

A new classroom resource from the Federal Reserve Bank of Dallas

NAVIGATE

Exploring College and Careers



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Why Navigate?

- By 2020, 64 percent of jobs in the U.S. will require education beyond high school, and 35 percent of jobs will require a bachelor's degree or higher.
- *Center on Education and the Workforce at Georgetown*

Unit 1 Exploring Careers

Unit 2 What About College

Unit 3 How Do I Get In?

Unit 4 How Much Does College Cost?

Unit 5 Paying for College

Unit 6 Future Paths

Exploring Careers



Unit 1



Exploring Careers



Education pays! Adults with more education can expect to earn higher wages.



Of the hundreds of careers that you could pursue, many will require education or certification beyond high school graduation.

Career Path



Registered Nurse/Nurse Anesthetist

I have always wanted to pursue a career in medicine. I earned a bachelor's degree in nursing and was hired as soon as I graduated. I enjoy the flexibility of my career. I work long hours, but I also have three-day weekends. I enjoy the time off and like to spend it with my friends and family. Two years ago, I decided to go back to school to get my master's degree and become a certified registered nurse anesthetist (CRNA). It was the best decision of my career.



Median Wage: \$96,460
Expected Job Growth 2012–2020: 31%

Think About This



In 2013, workers with a bachelor's degree made \$457 more every week than high school graduates.

That's more than a million dollars in a typical working life!

Calculated from www.bls.gov/emp/ep_chart_001.htm





Human capital is...



My Top Five

List five skills or talents that you already have. These might include your favorite subject at school or a hobby that you are passionate about.

- 1.
- 2.
- 3.
- 4.
- 5.

The Road Ahead

Now list three ways you could develop your knowledge, skills and talents.

- 1.
- 2.
- 3.

Architecture and Engineering

- Aerospace Engineers
- Industrial Engineers
- Architects
- Surveyors
- Drafters



Arts and Design

- Fashion Designers
- Graphic Designers
- Multimedia Artists and Animators



Building and Grounds Cleaning

- Janitors and Building Workers
- Pest Control Workers



Business and Financial

- Accountants
- Logisticians
- Financial Analysts
- Management Analysts
- Human Resources Specialists



Community and Social Service

- Mental Health Counselors
- School and Career Counselors
- Probation Officers
- Social Workers



Computer and Information Technology

- Computer Systems Analysts
- Database Administrators
- Software Developers
- Web Developers



Construction and Extraction

- Carpenters
- Plumbers
- Electricians
- Steel Workers



2+2=

Education, Training and Library

- Archivists, Curators and Museum Workers
- Librarians
- Teachers
- Instructional Coordinators



Entertainment and Sports

- Actors
- Musicians and Singers
- Coaches and Scouts
- Producers and Directors



Farming, Fishing and Forestry

- Agricultural Workers
- Forest and Conservation Workers
- Fishers



Food Preparation and Serving

- Chefs
- Food Preparation Workers



Health Care

- Audiologists
- Physician Assistants
- Dentists
- Radiologic or MRI Technologists
- EMTs and Paramedics
- Surgical Technologists
- Pharmacists
- Physical Therapists
- Veterinarians



Installation, Maintenance and Repair

- Aircraft and Avionics Mechanics
- Diesel Mechanics
- Automotive Service Technicians
- Medical Equipment Repairers
- Heating and Air-Conditioning Mechanics and Installers



www.bls.gov.ooh

[OOH HOME](#) | [OCCUPATION FINDER](#) | [OOH FAQ](#) | [OOH GLOSSARY](#) | [A-Z INDEX](#) | [OOH SITE MAP](#) | [EN ESPAÑOL](#)

OCCUPATIONAL OUTLOOK HANDBOOK

[Occupational Outlook Handbook >](#)

Home

[EN ESPAÑOL](#)

This is a guide to career information about hundreds of occupations!

OCCUPATION GROUPS

- Architecture and Engineering
- Arts and Design
- Building and Grounds Cleaning
- Business and Financial
- Community and Social Service
- Computer and Information Technology
- Construction and Extraction
- Education, Training, and Library
- Entertainment and Sports
- Farming, Fishing, and Forestry

SELECT OCCUPATIONS BY

<input type="text" value="2012 Median Pay"/>	<input type="text" value="Entry-Level Education"/>	<input type="text" value="On-the-job Training"/>
<input type="text" value="Number of New Jobs (Projected)"/>	<input type="text" value="Growth Rate (Projected)"/>	<input type="button" value="GO"/>

FEATURED OCCUPATION



Janitors and Building Cleaners

Janitors and building cleaners keep many types of buildings clean, orderly, and in good condition.

[view profile »](#)

Architecture and Engineering

	<u>Architects</u>	Architects plan and design houses, office buildings, and other structures.	Bachelor's degree	\$73,090
	<u>Biomedical Engineers</u>	Biomedical engineers analyze and design solutions to problems in biology and medicine, with the goal of improving the quality and effectiveness of patient care.	Bachelor's degree	\$86,960
	<u>Cartographers and Photogrammetrists</u>	Cartographers and photogrammetrists collect, measure, and interpret geographic information to create maps and charts for political, educational, and other purposes.	Bachelor's degree	\$57,440
	<u>Chemical Engineers</u>	Chemical engineers apply the principles of chemistry, biology, physics, and math to solve problems that involve the production or use of chemicals, fuel, drugs, food, and many other products. They design processes and equipment for large-scale safe and sustainable manufacturing, plan and test methods of manufacturing products and treating byproducts, and supervise production.	Bachelor's degree	\$94,350
	<u>Civil Engineering Technicians</u>	Civil engineering technicians help civil engineers plan and design the construction of highways, bridges, utilities, and other major infrastructure projects. They also help with commercial, residential, and land development. Civil engineering technicians work under the direction of licensed civil engineers.	Associate's degree	\$47,560
	<u>Civil Engineers</u>	Civil engineers design, construct, supervise, operate, and maintain large construction projects and systems, including roads, buildings, airports, tunnels, dams, bridges, and systems for water supply and sewage treatment.	Bachelor's degree	\$79,340

