

## Chapter 12

# Postsecondary Education

*“The beautiful thing about learning is no one can take it away from you.”*

B.B. King



## Degrees of Learning

### In This Chapter You Will:

1. Identify the primary reasons why having a college, certificate or technical skill is essential for success in the 21<sup>st</sup> century
2. List the skills most sought by employers today
3. Examine the 8 qualities of successful students
4. Identify and examine resources available to assist in getting started with post-secondary study
5. Identify strategies used by successful post-secondary school learners
6. Develop Educational Goals & Action Plan



*“Research clearly demonstrates individuals holding a college degree or other technical certificates are more financially secure and successful in life and career.”*



## Achieve Academic, Career, & Financial Success

### Why Post-Secondary Education?

The single most important factor contributing to being able to earn a family wage job, retain consistent employment, and live your dreams is having a college degree, technical certificate or credential. It is a fact that people with post-secondary education earn more money in the 21<sup>st</sup> century global workforce and become unemployed less.

Also, the job market today is much different than in years past and it continues to evolve into “higher skill” requirements. Many jobs of the 20<sup>th</sup> century that used to pay well and required little skill are very limited in number today. These jobs have either been outsourced outside of the U.S. or automated with technology.

## Tools for Life

- *Education Resources*
- *Learning Techniques*
- *Education & Training Strategies*

Write about some of your educational goals you have for yourself. What dreams do you have? What type of career do you want to have? What kind of education or training will you need?



## Educational Goals

Return to chapter 8: *Setting and Achieving Yours Goals*. Review your journaling about the goals and dreams you identified for yourself. Reflect for a moment on your goals, and if necessary, feel free to write more about your goals and dreams for the future. Think about how you plan to spend your future working and making a positive difference in society. Think about what kind of lifestyle and standard of living you wish to have later in life.

After you have reflected upon your goals and dreams, write about your thoughts regarding the following questions:

- Why has education become so important today in earning a family wage job?
- What is different in the workplace and in the world that contributed to this change?
- What skills and abilities are today's employers requiring from workers?
- What types of skills and technical "know how" will be required for you to successfully live out your career goals and dreams?
- What type of work and career is most appealing to you and will support your dreams financially?
- What is your ideal standard of living and lifestyle that you seek in your life?



Take some time to compare your reflections to the questions on the previous page. Talk with a partner about their reflections and compare notes. Once you're done, be prepared to report out to the group.

Respond Here:



## News Tweet: Summer 2011 - Employers See a Widening Skills Gap

*According to the Bureau of Labor Statistics in summer 2011, the U.S. currently has approximately three million job openings waiting to be filled. With unemployment in America so high, why are there so many jobs waiting to be filled? There is a 'skills gap' in the American labor pool that prevents Americans from filling jobs of the 21<sup>st</sup> century economy.*

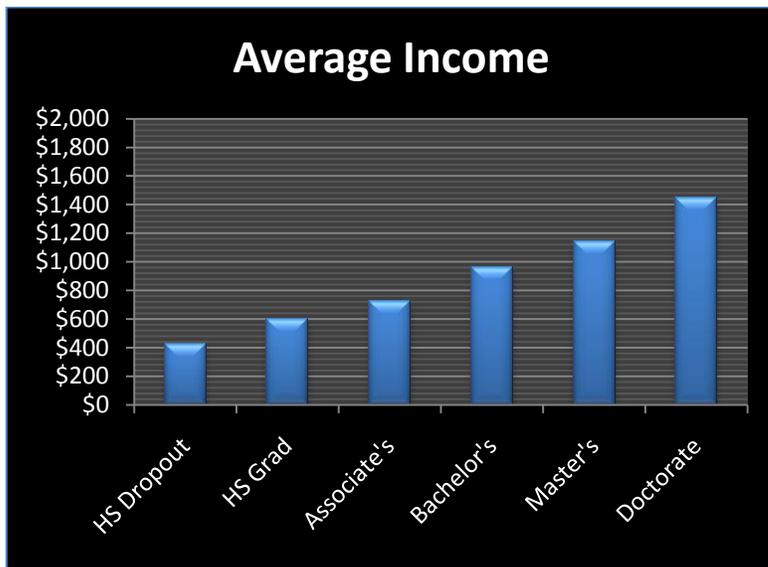
# Why Postsecondary Education?

