the two roads.

“Hello,” the traveler said with a bit of surprise in his voice. “Uh, which road should I take?” The wise sage asked, “Well, where are you going?” “I’m not sure,” responded the traveler. The sage said, “Then either road would be fine.”

As you begin high school, how do you think this story relates to you?

If you don’t care what happens to you in the future, then all decisions are equally valid. If, however, you DO care about your future, then the decisions you make today either get you closer to your goals or further away. See if you can picture yourself 10 years from now, and answer the following:

How old will you be? _____ What year will it be? _____

Where do you think you will live? _____

Describe what you will be doing. Will you have a job, still be in college, or running your own business?

Now think about two decisions you could make in the next year that would draw you closer to what you picture in 10 years and two decisions that would take you further away.

Two decisions that would draw you closer: _____ Two decisions that would take you further away: _____

Six Steps to Better Decision-Making

1. Establish Your Choices—establish an up-to-date collection of potential decision alternatives.
2. Risks and Benefits—identify the dangers and opportunities associated with each choice.
3. Personal Preference—prioritize the top choices in order of immediate personal preference.
4. Future Impact—prioritize the top choices in order of best future potential.
5. Others’ Preferences—prioritize the top choices in order of impact on those you care about.
6. Make a choice and implement it.

Think about a decision you will need to make in the next month. How could these six steps help you?

August 9th Grade

Want to trust your future to chance?

Go online to CFNC.org/9-10 and try the Career-O-Matic.



Academic Decisions

One important decision is to select the best courses during high school. Imagine that you are choosing your classes for next year. You have already chosen classes in math, social studies, English, art, and a world language. This leaves you with one open slot in your schedule, so you are trying to choose between these two options:

Honors Biology I	Easy Elective III
<p>This class explores topics such as cell structure, heredity, and the behavior of organisms. It is intended to prepare students for advanced placement (AP) science courses.</p>	<p>This course isn't really related to your goals, but it's easy and you could earn a good grade.</p>

Writing the advantages and disadvantages of each option can help you make a decision. Try to think of pros and cons for each class.

Honors Biology I	Easy Elective III
<p>Pros: _____ _____ _____</p> <p>Cons: _____ _____ _____</p>	<p>Pros: _____ _____ _____</p> <p>Cons: _____ _____ _____</p>

Which class should you choose? The decision is up to you, but whenever possible, it's best to challenge yourself academically. Maybe honors biology is not right for you, but there are other challenging courses that you may choose and that may draw you closer to your goals.

Thinking Ahead

Which of the following questions do you think are on many job and college applications?

- Have you ever been convicted of a crime?
- Do you have any criminal charges pending against you?
- Have you ever served detention or been dismissed, suspended (in-school or out-of-school), expelled, placed on probation, or otherwise subject to any disciplinary sanction by your high school?

All of them. Think about how you will feel if you need to explain an arrest, conviction, or suspension to a college or employer.

Your Learning Style

You are unique in so many different ways. One area you might not have thought about 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 schoolwork.					
I like an outline for how I should do my schoolwork.					
I think best when I feel warm.					

Now take a few minutes to compare your answers to what happens in your everyday life.

Are there any adjustments you should consider? _____

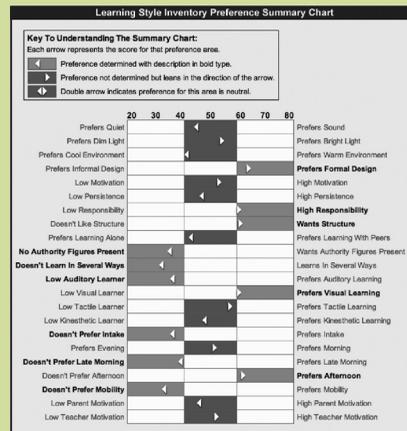
What is the environment like where you typically study? _____

What time of day do you usually do your homework? _____

How do you typically prepare for a test? _____

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/9-10. You will get detailed information in 22 areas with tips based on your preferences.



Now that you have taken the time to reflect on your learning style and have taken the Learning Style Inventory at CFNC.org/9-10, 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? _____

Study Habits for Success

Take a quick quiz about your study habits:

1. When I have a test to study for, I can easily find the notes I need to study.

- Always Most of the time Sometimes Seldom

2. My note-taking system helps me better understand the information and know what is most important.

- Strongly agree Agree Neutral Disagree

3. When I read, I underline or highlight certain words and sentences to help me understand what I'm reading and for faster review.