Civil Engineers

Civil Engineers

EN ESPAÑOL [PRINTER-FRIENDLY](#)

Summary

What They Do

Work Environment

How to Become One

Pay

Job Outlook

Similar Occupations

More Info

Summary

Quick Facts: Civil Engineers

2012 Median Pay ?	\$79,340 per year \$38.14 per hour
Entry-Level Education ?	Bachelor's degree
Work Experience in a Related Occupation ?	None
On-the-job Training ?	None
Number of Jobs, 2012 ?	272,900
Job Outlook, 2012-22 ?	20% (Faster than average)
Employment Change, 2012-22 ?	53,700



Civil engineers design and supervise large construction projects.

What Civil Engineers Do

Civil engineers design, construct, supervise, operate, and maintain large construction projects and systems, including roads, buildings, airports, tunnels, dams, bridges, and systems for water supply and sewage treatment.

Work Environment

Civil engineers generally work indoors in offices. However, many spend time outdoors at construction sites so they can monitor operations or solve problems onsite. Most work full time.

How to Become a Civil Engineer

Civil engineers need a bachelor's degree, either in civil engineering or civil engineering technology. They typically need a graduate degree and licensure for promotion to senior positions. Though licensure requirements vary within the U.S., civil engineers must usually be licensed in the locations where they provide



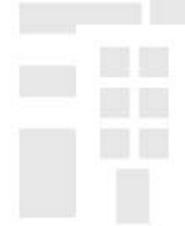
Explore: Your Career



My career choice:

Explain what you do:

Describe where you work:



How much education will you need?

- High school diploma or GED
- Postsecondary non-degree award (certification)
- Associate degree
- Bachelor's degree
- Master's degree
- Doctoral or professional degree



How much will you earn?

Yearly:

\$

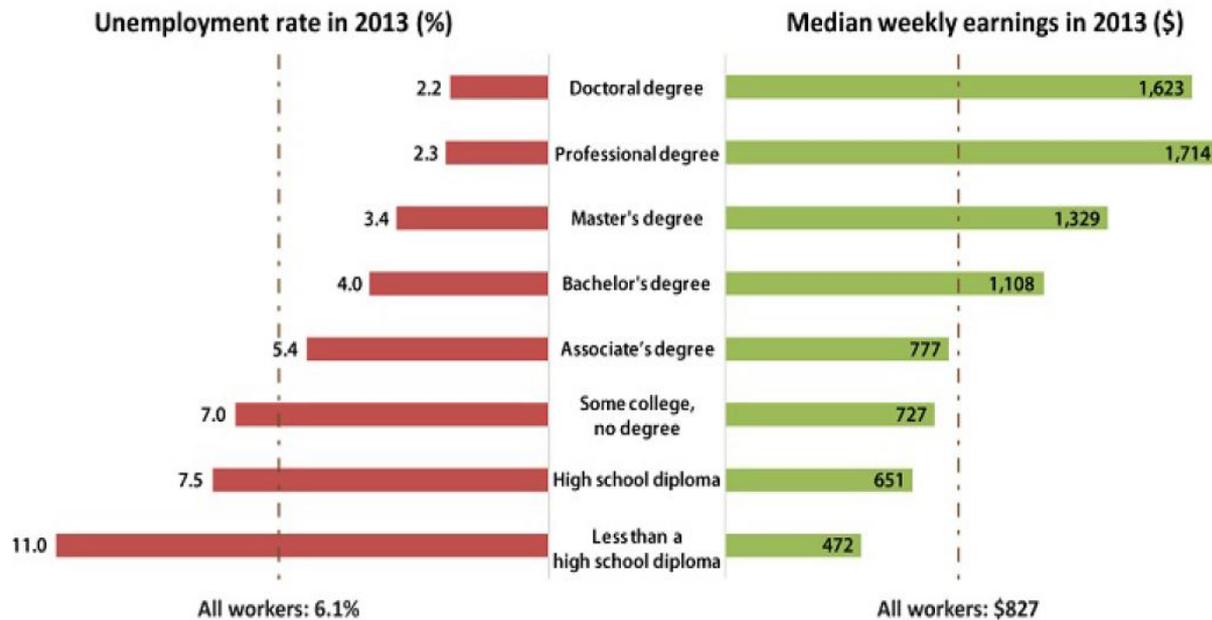
Weekly:

\$



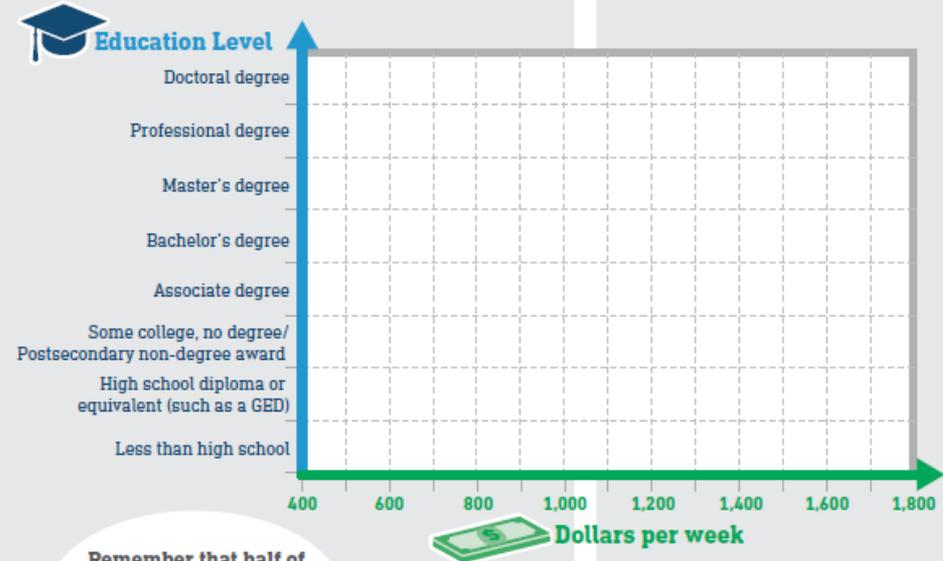
Earnings and Education

Earnings and unemployment rates by educational attainment



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: Current Population Survey, U.S. Bureau of Labor Statistics, U.S. Department of Labor

Explore: Education and Earnings



Remember that half of all workers earn more than the median salary and half earn less.