The single most important factor contributing to being able to earn a family wage job, retain consistent employment, and live your dreams is having a college degree or technical certificate. It is a fact that people with postsecondary education are most likely to earn more money in the 21<sup>st</sup> century global workforce and become unemployed less.

Also, the job market today is much different than in years past and it continues to evolve into “higher skill” requirements. Many jobs of the 20<sup>th</sup> century that used to pay well and required little skill are very limited in number today. These jobs have either been outsourced outside of the U.S. or automated with technology. Today’s job market is filled with jobs that require specialized skill and talent. That is why many require advanced degrees, certifications, or specialized training. With those credentials and training, comes the pay.



## Education Pays



As cited in this chapter, there is a clear nexus between educational level and income.

The info graphic to the left depicts the average weekly wage of persons ranging from not having graduated from high school to obtaining advanced education.

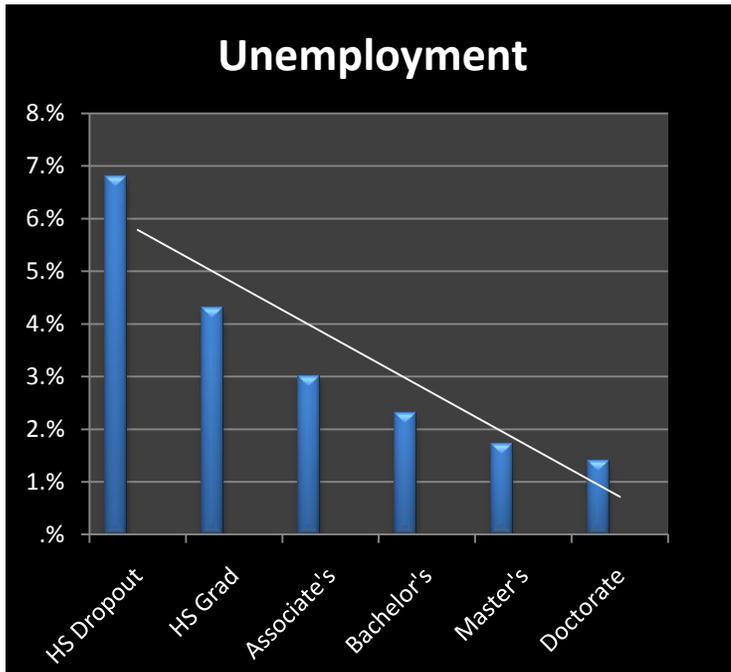
It is clear that educational level is tied to income and therefore quality of life.

### Let's Chat...

Think critically about the type of lifestyle and standard of living you wish to have 20 years from now as you reach middle age.

Will you require special skills, training, and education to achieve that?

# Education Keeps You Employed



## Stable Employment

The info graphic to the left illustrates the connection between unemployment and educational background.

Research shows persons with higher levels of educational background and technical expertise are unemployed less.

## Civic Benefits

In addition to the financial and job security benefits of attaining higher education, there are social and civic benefits that result as well. Higher education enhances the quality of people's lives and opportunities to become civically involved as active contributors to society.

## Critical Thinking Question:

What are the "social and civic benefits" that you see in achieving higher levels of education? Write down at least 5 social and civic (community) things you can envision that result from by being employed and a skilled individual.

The skills and knowledge required by employers in the 21<sup>st</sup> century has changed significantly in the past 20 years. Most jobs at a level of income adequate to support a family require specialized skills and knowledge.



Make a "top ten list" of what you see as the essential skills necessary in the workforce today.