- Always Most of the time Sometimes Seldom

4. I would rate my vocabulary as:

- Very good Good Okay Not so good

5. When I am reading and find a word I don't know, I will ask someone or look up the definition in the dictionary.

- Always Most of the time Sometimes Seldom

What are your strongest study habits? _____

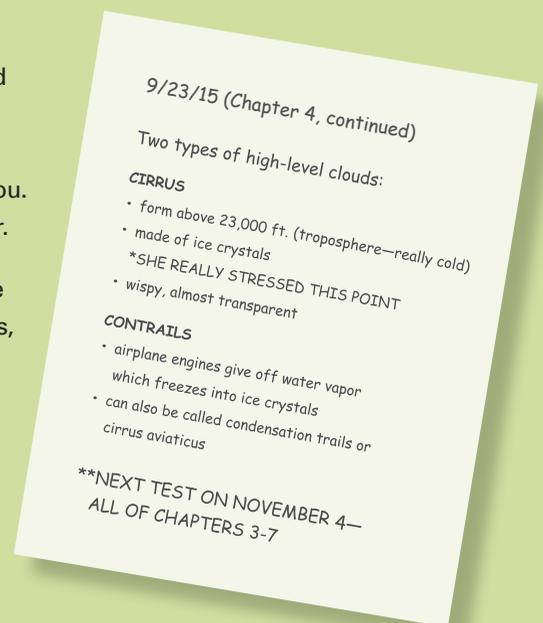
What are your weakest study habits? _____

Note-taking Tips

Get a three-ring binder, college-ruled paper, dividers, and a hole-puncher. Write the name of each course for the semester on the dividers (English, U.S. History, etc.). Punch holes in and date all handouts your teachers give you. Keep notes for all courses behind the appropriate divider.

When you start taking notes each day, first write the date so that you will know what to study if the teacher later says, "We'll have a test on all the material since September 15th." Also record the chapter the notes are related to.

Vary your writing style (print, cursive) and size of letters, and use underlining or asterisks.



October 9th Grade

Practice “Active Reading”

You will see passages like this on many English tests and the SAT. Underline or highlight the sentences that seem most significant and circle any “key words.”

The Australian continent, surrounded by ocean on all sides and distant from other land masses, is home to a vast array of native animals not to be found anywhere else on earth. Since the Europeans arrived in Australia, however, native species have been disappearing at a rate not seen since the mass extinctions brought about 65 million years ago when a huge meteorite crashed off the coast of what is now Mexico. Dissatisfied with traditional efforts at conservation, biologist Michael Archer, director of the Australian Museum in Sydney, has begun to champion a new method for ensuring the perpetuation of Australia’s endangered species. Archer advocates domesticating native animals such as the quoll, the hopping mouse, the wallaby, the sugar glider, and the brushtail phascogale.

Now that you’ve used “active reading,” answer the following question:

What is the problem that the author is describing?

Increase Your Vocabulary

Imagine that you are taking a U.S. history course. Your teacher uses the following sentence to describe an important event:

California accrued a much larger population during the late 1800s. The discovery of gold in that region was the catalyst.

It will be much easier for you to study this material if you know what certain words mean:

accrue (v.): To accumulate, collect

catalyst (n.): A person or thing that brings about an event

One key to increasing your vocabulary is reading. Turn off the television and other electronic devices some night this week and pick up a book, newspaper, or magazine. Look up words you don’t know. Also, use the vocabulary builder in the SAT and ACT Test Prep at CFNC.org. There are over 2,000 vocabulary words for you to work with.

Find more strategies for successful studying by following the link at CFNC.org/9-10.

Some helpful abbreviations:

with = w/

because = b/c

example = e.g.

plus = +

information = info

number = #

increase = >

decrease = <

Your Personality

Sign your name as you normally sign it: _____

Now use your other hand to sign your name: _____

Was one easier than the other? How did it feel using the hand you don't normally use?

Using your right or left hand was not right or wrong; it was different. Similarly, personality preferences are not right or wrong; people are simply different from one another. We can certainly change our behaviors in certain circumstances, but we each have natural preferences.