Education and Earnings

1. Is the median salary of the career you researched higher or lower than the median salary of other careers that require a similar level of education?
2. Why do you think that the career you researched pays more or less than the median?
3. Does this change the way you think about the career?

Assessment

Assessment Rubric

Student Name _____

1. Did the student identify a career?

4	0
Career identified	No response

Points

2. Did the student provide clear and complete information about the job description?

4	3	2	1	0	Points
Clear and complete information	Some flaws in clarity or completeness	Flaws in clarity and completeness	Significant flaws in clarity and completeness	No response	

3. Did the student provide clear and complete information about the work environment?

4	3	2	1	0	Points
Clear and complete information	Some flaws in clarity or completeness	Flaws in clarity and completeness	Significant flaws in clarity and completeness	No response	

4. Did the student identify the educational requirement?

4	0
Education level indicated	No response

Points

5. Did the student correctly compute weekly wage using annual wage?

4	2	0
Correctly computed	Mistakes in computation	No response

Points

6. Did the student complete the graph and answer the questions on page 8?

4	3	2	1	0	Points
Clear and complete information	Some flaws in clarity or completeness	Flaws in clarity and completeness	Significant flaws in clarity and completeness	No response	

Total Points
(24 points possible)

--

What About College?



Why Navigate?

- More than one-third of K-12 students would be the first in their immediate family to attend college.
- *The Condition of Education 2012, National Center for Educational Statistics*

Unit 2 What About College



There are more than 4,500 colleges in the United States. Every college is unique and meets the needs of its students.



From cost to class size, from student body to extracurricular activities, there are advantages and disadvantages to every college.



Career Path

Heating, Ventilation and Air Conditioning (HVAC)

As a senior in high school, I didn't know exactly what an HVAC tech was, but after talking with my career counselor, this sounded like a great fit for me. I like working with my hands, solving problems and fixing machinery. The community college offers a 16-month program that prepared me for my state exam and certification. Every day my job is different—new locations, new problems. I enjoy the challenge and one day hope to open my own business.

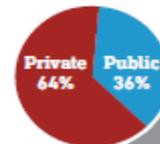
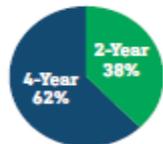


Median Wage: \$43,640

Expected Job Growth 2012–2020: 21%

Think About This

In 2011, there were 4,599 schools in the U.S. where students could earn a degree.



http://nces.ed.gov/programs/digest/d12/tables/dt12_005.asp



https://bigfuture.collegeboard.org

bigfuture
by The College Board

[Get Started](#) ▾ [Find Colleges](#) ▾ [Explore Careers](#) ▾ [Pay for College](#) ▾ [Get In](#) ▾ [Make a Plan](#) ▾



Meet Jonathan ▸

My parents weren't sure if they could afford the best education for me.

Jonathan's parents wanted him to attend college, but they didn't know how to pay for it.

Watch 

Not sure where to start?
Go ▸

Find out how you can afford college too.

find colleges

pay for college

make a plan

University of Texas at El Paso

At a Glance

Deadlines

Majors & Learning Environment

Campus Life

Applying

Paying

For Transfer Students

For International Students

MORE TO EXPLORE

Students who viewed this college also viewed these:



A large, 4-year, public university. This coed college is located in a very large city in an urban setting and is primarily a commuter campus. It offers bachelor's, master's and doctoral degrees.

www.utep.edu

Are you on track?



See if you're set to meet this college's requirements — and how you can get there.

[Go to Academic Tracker](#)

Does this college have what you want and need? 

1. Go to [College Search](#)
2. Identify what's important
3. Check back to see how this college compares

University of Texas at El Paso

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MORE TO EXPLORE

Students who viewed this college also viewed these:

[See similar colleges](#)

★ Unique Facilities

solar energy facility

Student Body

Housing

Activities

Sports

Support Service

Visiting a college can give you a feel for life on campus.

Many students say that a college's size, location and campus "personality" were major factors in their final choice. A college's student body is an important part of that equation. Ask yourself these questions: Are you interested in being part of a diverse community with people from many different backgrounds? Do you want to be around students who are interested in sports, studying, politics or something else?