How can we go about filling the job skill gap that is so large today?

Pair up with a partner and compare answers and ideas. Report to the larger group.

*Respond Here:*

1.

2.

3.

4.

5.

# Job Skills Most Sought Today

As we find ourselves in the first half of the 21<sup>st</sup> century, our communities, places of work, and economy have all become global. With the touch of a keystroke, we can be communicating across the globe engaging in commerce or the exchange of information, data, and ideas to change the world. With the ease and availability of current modes of transportation, we can easily travel the world.

The corporate world and workplace of the 21<sup>st</sup> century are fast paced and global. As the repetitive and routine jobs common in the past century are being automated or outsourced across the globe, corporations are embracing the “knowledge age”. They are seeking to hire the knowledge worker that is skilled in technology, innovation, information and project management.

To be successful, corporations are determining they must be able to compete globally and harness information and change. With this realization, today’s organizations have created new jobs that require new worker skills. Most jobs today and into the future are centered on knowledge, information, technology, and providing services. Goods and manufacturing jobs are stagnant and not expected to provide employment growth in the future.

Workers today require job skills beyond the basics of reading, writing, and arithmetic (also known as the “three R’s”).

## 21<sup>st</sup> Century Skills

The jobs of tomorrow require workers with more than a high school diploma. Employers of the 21<sup>st</sup> century want workers that are leaders who can think creatively, work collaboratively, take initiative and are globally conscious. Most organizations are looking for job candidates that have developed what is becoming known as: “21<sup>st</sup> century skills”.

What are “21<sup>st</sup> Century Skills”? One widely accepted framework that defines the skills needed to support productive engagement in this new 21<sup>st</sup> century workforce has been offered by the Partnership for 21<sup>st</sup> Century Skills (P21). P21 is a non-profit coalition sponsored by education, business, and community organizations. The P21 framework has been adopted by 13 states and numerous organizations and associations, including the National Education Association (NEA) and the 180 Degrees LLC.

The Partnership for 21<sup>st</sup> Century Skills has identified the following categories of skills essential for today’s global workforce:

- Information and communication
- Thinking and problem-solving
- Interpersonal and self-direction skills
- Global knowledge and understanding
- Financial, economic and business literacy, and developing entrepreneurial skills to enhance workplace productivity and career options
- Civic literacy

“Workers today require skills beyond the basic ‘three Rs’ of reading, writing, and arithmetic”

# Set Your Course & 21<sup>st</sup> Century Skills

## Self-Awareness

- **Introspection.** Understanding self: Reflecting on values, behaviors & attitudes; Framing perspective and evaluation skills.
- **Learning and innovation skills** including: creativity, innovation, critical thinking, problem solving, communication and collaboration.

## Self-Development

- **Personal choices and decisions.** Learning to effectively evaluate and make positive life decisions; How to evaluate personal decisions, behaviors, and choices; Applying values to choices and behaviors; Use of decision-making tools.
- **Health literacy.** Obtaining, interpreting and understanding basic health information and using such information in ways that enhance health; understanding preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance and stress management; understanding national and international public health and safety issues.
- **Financial, economic, business and entrepreneurial literacy.** Knowing how to make appropriate personal economic and finance choices; understanding the role of the economy in society; using entrepreneurial skills to enhance productivity and career options.
- **Information literacy.** Accessing information efficiently (time) and effectively (sources); evaluating information critically and competently; using information accurately and creatively for the issue or problem at hand; managing the flow of information from a wide variety of sources; applying a fundamental understanding of the ethical/legal issues surrounding the access and use of information.
- **Technology literacy.** Using technology as a tool to research, organize, evaluate and communicate information; using digital technologies (computers, PDAs, media players, GPS, etc.), communication/networking tools and social networks appropriately to access, manage, integrate, evaluate and create information to successfully function in a knowledge economy; applying a fundamental understanding of the ethical/legal issues surrounding the access and use of information technologies.
- **Life and career skills** including: flexibility, organizational skills, goal-setting, emotional intelligence, adaptability, initiative, self-direction, social and cross-cultural skills, productivity, accountability, leadership and responsibility.
- **Communication, conflict, & collaboration.** Evaluation of communication skills; Different methods of communicating; The relationship between communication and conflict; Assessing personal styles of conflict; How to effectively collaborate with others.



