College Foundation of North Carolina

12th 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.

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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.

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. Your plan might include more than one thing, such as work and college.

I plan to (example: attend local community college)	**When** (example: 2015–2017)

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—deadline mid-September
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

To-Do	**Deadline** (Tip: record these in your calendar)

August
12th Grade

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 each college's website. Call the admissions or financial aid office if you need clarification on any details.
- Check out the profile of each college's 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 2.5, a minimum SAT® of 800 (mathematics and critical reading combined), and a minimum ACT® of 17.
- Make sure your high school courses are updated in your profile at My CFNC 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
Grade Points/Units=GPA		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

Possible outcomes

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

Recommendation

Keep your eye on your goals!

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 and placement. 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 2,400.

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 your 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.

SAT/ACT® Testing

SAT® offered in	ACT® offered in
October	September
November	October
December	December
January	February
March	April
May	June
June	

NC Community Colleges

NC community colleges will first check your transcript for an unweighted GPA of at least 2.6 along with appropriate Future-Ready Core courses in English and math. If your GPA is below 2.6 or you have not taken appropriate courses, the college will consider your ACT® or SAT® scores.

If neither your GPA nor your test scores meets benchmarks, then you'll need to take a diagnostic placement test so your advisor can enroll you in appropriate courses.

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 long-time 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

September
12th Grade

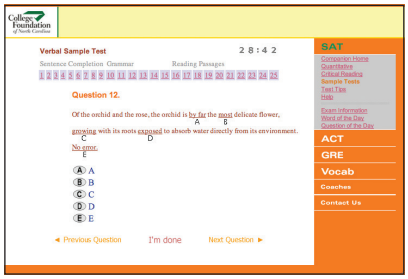
Board reports that many students can benefit from a second effort at the test, with 55% of juniors retaking the test as seniors seeing an increase in scores. Retaking an entrance test as a senior is a good idea for most students, as many college admissions offices accept the highest subscore from all 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 request it by calling 866-866-CFNC (option 1).

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

Applying to College

One helpful way to think about how colleges differ in their admission process is to think about them on a continuum. At one end of the continuum are colleges that have an open door admissions policy. If you are a high school graduate and go through the appropriate procedural steps (e.g., application, placement test, transcript), you will be admitted. Certain programs such as nursing might be competitive, but not admission to the institution. On this end of the continuum, admissions staff members are basically asking the question of each applicant, "Why SHOULDN'T we admit them?"

Open Door — Selective

Why SHOULDN'T we admit them? — Why SHOULD we admit them?

On the other end of the continuum are colleges that have a selective admissions process. The question admissions staff members are asking in this environment is, "Why SHOULD we admit them?" In other words, going through the procedural parts of the application process is just the beginning. These colleges look closely at things such as GPA, class rank, leadership potential, test scores, rigorous high school courses, extracurricular activities, talents and interests a student could bring to the campus, and perhaps an essay or portfolio that gives insight into the student as an individual.

Colleges fall all along this continuum, and you can receive a great education at all types. The key is to find the best fit for you and to know how competitive admission is at the college(s) where you apply. Where would you plot the college(s) you are considering on this continuum?

Preparing to Apply

1. Gather information and update your planner at CFNC.org

Hopefully you've been keeping your planner updated at CFNC.org, but if not, now's the time to pull together all the records you've been keeping related to both academic and extracurricular activities. Ask your school counselor for help if you are having problems pulling everything together; a copy of your transcript might help. Use these to update your planner at CFNC.org with all relevant activities, honors, awards, paid and volunteer work experience, test scores, and courses. Remember that the more selective the college, the more it will consider all of these criteria.

2. Complete a Practice Application

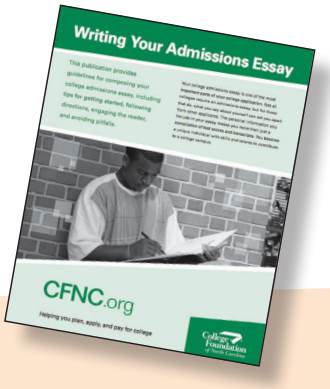
Want to see what types of questions are on a college application? Try a practice application in the "Apply for College" section of CFNC.org, or go ahead and start an actual online application without submitting it. Take some time to complete the questions you know and to make note of the ones you don't know. Talk to your counselor and parents/guardians to gather needed information.

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 from 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 to get your free copy of "Writing Your Admissions Essay."