Average Age

24

All students

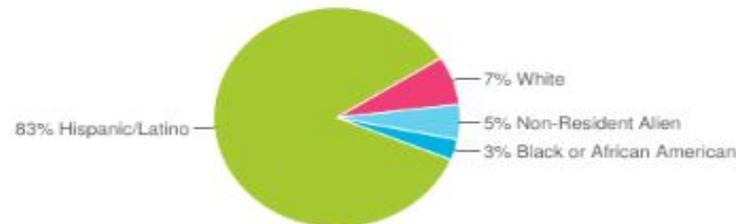
22

Full time students

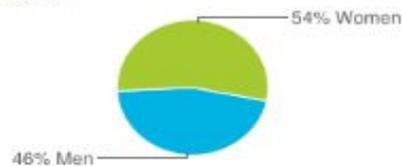
Part-Time Students

34%

Race/Ethnicity



Gender



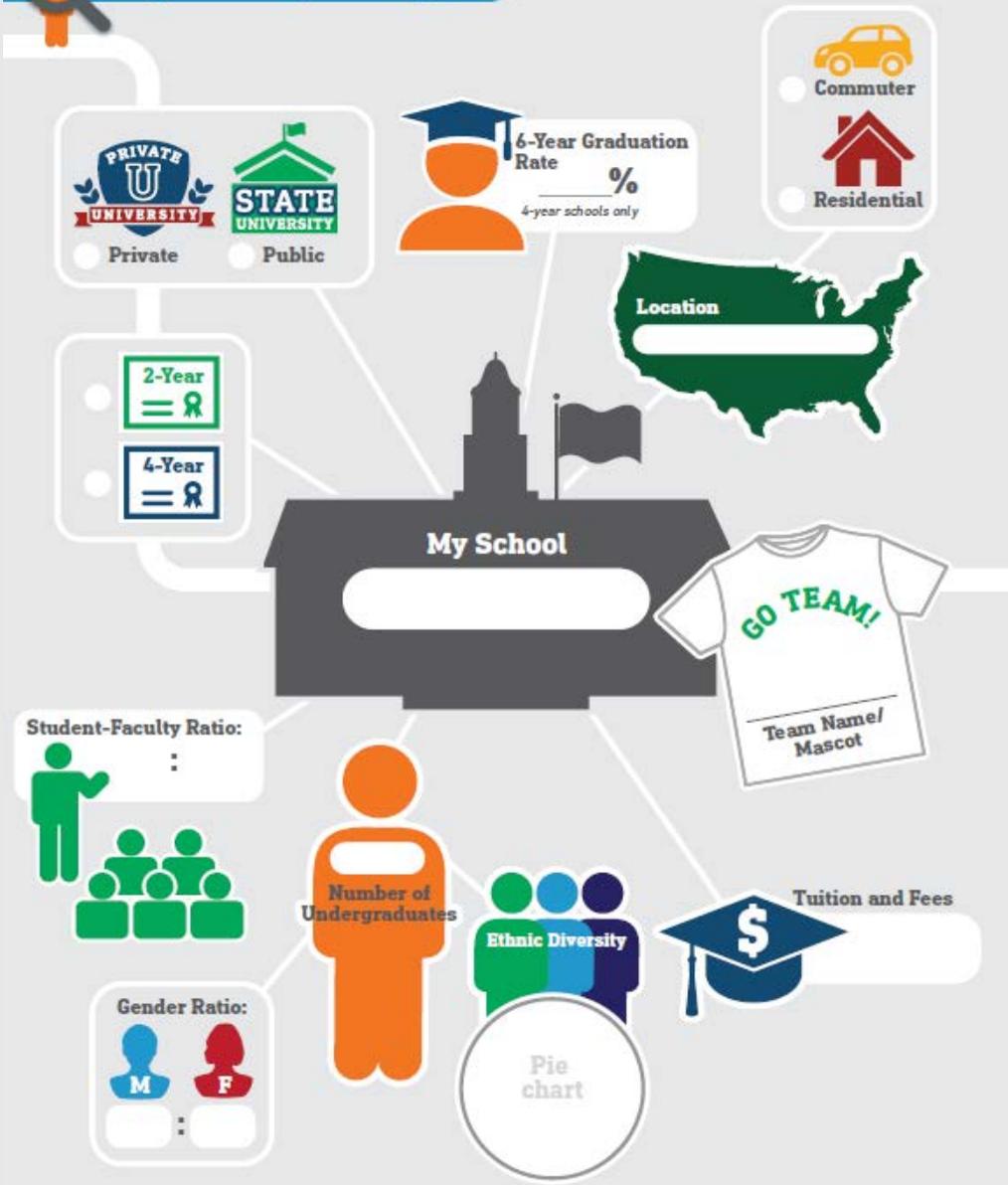
In-state and Out of State



NAVIGATE

Exploring College and Careers

Explore: My College





UNIVERSITY OF CALIFORNIA: LOS ANGELES



LOCATION

Los Angeles,
California

TYPE

4-year public
university

6-YEAR GRADUATION RATE



CALENDAR TYPE

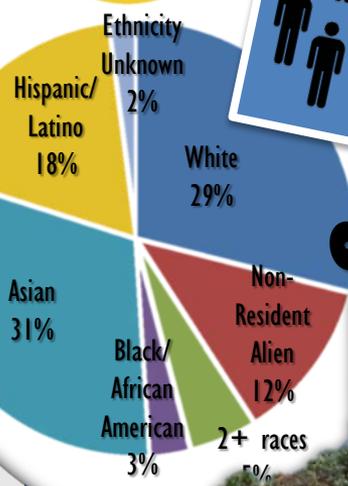
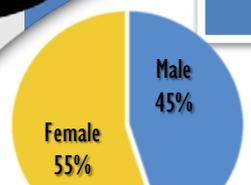
Quarter

STUDENT-FACULTY RATIO

16:1

DEGREES OFFERED

Bachelors' • Master's • Doctoral



TOTAL UNDERGRADUATES



CAMPUS LIFE

PAYING FOR COLLEGE



RESIDENTIAL CAMPUS



MAJORS & LEARNING ENVIRONMENT

EL PASO COMMUNITY COLLEGE



LOCATION
El Paso, TX

TYPE
2-year public community college

STUDENT-FACULTY RATIO
20:1

DEGREES OFFERED
Certificate • Associates

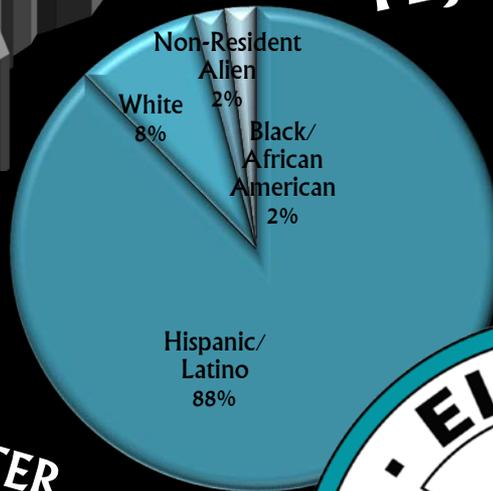
NUMBER OF
UNDERGRADUATES



COST OF ATTENDANCE



TEJANOS



COMMUTER
CAMPUS





Private University

Common Characteristics	Advantages	Disadvantages



Public University

Common Characteristics	Advantages	Disadvantages



Community College

Common Characteristics	Advantages	Disadvantages



Explore: What I Learned About...