If you were asked to describe your "personality," what would you say? _____

CFNC.org offers a personality type inventory called "Do What You Are." You will learn about your personality preferences in four categories:

Extraversion ——— Introversion
Sensing ——— Intuition
Thinking ——— Feeling
Judging ——— Perceiving

personality (n.):

the combination of characteristics or qualities that form an individual's distinctive character

The New Oxford American Dictionary, 2nd ed., 2005

Do What You Are

You can take the Do What You Are assessment by going to CFNC.org/9-10. You will need to log into your CFNC account to take the assessment. Use your score report to answer the following questions:

What is your four-letter personality type? _____

Look in the section labeled Your Strengths and Blindspots. If you agree that you have any of those strengths, write them here: _____

If you agree that you have any of those blindspots, write them here: _____

Next month you will explore careers that might be a good match for you based on your personality type.

November 9th Grade

If you don't have Internet access or time to take Do What You Are, then try this sample assessment below that relates to extraversion and introversion.

Read both statements in each pair below and check the one that describes you most accurately. Although each statement in a pair may be somewhat true of you, try to pick the one that describes you best. There are no right or wrong, better or worse answers.

<input type="checkbox"/> I'm more likely to strike up a conversation with a stranger.	OR	<input type="checkbox"/> I'm more likely to wait for others to initiate conversations with me.
<input type="checkbox"/> I'm more likely to call up friends to see if they want to get together, and I enjoy going to parties.	OR	<input type="checkbox"/> I'm more likely to enjoy hanging out with a close friend or two, rather than with a lot of people I don't know well.
<input type="checkbox"/> I'm more likely to get bored and a little "antsy" when nothing's going on.	OR	<input type="checkbox"/> I'm more likely to enjoy some quiet time alone reading, listening to CDs, or just relaxing.
<input type="checkbox"/> I'm more likely to sometimes forget a thought unless I say it out loud.	OR	<input type="checkbox"/> I'm more likely to want to really think things through before I'm ready to discuss them.
<input type="checkbox"/> I'm more likely to volunteer personal information about me or my family pretty freely.	OR	<input type="checkbox"/> I'm more likely to not divulge a lot of personal information, especially to people I don't know well.
<input type="checkbox"/> I'm more likely to jump into new social situations pretty comfortably.	OR	<input type="checkbox"/> I'm more likely to hang back and watch for awhile before getting involved in new situations.
<input type="checkbox"/> I'm more likely to prefer a fast pace, and often like doing more than one thing at a time.	OR	<input type="checkbox"/> I'm more likely to prefer a more leisurely pace, and want to pay attention to one thing at a time.

What do your answers mean?

If most of your checks are on the left, you might be "extraverted." People who are extraverted are often talkative and prefer to spend time with groups of people.

If most of your checks are on the right, you might be "introverted." People who are introverted often prefer to spend time with a few close friends and also value "alone time."

Some people think that it is better to be extraverted or better to be introverted, but this is inaccurate. Neither type is "better" than the other. They are simply different.

Take a look at the box labeled Do What You Are on the previous page for instructions on taking a full assessment on CFNC.org.

Relating Personality to Careers

If you completed the Do What You Are assessment last month, take another look at your four-letter personality type. Rewrite it below:

Now, circle the four boxes that match your four letters. For each box you circled, answer “yes” (Y) or “no” (N) to the question.

E Do you prefer to work quickly and discuss your ideas with other people? Y / N	I Do you prefer to work through projects carefully and do them one at a time? Y / N
S Do you prefer to have specific, realistic directions when you work? Y / N	N Do you prefer to work on projects that allow you to think creatively? Y / N
T Do you prefer to do work that involves analyzing problems and making decisions? Y / N	F Do you prefer to work with other people and consider their opinions? Y / N
J Do you prefer to have deadlines so that you know when to do your work? Y / N	P Do you prefer to have a flexible work schedule without a lot of deadlines? Y / N

Did you frequently answer “yes” to the questions in the four boxes you circled? People with the same personality types often have similar work styles and enjoy the same types of jobs. If you see that a career is popular among people with your personality type, what should you do?

- A) Pick that career because it must be the perfect one for you.
- or*
- B) Try to learn more about the career because it *may* be a good fit.

A personality test can help you create a list of potential careers, but it is important to do additional research. Get started by completing the activity on the next page.