NC College Application Week

Get details at 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:

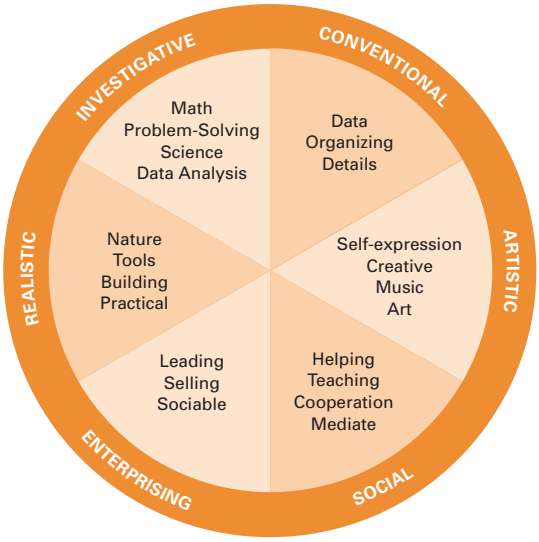
Abilities: What are you good at?

Interests: What do you like to do?

Values: What is important to you?

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 jobs, 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 on CFNC.org, 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 criterion). 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 information about individual colleges has been put into a common template, allowing you to easily find information on things such as deadlines, tuition, and student life.

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

Finding the Right College for You

Are You on a Quest to Find the One?

Career Interests and College Choices

Choosing a Major

College Foundation of North Carolina

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!

December 12th Grade

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

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?

FASFA Day is held every February. High school seniors and families can register at CFNC.org/fafsaday.

Review these tips …
there WILL be a quiz later!

1. Fill out the FAFSA as soon after January 1 of your senior year 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 at CFNC.org. You can also go to fafsa.ed.gov to register.

2. Make filling out your FAFSA easier by filing your federal income taxes first. Then your tax information can be transferred automatically from the IRS to your FAFSA form. 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 every February at more than 100 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 institutions.

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 informing you of the types of aid and the amount the college can offer.

Go to CFNC.org/11-12 to watch the five-minute YouTube video about the FAFSA and to listen to podcasts 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. Complete the FAFSA to find out if you qualify for financial aid.
B. As soon after January 1 in the year you plan to attend college. Have tax return ready.
C. The FAFSA is free and so is getting information about financial aid.
D. Check with college financial aid offices to see if any other forms are required.
E. 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 to study 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 lives. 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 Advisor or Academic Advisor) about some study tips.
3. Each professor will give you a syllabus every 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?

_____

_____

Visit CFNC.org/11-12 to read comments from students about how they had to adjust to college.

Which comments stand out most to you?

_____

_____

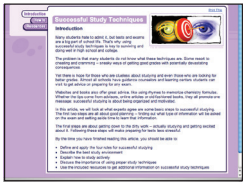
Are there some strategy changes you could put in place now to help you in high school as well as prepare you for college?

_____

_____

_____

_____



Find articles and tips on studying at 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.