Private University

Advantages

Disadvantages



Public University

Advantages

Disadvantages



Community College

Advantages

Disadvantages



How Do I Get In?

I've been accepted!



Why Navigate?

- 62 percent of 8th graders who aspire to earn at least a bachelor's degree have no plans to take a college-preparatory curriculum in high school.
- *Mind the Gaps: How College Readiness Narrows Achievement Gaps in College Success, 2010, ACT*

Unit 3



How Do I Get In?

A
B
C

Your grades matter, and so do the courses that you take. Colleges look at everything. They even consider your scores on national tests.



Get involved! Find something you love. Extracurricular activities—both in and out of school—are an important part of your college application.

Career Path



Teacher

I love science, and as a high school science teacher I get to share that passion every day. I attended an out-of-state university and double majored in science and education. My teaching career is everything I hoped it would be. To earn additional income, I also coach athletics both at school and competitively during the summer.



Median Wage: \$55,050

Expected Job Growth 2012–2020: 6%

Think About This



How do college-bound high school seniors spend at least one hour during a typical week?

Exercising or playing sports: 86% 

 Volunteering: 55%

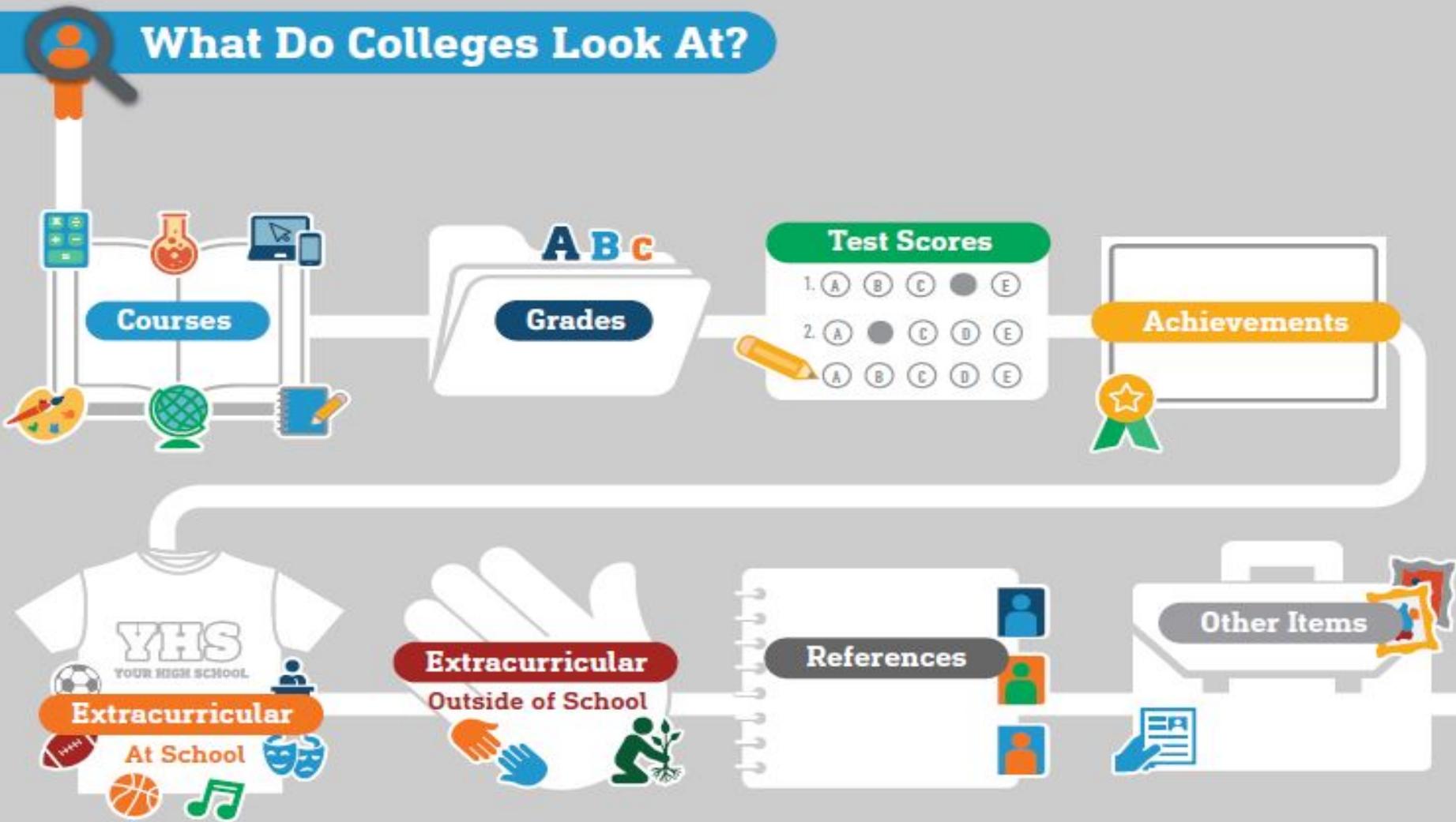
Working: 54% 

 Student clubs or groups: 41%

<http://www.heri.ucla.edu/rts/Publications/php>



What Do Colleges Look At?