# The Four C's

Another way to look at the skills necessary for success in the 21<sup>st</sup> century is to look at what has been called “the four c’s”. The American Management Association (AMA) is a world leader in talent development, advancing the skills of individuals to drive business success. In 2010, AMA conducted a survey involving 2,115 managers and administrators working in American business. The *AMA 2010 Critical Skills Survey* defined the skills as follows:

- ✍ **Critical thinking and problem solving** – including the ability to make decisions, solve problems, and take action as appropriate;
- ✍ **Effective communication** – the ability to synthesize and transmit your ideas both in written and oral formats;
- ✍ **Collaboration and team building** – the ability to work effectively with others, including those from diverse groups and with opposing points of view; and,
- ✍ **Creativity and innovation** - the ability to see what’s not there and make something happen!

The Four Cs are becoming the minimum job requirements in the development of existing and newly created jobs. Employers are screening job applicants using these skills and competencies. In fact, these skills are now becoming part of an employee’s formal position description and measured in annual performance reviews.

Three out of four executives responding to the AMA survey said they believe the Four C skills and competencies will *become more important* in the future as the economy improves.

The primary reasons why these types of skills and competencies are becoming essential today are due to:

- ✍ Pace of change in today’s workplace
- ✍ Global competitiveness
- ✍ The nature of how work is accomplished today
- ✍ The way organizations are structured

According to the AMA survey results, 80% of executives believe that fusing the content knowledge of reading, writing, arithmetic (three Rs) with the four Cs will ensure students are better prepared to enter the workforce. Having a working knowledge in reading, writing and arithmetic is no longer adequate if workers are unable to think critically, solve complex problems, collaborate, or communicate effectively.

In addition to the survey work and study of the AMA, the Conference Board, Corporate Voices for Working Families, The Partnership for 21<sup>st</sup> Century Skills, and the Society for Human Resource Management conducted additional research in 2006. The survey, *Are They Really Ready to Work? Employers’ Perspectives on the Basic Knowledge and Applied Skills of New Entrants to the 21<sup>st</sup> Century U.S. Workforce*, provided insight into the readiness of new entrants to the workforce.

## Exercise: Self-Assessment of the Four Cs

Take a few minutes and conduct your own self-assessment of the Four Cs:

- Critical Thinking & Problem Solving
- Communication Skills
- Collaboration & Team Building
- Creativity & Innovation

Pair up with a partner and share answers and discuss with the group.

## CRITICAL THOUGHT QUESTIONS:

**What is my level of proficiency in the four areas?**

**What do I need to do in order to enhance my skill level in each of these important areas?**

**What training, education, and life experiences can I seek to learn more and develop them?**

### **Employers Surveyed “What skills do you need most from workers?”**

Over 400 employers across the United States were surveyed and asked to identify the skills most needed by recently hired graduates from high school, two year colleges or technical schools, and four-year colleges to succeed in the workplace. The business community was asked to define the current state of “workforce readiness” for new entrants and to assess their current levels of proficiency in the areas most critical to success in the 21<sup>st</sup> century economy.

Employers reported new entrants to the workforce need not only the basic skills of reading, writing, and arithmetic, but they also need higher levels of “applied skills” found in the 21<sup>st</sup> century business world. At the top of their list were the applied skills of professionalism, teamwork, oral communication, ethics and social responsibility, and reading comprehension.