Do What You Are: Exploring Careers

Use CFNC.org to return to your Do What You Are score report. Scroll down to the section labeled "Potential careers and majors for you to consider."

Your list of careers is divided into "career clusters," which are groups of jobs that are similar to each other. The report suggests that, based on your personality type, you may be "very interested," "pretty interested," "somewhat interested," or "not very interested" in the careers in each cluster.

Use your list to record several possible careers and the field of study or college major that could prepare you for each one.

Career: _____	Field of study/major: _____
_____	_____
_____	_____
_____	_____
_____	_____

You can find the most comprehensive information about each of these careers at CFNC.org.



School and Real Life

Ever sat in class and wondered, “How am I ever going to use this?” Well, don’t despair—the facts, principles, and strategies you learn in your high school courses will come in handy in ways you have probably never imagined.

For example, many people like the TV show *CSI* and have e-mailed CFNC with questions about how to become a crime-scene technician. They are sometimes surprised to learn that the job requires strong skills in science and math. Consider the following real-life math question from the Forensic Science Technician career profile on CFNC.org:

Police responded to the scene of a shooting. When they arrived, they found Elizabeth Dyer in a coma from a gunshot wound. Her husband, Bill Dyer, stated that he had been sitting at his worktable cleaning his pistol when “the darn thing went off,” accidentally shooting his wife.

The bullet was lodged in the wall 2 feet above the floor at an angle of 30 degrees. The worktable is 8 feet from the wall and is 3.5 feet high.

Using your math skills, find out whether Mr. Dyer should be charged with attempted murder or not. If the shot was fired from the height of the table, he’s clear. If it was fired from a higher point, then he’ll be under suspicion.

Solving this problem will require you to use a trigonometry equation: $\tan = b$ (opposite) / a (adjacent). If you are unsure about how to solve the problem, or would like to check your answer, visit CFNC.org/9-10.



Here’s another real-life math example for a cartoon animator:

Whether you are a cartoonist for a newspaper or an animator at Disney, time management can be the roughest part of the job. There will be times when you need to bring in extra people to do work on some of the background art. The key is knowing how much work is ahead of you and who can best help you get it done.

Your company has been hired to do the animation for a 2-minute commercial. The producer wants the animation done in 3 weeks. You have to decide how many full-time animators—working 40 hours a week—you will need to complete this project on time.

Each second of animation requires 12 drawings, called “frames.” It takes the average animator half an hour to draw one frame.

How many people will have to work on this commercial?

Find the answer at the bottom of the next page.

Real-life Communication

Communication is another key skill you are working on now that will help you in whatever career you choose. Written communication in the workplace most often takes the form of e-mails, reports, and proposals. Maybe you don't like it when you earn a "D" on a writing assignment, but you would probably like it even less if you were to lose \$10,000 because of a poorly written business proposal. Verbal communication in the workplace is equally important. You will need to be able to convey your opinions, give instructions, and explain things in your area of expertise to those who are less knowledgeable.

Here is a real-life situation for a dental hygienist who needs to use her communication skills to help a patient:

You're a dental hygienist cleaning a child's teeth. You look at her teeth and realize she hasn't been cleaning them properly. You need to give her some instructions.

These are the key points you want to get across:

- *Small circular strokes*
- *Upper and lower teeth, focusing on back molars*
- *Daily flossing with floss wrapped around index finger of each hand*
- *With gentle pressure, keeping the floss taut between fingers, work the floss up and down each tooth*

Write down how you would explain these instructions to a seven-year-old child so that she will know what to do at home: _____

Find a suggested answer at CFNC.org/9-10.

More Online

Go to CFNC.org/9-10 and find a link to try a real-life math and a real-life communication activity for one or two careers.

Transcripts and Academic Planning

The sample transcript below shows some of the things you will find on your own high school transcript. Your transcript is a permanent record that employers and colleges can refer to along with your application.