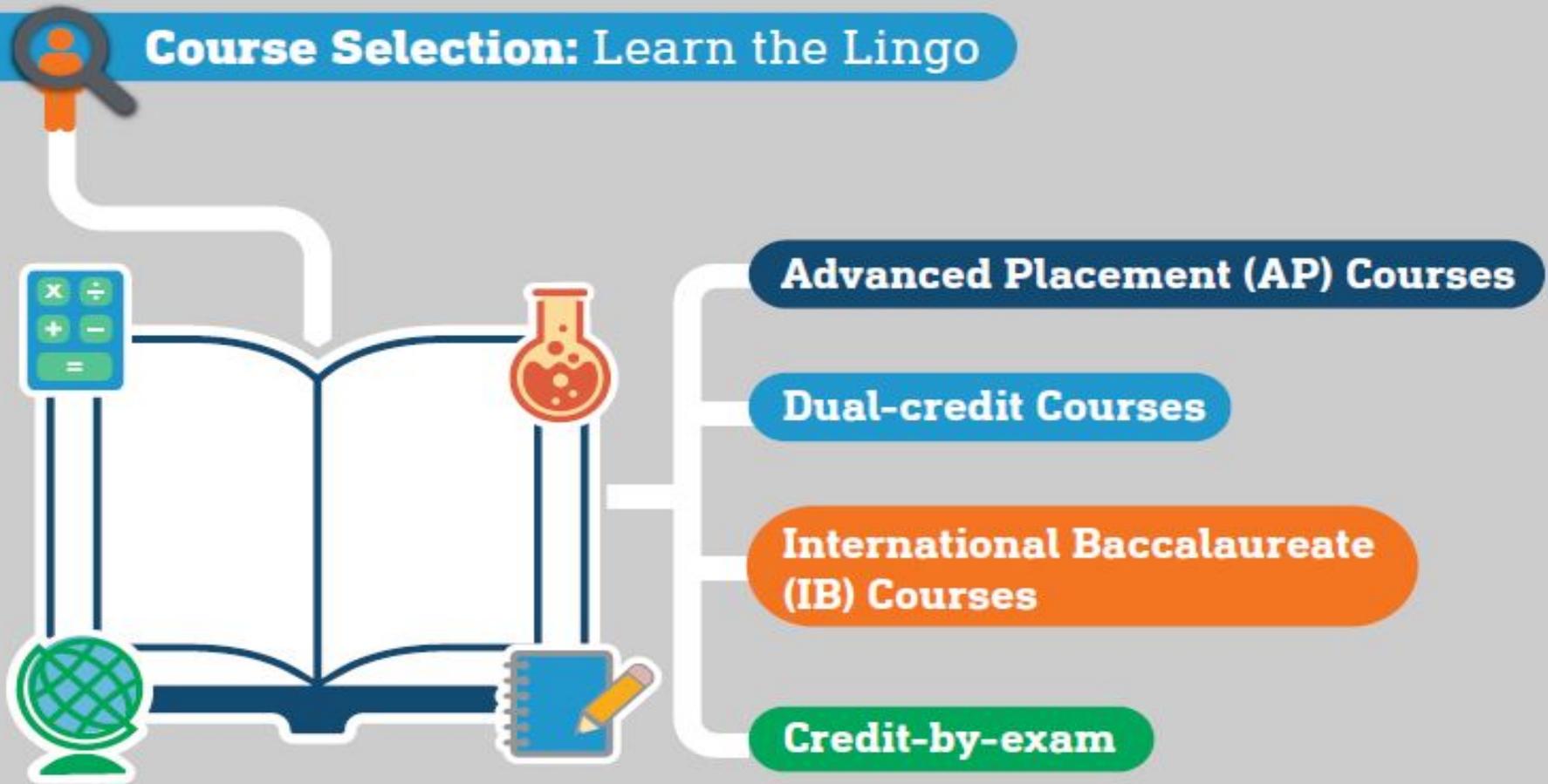


Course Selection

Variety of Courses

Challenging Courses

Course Selection: Learn the Lingo



Grades: Learn the Lingo

TRANSCRIPT

A **GPA**
3.5

Course Grades

99/400 **3.8**
Class Rank

Weighted GPA

Transcript

Grade Point Average (GPA)

Weighted GPA

Class Rank



Tests

Standardized tests are required for college admission.

Every test has a different scoring scale.

Test scores can provide opportunities for:

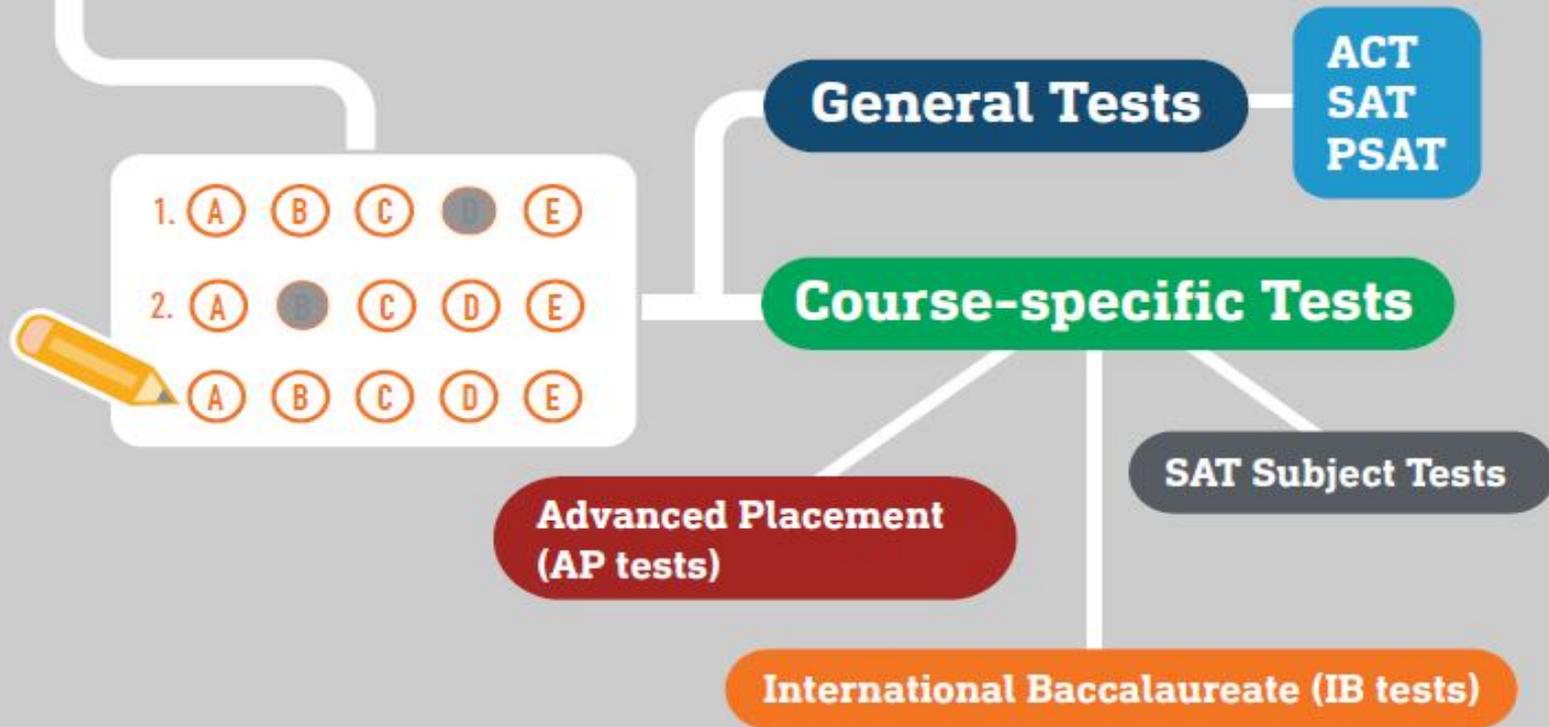
Scholarships

Placement in select programs

College credit



Tests: Learn the Lingo





Extracurricular Activities at School



Athletics



Academic clubs and competitions



Fine Arts



Get involved outside the classroom.



Service organizations



Student leadership





Extracurricular Activities Outside of School



Get involved in your community.

Community organizations

Faith-based organizations

Youth organizations and clubs

Federal programs

Volunteer activities allow you to serve your community and to build a resume for college.



Internships and jobs

Achievements and Awards

Award or Recognition	Organization	Date	Contact or Reference	Brief Description
Outstanding Social Studies Student	Your Junior High	4/23/2014	Principal Jones	Awarded to the student with highest grade in social studies.
1st Place in the Regional Science Fair	Your School District	2/18/2014	District Science Coordinator	Competed against other science projects from the entire school district.





References





Other Parts of the Application

Other parts of the application may include



Application essay



Auditions



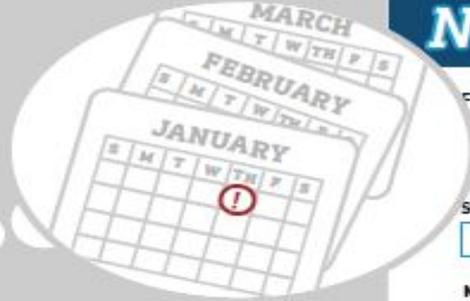
Portfolios



Admission interview



Application process



NSU

NAVIGATE STATE UNIVERSITY ADMISSION APPLICATION

FULL LEGAL NAME

FIRST NAME

LAST NAME

MI

DATE OF BIRTH

SOCIAL SECURITY NUMBER

GENDER

MALE

FEMALE

MAILING ADDRESS

COUNTRY

CITY

STATE

ZIP CODE

EMAIL

PHONE #

() -

How Much Does College Cost?

	STATE UNIVERSITY	PRIVATE UNIVERSITY	COMMUNITY COLLEGE
Graduation (Cap & Gown)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Housing (House)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Books (Stack of books)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Supplies (Shopping basket)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Transportation (Car)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Why Navigate?

- The cost of college has increased more than 500 % since 1985.
 - Bloomberg, August 26, 2013

Unit 4

How Much Does College Cost?



Besides tuition and fees, the cost of continuing your education after high school includes books and supplies, room and board, personal expenses and transportation.



Weigh your choices! The cost of attending college varies widely among schools.

Career Path



Phlebotomist

As a phlebotomist, I meet lots of interesting people and serve an important role in the medical community. I earned my certificate through a program at my local community college. I completed my program in three months and found a job at our county hospital. Recently I applied for and got a position working with our mobile blood drive team. We travel to locations around the city and provide opportunities for individuals to donate blood.



Median Wage: \$29,730

Expected Job Growth 2012–2020: 27%

Think About This



2014–15 Tuition and Fees

2-Year Community College \$3,347

4-Year Public University (In State) \$9,139

4-Year Public University (Out-of-State) \$22,958

4-Year Private Nonprofit University \$31,231

<https://trends.collegeboard.org/college-pricing>



https://bigfuture.collegeboard.org/

bigfuture
by The College Board

Get Started ▾ Find Colleges ▾ Explore Careers ▾ Pay for College ▾ Get In ▾ Make a Plan ▾

My parents weren't sure if they could afford the best education for me.

Jonathan's parents wanted him to attend college, but they didn't know how to pay for it.

Watch ▶

Not sure where to start?
Go ▶

Find out how you can afford college too.