Survey respondents were also asked to project the essential skills necessary during the next five years. The following skills were cited:

- ✍ Having a foreign language
- ✍ Critical thinking
- ✍ Creativity and innovation
- ✍ Making good decisions regarding one’s health and wellness

Respondents also cited that two and four-year graduates will be hired in larger numbers than high school graduates, making it essential that people seek higher levels of education after obtaining their high school diploma or equivalency.

In school, we learn mostly academic skill and knowledge. This area of learning is known as “content” knowledge. Learning and using 21<sup>st</sup> Century Skills are the *means* by which we learn to effectively *use* our content knowledge. These skills allow us to continue to learn, solve problems, create and think for a lifetime. It is this type of learning and skill building we focus upon in the 180° Program and the *Set Your Course* program. It is this type of learning that ***will enhance your life one degree at a time!***

<u>Content Knowledge</u>	<u>21sts Century Skills</u>
English	Critical Thinking/Problem Solving
Reading Comprehension	Oral Communications
Writing	Teamwork/Collaboration
Mathematics	Diversity
Science	Information Technology Application
Government/Economics	Leadership
Humanities/Arts	Creativity/Innovation
Foreign Languages	Lifelong Learning/Self Direction
History/Geography	Professionalism/Work Ethic
	Ethics/Social Responsibility

**Content Knowledge Skills Vs. 21<sup>st</sup> Centurv Skills**

# Pathways to Postsecondary Education



## CHOICES, OPTIONS, AND DECISIONS...

What are my choices for attending school after high school? There are many opportunities for individuals seeking to learn and grow upon completion of your high school education. There are four primary choices.

- Certificate Programs
- Technical School
- Community Colleges
- Four Year Colleges & Universities

### Certificate Programs

Often overlooked, certificate programs can provide good income returns, sometimes at levels higher than associate and even some bachelor's degrees. Completing a certificate in a technical program can be the most direct path to college completion and career success.

Certificates, sometimes known as technical certificates or technical diplomas, are credentials issued by educational institutions (commonly a community college) that indicate completion of a specific program of study or series of courses. A very popular program where certificates are common is in healthcare. Other fields like business, management, and technology also attract large numbers of students, who are often eligible for federal and state financial aid.

Career areas where technical certificates are often awarded include healthcare, construction, security, culinary, technology, engineering, management, and mechanical fields.

Certificate programs are offered by community colleges, non-profit organizations, and private sector business.

### Technical School

Similar to certificate programs, there are many technical schools across America offering specialized education and training in a variety of disciplines. These schools offer degrees in technical areas.

The term technical school, vocational school, and trade school are often used interchangeably to describe employment or career education and training. The term technical school is often used to describe a two-year college, school, or university, which provides preparation by training students with skills necessary for a specific type of employment such as culinary arts, photography, or audio technology.

### Community Colleges ~ Associate Degrees

Local community colleges are instrumental in preparing students for college, career, and life. Community colleges also offer remedial courses if needed to better prepare students for college level study and learning.

*Learning and using 21<sup>st</sup> Century Skills are the **means** by which we learn to **effectively use** our content knowledge.*

Community colleges are "open access" institutions meaning that any American can enroll and take classes. Community colleges provide opportunities for students to earn a GED, complete remedial courses, learn a technical skill, earn a certificate, take classes and transfer them to a university, and complete a two year associate degree.

### Four-Year Colleges and Universities

In every state, there are both private and public four-year colleges and universities offering a wide variety of undergraduate and graduate academic programs. These institutions serve thousands upon thousands of students each year supporting them in meeting academic and career goals.