SAMPLE HIGH SCHOOL TRANSCRIPT						
STUDENT INFORMATION						
Name: Gabrielle Godwin			Student ID: 777777			
Address: 405 Maple Rd.			Birth Date: 9/6/1998			
Phone: (336)333-3333						
CREDIT HISTORY						
<u>Course Code:</u>	<u>Course Title:</u>	<u>Mark:</u>	<u>Quality Points Weighted:</u>	<u>Quality Points Unweighted:</u>	<u>Earned Credits:</u>	<u>Previous School Flags:</u>
Grade: 09 2013/2014						
20232XS	Alg 1	A	4.0000	4.0000	1.0000	
64112XS	Computer Apps I	A	4.0000	4.0000	1.0000	
30202XS	Biology	B	3.0000	3.0000	1.0000	
90112XS	Health/PE	B	3.0000	3.0000	1.0000	
40245XS	W Hist Hn	A	5.0000	4.0000	1.0000	
10512XS	Spanish I	C	2.0000	2.0000	1.0000	
10212XS	English 1	B	3.0000	3.0000	1.0000	
70152XS	Teen Living	B	3.0000	3.0000	1.0000	
UNIVERSITY OF NORTH CAROLINA BOARD OF GOVERNORS						
MINIMUM ADMISSIONS REQUIREMENTS REMAINING						
English 2	English 4	Algebra 2	Lab Science	Foreign Language	Civics	
English 3	Geometry	AdvancedMath	Physical Science	US.History		
PERFORMANCE INFORMATION						
Cumulative GPA Weighted: 3.3750			Total Points Weighted: 27.0000			
Cumulative GPA Unweighted: 3.2500			Total Points Unweighted: 26.0000			
Class Rank:			Total Credits:		Earned: 8.0000	
					Potential: 8.0000	
TESTING INFORMATION						
Biology	6/01/2014					
Percentile	75					
Scaled Score	71					
English I	6/01/2009					
Scaled Score	0058					
Percentile	48					
8 th Grade Math	5/01/2008					
Locally Defined	0264					
Percentile	31					
Locally Defined	III					
8 th Grade Reading	5/01/2013					
Locally Defined	0265					
Percentile	52					
Locally Defined	III					
Common Core Math I	6/01/2014					
Scaled Score	74					
Percentile	80					
AWARDS/ACHIEVEMENTS AND EXTRACURRICULAR ACTIVITIES						
Not Available						
ATTENDANCE INFORMATION						
<u>Year</u>	<u>School</u>	<u>Grade</u>	<u>Mem</u>	<u>Absent</u>		
2013/14	North Surry High School	09	175	5		

Notice that Gabrielle earns additional quality points in honors courses like World History.

It's important to always do your best when testing. All EOC scores are listed on your transcript.

February 9th Grade

Grade Point Average

You may not have heard about “grade point average” in middle school, but you have almost certainly heard about it in high school. GPA is calculated by adding points for every grade that appears on your report card. The sum is then divided by the number of courses that you took.

You can use the following scale to calculate your GPA:

A = 4 points **B = 3 points** **C = 2 points** **D = 1 point** **F = 0 points**

Your school may give you bonus points for each honors course (+1 point) or AP course (+2 points). However, you won't get the bonus if you fail the course.

Calculate your GPA			
Matt is a student in the ninth grade. He takes six courses and earns the following grades during his first semester:		Use the grades from your first semester report card to calculate your current GPA. Include any grades that you earned in elective courses.	
Math	A = 4 points	Math	___ = ___ points
English	B = 3 points	English	___ = ___ points
Science	A = 4 points	Science	___ = ___ points
Social Studies	C = 2 points	Social Studies	___ = ___ points
P.E.	A = 4 points	_____	___ = ___ points
Spanish	D = 1 point	_____	___ = ___ points
Total	18 points	Total	_____ points
18/6 = 3.0 Matt's GPA		___/___ = ___ My GPA	

Are You On Track?

Admissions requirements vary at NC colleges. The best way to make sure your courses will prepare you to meet admissions requirements is to use the planning tool at CFNC.org. Once you enter your courses, CFNC.org will compare your academic plan to the admissions requirements at all NC colleges. Go to My CFNC at CFNC.org to begin.

College Admissions Criteria

Imagine that you woke up tomorrow and were the president of a college. While we're at it, let's make you the founder: _____ College.
(Insert your last name here)

Assume you have space for 4,000 students at your college due to the number of classroom buildings on campus, the residence hall rooms available, and the number of professors on your staff. Now imagine that there are 6,000 students who want to attend your college! How would you choose who could attend? _____

Space limitation is just one of many reasons why colleges have admissions requirements. Another reason is that colleges want students who are ready to succeed in challenging college courses. What problems might occur if every college admitted anyone who wanted to attend?