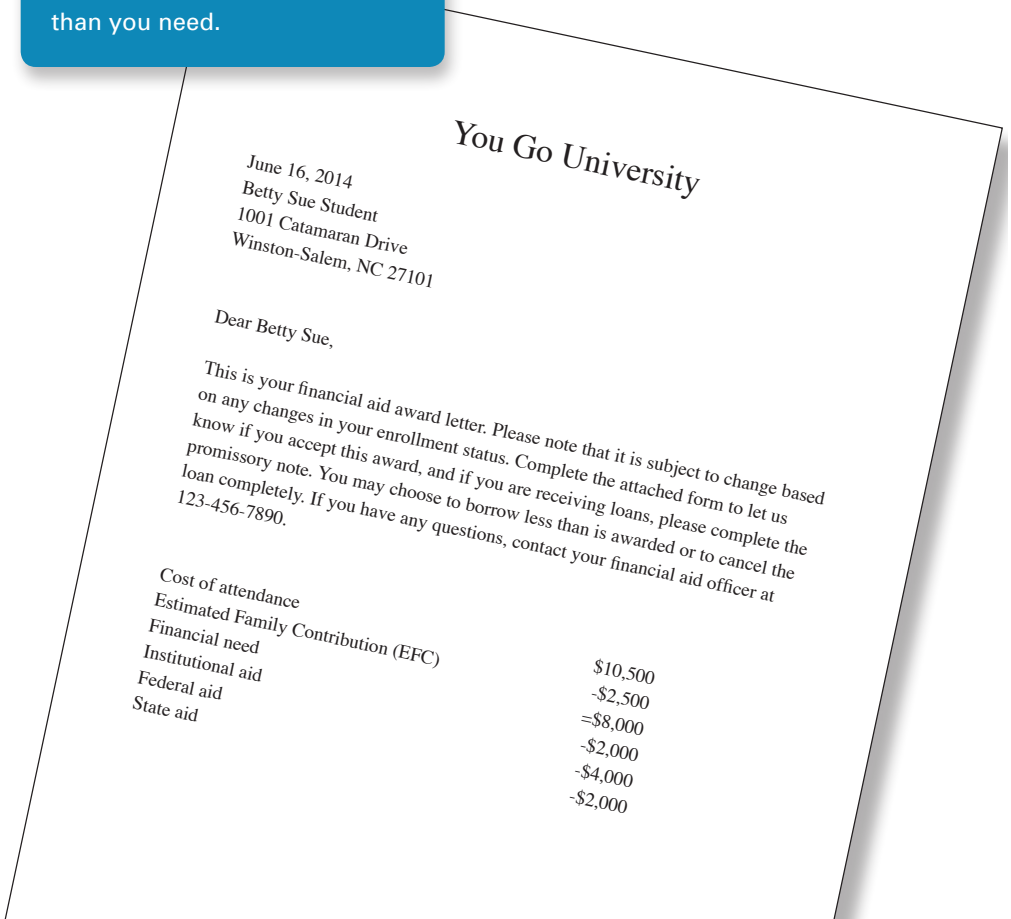
An award letter usually contains a combination of ways to meet unmet need:

- Institutional aid (such as a merit-based or other scholarship)
- State aid
- Federal aid (such as a Pell Grant)
- Loan options

Go to 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, 2014
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

Résumés 101

Do you have a résumé? No, you say? Well, let's get you started on creating one! A résumé 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 résumé?

Education _____

_____

Skills _____

_____

Experience _____

_____

Personal Qualities _____

_____

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

Vet Tech Emergency P/T wkends. Central Vet Hospital. Fax résumé 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.

Cover Letter

When you are applying for a position, you may also need a cover letter. Whereas you might not edit your résumé 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 résumé, 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 each application thoroughly; you might also want to attach a copy of your résumé.

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 each person before listing him or her as a reference.

Interview

Oftentimes an employer will review all of the résumés, 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 résumé, 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 the employer for taking time to meet with you and reiterate your interest in the job.

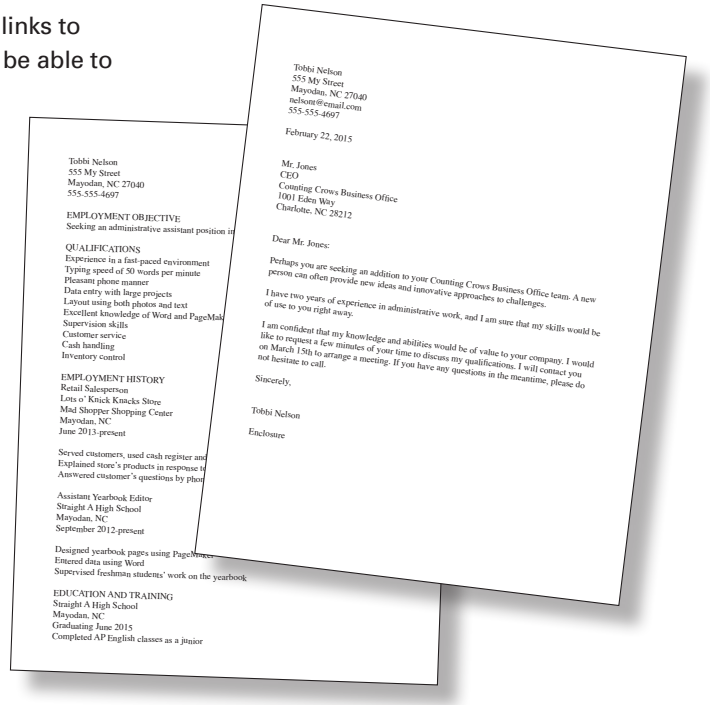
Getting Started

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 down their names and contact information 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 résumé 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 to access links to Getting Ready to Work. You will be able to

- build your own résumé;
- practice interview skills; and
- create cover letters and thank you letters.