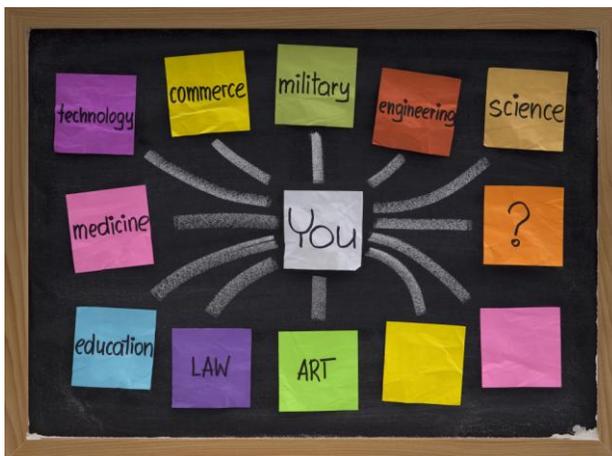
# Mapping Your Future: Identifying Career Paths



Ever given much thought about where you want to spend your lifetime working and earning a living? What industry or vocation do you want to work in? How do you narrow down your options and select career choices matching your skills and interests? What level of income is necessary to live and realize your dreams?

Fortunately, in today's technology and knowledge generation, there are many resources available to help you learn about job skills and potential career interests. Many of these resources are a simple key-stroke away using the Internet.

In this section, we will be linking your career interests with educational requirements and identifying potential sources of that education.



#### **Exercise:**

Visit the *Set Your Course* wiki: [www.i8odegrees.wetpaint.com](http://www.i8odegrees.wetpaint.com)

Go to “resource material” section and then “post secondary education”. Go to “identifying potential careers”.

Take a career inventory to help you identify potential career choices that match your interests and skills!

#### Potential Career Choices

- Identifying skills and interests
- Exploring specific career choices
- Search, review, understand
- Develop a summary of personal skills and talents
- Determine areas of further study, school training, education
- Identify what must occur to make it happen!!



After you have had time to explore online resources that help you determine potential career interests, pair up with another student and compare what you have found. Record your notes and insights on the note pad below. What careers may be most aligned with your personal interests, talents, and gifts? After discussing together, be prepared to report out to the entire group.

Write down your findings from the online career research assignment. Also, make notes as you pair and share with others on what they found. You may find additional ideas from listening to others share their findings!



## Note Pad

# Locating Institutions of Higher Learning



### **Exercise:**

Visit the *Set Your Course* wiki:  
[www.i8odegrees.wetpaint.com](http://www.i8odegrees.wetpaint.com)

Go to “resource material” section and then “post secondary education”. Go to “locating institutions of higher learning”.

Using the Internet, search for a institution of higher education that offers the training, education, credential that matches your career interest profile from the earlier exercise.

# Set Your Course: 8 Degrees of Successful Students

Whether you are interested in a college degree or a technical certificate, you will require skills to be successful as a student. Studies show there are eight key qualities of successful students. Many of them you have already been discussing and developing in the *Set Your Course* program. You are already on your way to mastering them!

The eight degrees of learning successful student's exhibit:

1. Accepting personal responsibility for their decisions and actions (self-discovery)
2. Developing high levels of emotional intelligence (Emotional IQ)
3. Adopting habits fostering a life-style of life-long learning (living fully as part of the Knowledge Generation)
4. Practicing a strong sense of self-awareness that leads to self-discovery and positive change
5. Increasing self-confidence and engagement with your world to make a positive impact
6. Recognizing and utilizing our interdependence on others in personal development and continued growth
7. Mastering self-management (managing self, not time)
8. Understanding personal motivation (intrinsic motivation vs. extrinsic)



## **Exercise: Self-Assessment**

First, carefully review the list of eight degrees of successful students. What do they mean to you? Which ones are you strong in? Which ones do you need additional development in?

Using the self-awareness skills of reflection, identify your strengths and weaknesses as they pertain to your ability to be a successful student.

Make notes below. Afterward, pair and share with a person from your group. Report out to the larger class.



*“Successful students develop a personal discipline that allows them to meet their academic and learning goals.”*

Notes Here:



# Financing Education ~ Affording College is Possible!



*"We will provide the support necessary for you to complete college and meet a new goal: by 2020, America will once again have the highest proportion of college graduates in the world."*

*-PRESIDENT BARACK OBAMA*

*February 24, 2009*

Figuring out how to afford higher education takes planning and thought. Today's costs of attending and completing institutions of higher learning are high depending upon where you attend. Annual costs of tuition, books, room & board can range from \$14,000-\$50,000 a year. The exact costs depend upon whether the institution is a private school, technical college, or public university. The average costs can be in the range of \$37,000 each year.