Below are some of the most common criteria that colleges will consider when you apply:

High School Academics (GPA, course selection, class rank)

Extracurricular Activities (type, variety, commitment, leadership)

Placement Tests (NC community colleges)

SAT or ACT (four-year colleges)

Some colleges are "open door," which means that if you are a high school graduate and follow the steps in the admissions process, you can attend that college. All of North Carolina's community colleges are open door. Sometimes there are admissions requirements for certain majors. Nursing, for instance, is a high-demand program at most community colleges, and there are specific criteria that students must meet. Other colleges in North Carolina are considered selective and admit fewer than half of the students who apply. Some of these colleges consider even more variables, such as an essay or an interview.

Two important things to remember are that 1) if you decide to go to college, there is one for you, and 2) just because a college is selective does not mean it is the best for you.

March 9th Grade

Grade Point Average (GPA)	
Colleges use GPA to evaluate your overall performance in your high school courses and to see if you are ready for college-level courses. Some high school courses are “weighted” so that an A counts for more than an A in a regular unweighted course.	Write down your GPA from the first semester of ninth grade: _____ What GPA do you hope to have as a senior? _____
Standardized Test Scores	
Almost every four-year college or university considers a student's scores on the SAT or the ACT. You should plan to take one of these tests during the second half of your junior year. You can take each test more than once if you are not satisfied with your first score.	Go to the College Test Prep section of CFNC.org and try free SAT and ACT practice questions. If you prefer one test over the other, record your choice below. I preferred the questions on the _____ test.
Extracurricular Activities	
Imagine that you are a member of a college's admissions committee. You are reviewing the lists of applicants' extracurricular activities. Which of these students would impress you more?	
Ross joined several sports teams and numerous clubs, but did not participate in any of them for more than six months.	Denisha was a member of the track team, debate club, and Spanish club for all four years of high school.
It is important to find extracurricular activities that you enjoy and pursue them for several years, if possible. Colleges want students who show that they can stay committed to their activities.	

Below are a few tips for the remainder of your 9th grade year and an overview timeline for 10th-12th grades.

9th Grade

- Make sure you are registered for challenging courses in the Future-Ready Core course of study. Slightly lower grades in challenging courses are better than higher grades in easy courses.
- Ask your school counselor about opportunities in your county for earning college credit while in high school, such as Career and College Promise, Middle College, and Advanced Placement (AP).
- Talk with your family about a college savings plan and explore options at CFNC.org/NC529.
- Work hard in your courses; if you are not making sufficient progress, ask for help from your teachers.

10th grade

- Take the PLAN and the PSAT in October.
- Pursue extracurricular interests.
- Register for challenging courses.
- Save money for college.

11th grade

- Take the PSAT in October.
- Take the SAT or ACT in the spring.
- Visit college campuses.
- Narrow your list of colleges.
- Research scholarships, grants, and loans.
- Explore careers.

12th grade

- Take community college placement test or the SAT or ACT, if needed.
- Apply to college—many students apply to several.
- Apply for financial aid.
- Receive financial aid award letters and make your college decision.

Colleges and Degrees



If you saw diplomas that looked like these, would you understand what they mean? The names of college degrees are often abbreviated, which can be confusing. Here is a guide to some of the most common college degrees:

Diplomas and Certificates: These demonstrate that you have a set of skills for a particular occupation. Examples include practical nursing and cosmetology. The length of time required varies by occupation, typically ranging from six months to less than two years.

Associate Degree: Some two-year degrees provide preparation for a career, such as the Associate in Applied Science (AAS) degree. Other associate degrees are designed to transfer to a four-year college or university. The Associate of Arts (AA) and Associate of Science (AS) are the most common types. Check with your school counselor to learn more about the Career and College Promise (CCP) program that would allow you to earn an associate degree while in high school.

Bachelor's Degree: A bachelor's degree is awarded after four years of college education. The Bachelor of Arts (BA) and Bachelor of Science (BS) are the most common, and both include general education courses (such as English and psychology), courses in a declared major, and electives.

Master's Degree: A master's degree, such as an MA or MS, is an advanced degree earned in a specialized field after completing a bachelor's degree. Most master's degrees require two or three years of full-time study and include writing a thesis or taking comprehensive exams.