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



Tobbi Nelson
555 My Street
Mayodan, NC 27040
555-555-4697

EMPLOYMENT OBJECTIVE
Seeking an administrative assistant position in

QUALIFICATIONS
Experience in a fast-paced environment
Typing speed of 50 words per minute
Pleasant phone manner
Data entry with large projects
Layout using both photos and text
Excellent knowledge of Word and PageMak
Supervision skills
Customer service
Cash handling
Inventory control

EMPLOYMENT HISTORY
Retail Salesperson
Lots o' Knick Knacks Store
Mad Shopper Shopping Center
Mayodan, NC
June 2013-present

Served customers, used cash register and
Explained store's products in response to
Answered customer's questions by phon

Assistant Yearbook Editor
Straight A High School
Mayodan, NC
September 2012-present

Designed yearbook pages using PageMaker
Entered data using Word
Supervised freshman students' work on the yearbook

EDUCATION AND TRAINING
Straight A High School
Mayodan, NC
Graduating June 2015
Completed AP English classes as a junior

Tobbi Nelson
555 My Street
Mayodan, NC 27040
nelson@email.com
555-555-4697

February 22, 2015

Mr. Jones
CEO
Counting Crows Business Office
1001 Eden Way
Charlotte, NC 28212

Dear Mr. Jones:

Perhaps you are seeking an addition to your Counting Crows Business Office team. A new person can often provide new ideas and innovative approaches to challenges.

I have two years of experience in administrative work, and I am sure that my skills would be of use to you right away.

I am confident that my knowledge and abilities would be of value to your company. I would like to request a few minutes of your time to discuss my qualifications. I will contact you on March 15th to arrange a meeting. If you have any questions in the meantime, please do not hesitate to call.

Sincerely,

Tobbi Nelson

Enclosure

Your Money

There's a lot of truth in the adage, "If you don't tell your money what to do, it will tell you what to do." In high school, you may have a part-time job or receive an allowance from your parent or guardian. They might pay for your clothes and food, too. After high school, your financial life will likely get more complex. You might find that you have more expenses and more independence about how you manage your money. Independence might feel good, but if you aren't careful, you can waste a lot of money and get into debt quickly.

Take a few minutes to project what the next month looks like for you:

May Monthly Income & Sources (e.g., $150.00—work at grocery store)	**May Expenses & Amounts** (e.g., clothes—$40.00)
_____	_____
_____	_____
_____	_____
_____	_____
Total Income: _____	Total Expenses: _____
Income Minus Expenses: _____	

So how does your budget for May look? Which is larger, anticipated income or anticipated expenses? For a more detailed budget sheet that helps you track anticipated and actual expenses, go to CFNC.org/11-12.

Starting Salaries in North Carolina

Take a quick guess: What is the average North Carolina hourly wage? _____
What is the average annual income? _____

See the answers upside down at the bottom of this page.

If you only look at average salaries for different careers, you're only getting part of the picture. Starting salaries can be 25-50% less than average salaries. The table below gives examples of what your starting take-home pay could be, taking into account taxes and deductions.

	Average Hourly	Average Annual	Annual Starting Take-Home Pay
Lawn Maintenance Worker	$11.41	$23,740	$13,353.75
Photographer	$14.58	$30,340	$17,066.25
Advertising Sales Agent	$25.17	$52,350	$29,446.87
Police Detective	$27.40	$56,980	$32,051.25
Dental Hygienist	$31.91	$66,360	$37,327.50
Electrical Engineer	$42.06	$87,480	$49,207.50

Annual starting take-home pay calculated by subtracting 25% from the average salary, and then 25% for taxes and deductions such as insurance and retirement. NC wage information from 2013 U.S. Dept. of Labor, Bureau of Labor Statistics.

ANSWERS: Average NC Hourly Wage: $21.51, Average NC Annual Income: $44,720

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.

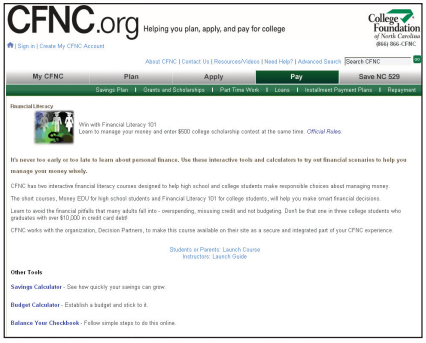
Spend wisely. So, your friends are all going out to eat and you want to go, but really don't have the money for a meal in a restaurant. What should you do? Well, why not eat at home and go out with your friends afterwards and order a soft drink and an appetizer or dessert? You will still get to hang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