Even with what seem like daunting costs for higher learning, *do not ever believe you can't complete schooling due to the costs.* Fortunately today there are many options and opportunities to help you afford these costs and even offset them after completion so you can realize your dreams of earning a technical credential or degree of higher learning.

In this section, we will highlight the primary sources of funding for higher education.

The good news over recent years is federal aid for you to afford higher learning has been *expanding*. And, most of this new aid is in the form of grants that do not have to be paid back!

Don't think you can't afford a prestigious institution either. Many Ivy League and private schools offer generous grants for qualifying students in need to meet enrollment targets. Also, keep in mind that institutions of higher learning are businesses too. They compete like other business sector organizations against each other for a particular type of student. If you find your interests and talents are in line with a particular institution, don't allow the cost of tuition stop you from considering applying.

## Types of Financial-Aid

Financial-aid is offered in three primary forms today: grants, loans, and work-study opportunities.

### Grants

Grants are funding opportunities offered by federal and state governments and some institutions of higher learning.

Pell Grants are the type of grant offered at the federal level. In FY 2005 nearly \$12.8 billion was awarded to about 5.3 million undergraduate students.<sup>1</sup>

Pell grants are offered to individuals who are undergraduate or vocational students enrolled or accepted for enrollment in participating schools. Pell grants are awarded based upon need; with most persons earning less than \$50,000. For the 2010-11 school year, the maximum award was \$5,550. Other federal grant programs include the Federal Supplemental Educational Opportunity Grant (up to \$4,000)

### Loans

Stafford loans are the primary form of federally funded aid. Stafford Loans are federal loans available to college and university students to supplement personal and family resources, scholarships, grants, and work-study. Nearly all students are eligible to receive Stafford loans regardless of credit. Stafford loans may be subsidized the U.S. Government or unsubsidized depending on your need.

When a Stafford loan is subsidized, the federal government picks up the interest until you leave school. You can also borrow an extra \$2,000 a year in unsubsidized Stafford loans; they are charging 6.8 percent interest, and interest accumulates while you are in school.

Parents can fill any remaining gaps with a Parent Loan for Undergraduate Student (PLUS) at 8.5 percent.

Where will these loans come from? More will come directly from the Department of Education, as many private lenders have gotten out of the student loan business. But every college financial-aid office has a list of lenders it works with, and you can also hunt for lenders at the Web site: [simpletuition.com](http://simpletuition.com).

Additional Stafford Loan Information:

- Low fixed interest rate - **Stafford loan rates for the 2011-2012 school year are as low as 3.40%**
- Increased borrowing limits - up to \$20,500 per year depending on degree status and years in school
- No payments while enrolled in school
- Acceptance not based on credit

### **Who is Eligible for Stafford Loans?**

- Any U.S. citizen or national; A U.S. permanent resident, or eligible non-citizen
- You must be accepted for enrollment or attending a school that participates in the Federal Family Education Loan Program
- You have submitted a Free Application for Federal Student Aid (FAFSA) form
- For a subsidized Stafford, you must have financial need as determined by your school
- You must be enrolled or plan to enroll at least half time

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<sup>1</sup> Federal Pell Grant Program of the Higher Education Act: Background and Reauthorization, (2005), <http://projectonstudentdebt.org/files/pub/Pell%20Grants.pdf>, retrieved 06-08-11

### **Federal Work Study (FWS)**

Work study programs support postsecondary students finance college in exchange for work. The Federal College work study program administers federally subsidized student grants to colleges for postsecondary students in financial need. The program is monitored by the United States Department of Education and was first started in 1964 under the Congressional Economic Opportunity Act.