Professional Degree: Becoming licensed in a recognized profession requires a professional degree, which is earned after completing a bachelor's degree. Professional degrees are awarded in many fields, such as a DDS for dentistry, a JD for law, an MD for medicine, a PharmD for pharmacy, and a DVM for veterinary medicine. The length of study required varies for each profession, but is often three or more years.

Doctoral Degree: A doctoral degree, also known as a PhD, is the highest educational degree you can earn. A doctoral degree indicates expertise in a specialized field. You must spend three to five years after completing a master's degree doing extensive research and writing a dissertation.

Look at the name of each degree on the left and draw a line to the type of college where you could earn it. You might choose a college more than once.

- | | |
|---------------------------|---------------------------------------|
| 1. Diploma or Certificate | A. Cooperative Innovative High School |
| 2. Associate Degree | B. Community College |
| 3. Bachelor's Degree | C. Two-year Independent College |
| 4. Master's Degree | D. Four-year College or University |
| 5. Professional Degree | |
| 6. Doctoral Degree | |

Find the answers at the bottom of the page.

Just because a college offers a particular type of degree, it does not mean that the college offers the degree in the major that you are looking for. You will need to do some research to find colleges that match your academic interests. As an example, see if you can answer this question:

Only one university in North Carolina offers a professional degree in veterinary medicine (a DVM). What is the university's name? _____

College Options

Go to CFNC.org/9-10 to explore all the colleges in North Carolina. Click on several colleges and note the degrees they offer.

College	Degrees Offered
_____	_____
_____	_____
_____	_____
_____	_____

ANSWERS: 1) B 2) A,B,C 3) D 4) D 5) D 6) D Note: exceptions to these answers include some four-year colleges that offer certificates in specialty areas and occasionally an associate degree.
The only university in North Carolina offering a DVM is North Carolina State University.

College Scholarships

Ever wondered how much it costs to attend college? What's your guess for the cost of one year?

\$ _____

Don't let lack of money lead you to believe that you won't be able to go to college. You will find that financial aid is available for NC students to help make college affordable.

The short answer to how much college costs is, "It depends." It depends on factors such as the type of college you attend, whether it's in-state or out-of-state, and the amount of financial aid you receive.

You can find the current cost of every college in North Carolina by visiting CFNC.org/9-10. Find three colleges and record the current cost in the table below. Assuming costs will increase at a rate of 4% per year, you can estimate the cost when you are a high school senior by multiplying by 1.12.

Name of college:	_____
Current cost of attendance for one year	\$ _____
<i>Multiply by 1.12</i>	X 1.12
Estimated cost of attendance for one year in 2019	\$ _____
Name of college:	_____
Current cost of attendance for one year	\$ _____
<i>Multiply by 1.12</i>	X 1.12
Estimated cost of attendance for one year in 2019	\$ _____
Name of college:	_____
Current cost of attendance for one year	\$ _____
<i>Multiply by 1.12</i>	X 1.12
Estimated cost of attendance for one year in 2019	\$ _____

Qualifying for Scholarships

What would you say if someone asked you, "What are you good at?" Write down some ideas:

Different people are "good" at different things. Fortunately, colleges and other organizations consider this when they award scholarships. A scholarship is a type of financial aid that provides money for college that does not have to be repaid.

Here are some of the most common reasons that people receive scholarships. Do you think that you could receive a scholarship for any of these reasons? Circle any that might apply to you.

Artistic or musical talent
Good grades
A high score on the PSAT

Athletic ability
Volunteering to help others
Leadership

If you earn a scholarship for any of these reasons, it will be called a "merit-based scholarship." You can also apply for a "need-based scholarship" if you do not have enough money to pay for college. Sometimes these are called "grants." You can search for both merit-based and need-based scholarships at CFNC.org. Keep building your talents and working hard; you may very well qualify for a college scholarship!

Start Saving Now!

If you've been on one of North Carolina's interstates recently, you may have seen a billboard that looks like this:



What is a "529 plan"? It is a savings program that your family can use to save money for your college expenses. The NC 529 plan is available to everyone, is affordable, provides tax advantages, and is flexible. Even if you can save only a small amount every month, it will really add up over the next few years. To get more information about starting a 529 plan, your family can call 866-866-CFNC toll-free and select option 2, or go online to CFNC.org/NC529.