The goal of the college campus-based program, now formally called the Federal Work Study program (FWS), is to help students have paying work on campus — preferably in their major. The campus employer may contribute about 70 percent of an approved FWS student's financial subsidy and the federal government may provide the remaining 30 percent of the funding. Federal work study can be an awesome way to work, study, learn, and pay for college. Work study opportunities also provide an excellent way to obtain work experience and networking in your chosen career field!

You can receive FWS funds at approximately 3,400 participating postsecondary institutions. Institutional financial aid administrators at participating institutions have substantial flexibility in determining the amount of FWS awards to provide to students who are enrolled or accepted for enrollment. Hourly wages must not be less than the federal minimum wage.

#### **Exercise: Locating Financial Aid**

Go to the *Set Your Course* wiki: [www.i8odegrees.wetpaint.com](http://www.i8odegrees.wetpaint.com)

Go to “resource material” then “postsecondary education”. Go to “financial aid”.

From the link, explore the online resources for student aid and financing. Locate various resources that you could actually use to help offset the cost of school.

Report out to the larger class on your findings and thoughts. Discuss how you plan to go about financing your future educational goals.



### **Applying for Financial Aid**

The following are effective guidelines of applying for financial aid:

1. Apply early – Schools spend aid money quickly and applying early increases the chances of you getting an award
2. Fill out the Free Federal Student Aid form ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) – Do this even if you have to estimate the numbers and complete this by February of the year before the fall term of enrollment (give yourself plenty of time to complete the FAFSA as it is a typical federal long form and has numerous questions)
3. Fill out the College Board’s Profile form ([www.profileonline.collegeboard.com](http://www.profileonline.collegeboard.com)) – This is used by many private schools when they calculate their own aid awards
4. Contact the financial-aid office at all of the institutions of higher learning you plan to apply to and determine if how to apply

# Getting Started ~ Setting Educational Goals

## Educational Goals Worksheet

Educational Vision Statement:

**Long Term Goals**

1.

**LT Goal Actions**

1.

**Short Term Goals**

1.

**ST Goal Actions**

1.

**Review Schedule**

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## Using the Educational Goal Worksheet

Using the SMART goal setting formula from chapter 7, develop a set of goals that will serve as the roadmap for your exploration of obtaining a college degree or technical certificate. Make sure you classify each goal as either short or long term.

As you establish your list of short and long term goals, also identify and note the potential barriers you may encounter along the way to completing your postsecondary education. More specifically:

1. Develop a clear vision of your educational dreams. Remember, the words we use and the images we have, draw us to that future. Using the goal worksheet, develop a clear and vivid vision of your educational dreams and hopes.
2. Identify your long term educational goals. Using our SMART goal setting framework, identify and write down clear and measurable goals that will set your future for achieving your educational dreams.
3. Identify potential barriers and develop action steps (objectives) to successfully achieve your long term goals.
4. Identify short term goals that will support your longer term goals.
5. Regularly review your educational goals to stay on track, address barriers, and move forward. Recommend you check your goals on a monthly basis.

*When you attend school, have fun! Remember the post-educational experience is meant to be both fun and rewarding. "I've never let my schooling interfere with my education." ~ Mark Twain*





## *And Finally . . .*

In this chapter, you have learned the importance of setting goals of higher education and developing skills that will allow you to achieve your dreams and a desired standard of living. You have learned about:

- How to ensure your quality of life based upon education and career choices
- Linking career interests with education and learning institutions
- P21 skills, the Four Cs, and how these skills help you apply traditional academic knowledge like math, reading, and writing
- How to finance postsecondary education
- How to set solid educational goals

## One More Degree

- Learn more about postsecondary educational resources by contacting your state department of education. There you will find local and state information and resources useful for further exploring your postsecondary educational goals.
- Schedule an appointment with a career counselor at a learning institution of your choice to discuss your educational goals.
- Begin work on completing the FAFSA with your parent(s).
- Have an educational counselor from a local community college do a presentation for your group.