Meet Jonathan ▶

find colleges **pay for college** **make a plan**

University of Texas at El Paso

At a Glance

Deadlines

Majors & Learning Environment

Campus Life

Applying

Paying

For Transfer Students

For International Students

MORE TO EXPLORE

Students who viewed this college also viewed these:



A large, 4-year, public university. This coed college is located in a very large city in an urban setting and is primarily a commuter campus. It offers bachelor's, master's and doctoral degrees.

www.utep.edu

Are you on track?



See if you're set to meet this college's requirements — and how you can get there.

[Go to Academic Tracker](#)

Does this college have what you want and need? 

1. Go to [College Search](#)
2. Identify what's important
3. Check back to see how this college compares

College Expenses

At a Glance

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MORE TO EXPLORE

Students who viewed this college also viewed these:

[See similar colleges](#)

Cost of Attendance

How to Apply for Financial Aid

Financial Aid By the Numbers

Scholarships

Published Annual College Costs Before Financial Aid (Fall 2014 First Year Students)

In-State Costs

Out-Of-State Costs

	On Campus	Off Campus	At Home
Tuition and fees	\$7,059	\$7,059	\$7,059
Room Only	\$4,806	\$11,970	\$4,484
Books and supplies	\$1,188	\$1,188	\$1,188
Estimated personal expenses	\$1,782	\$1,782	\$1,782
Transportation expenses	\$2,302	\$2,302	\$2,302
Estimated Total	\$17,137	\$24,301	\$16,815

The prices listed above are probably not what you and your family will pay. Most college students receive financial aid, which reduces the amount the family actually pays. For U.S. colleges, use the college's net price calculator to get the best estimate of what your family will pay.

Your net price is the college's full cost of attendance minus the gift aid (grants and scholarships) the college awards you.

It's specific to your circumstances and the college's financial aid policies.

[Calculate Your Net Price](#)



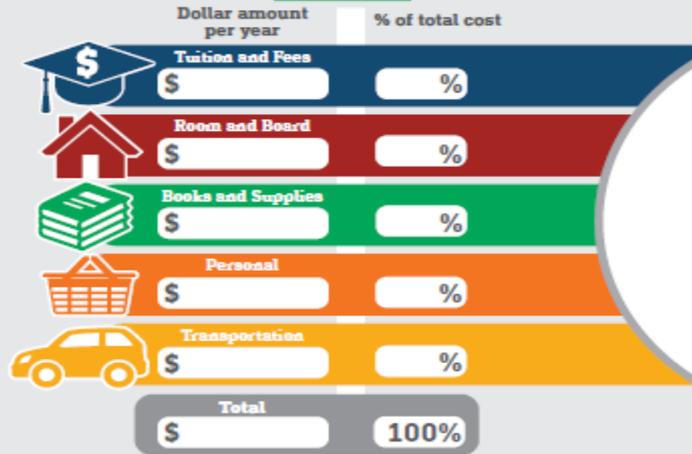
Financial aid helps me go to



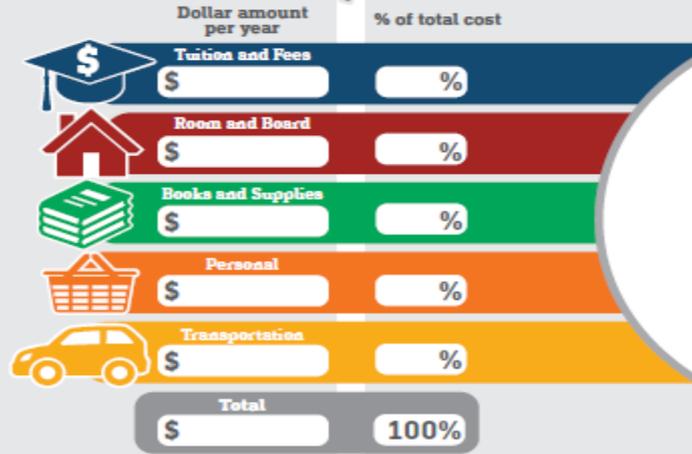
Explore: College Cost



In-State 4-Year Public University

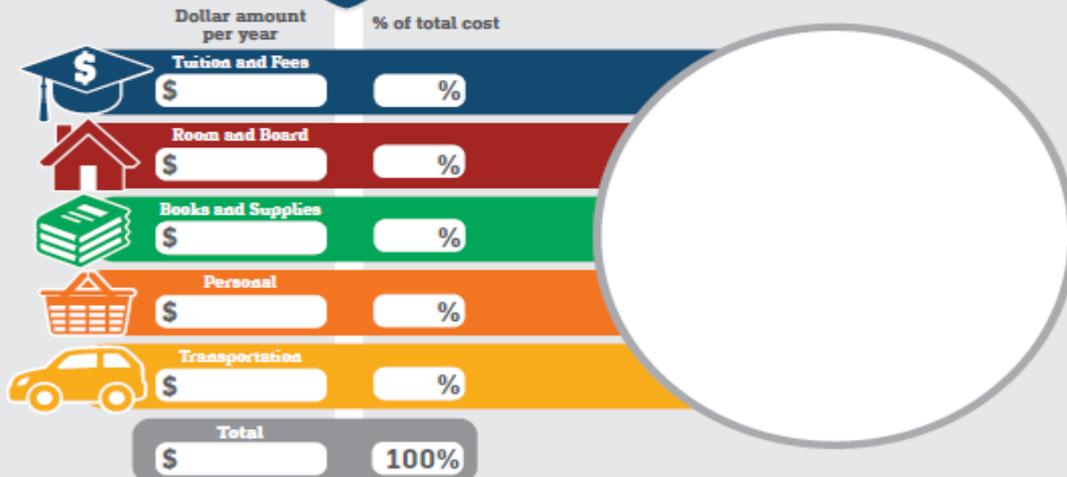


Out-of-State 4-Year Public University

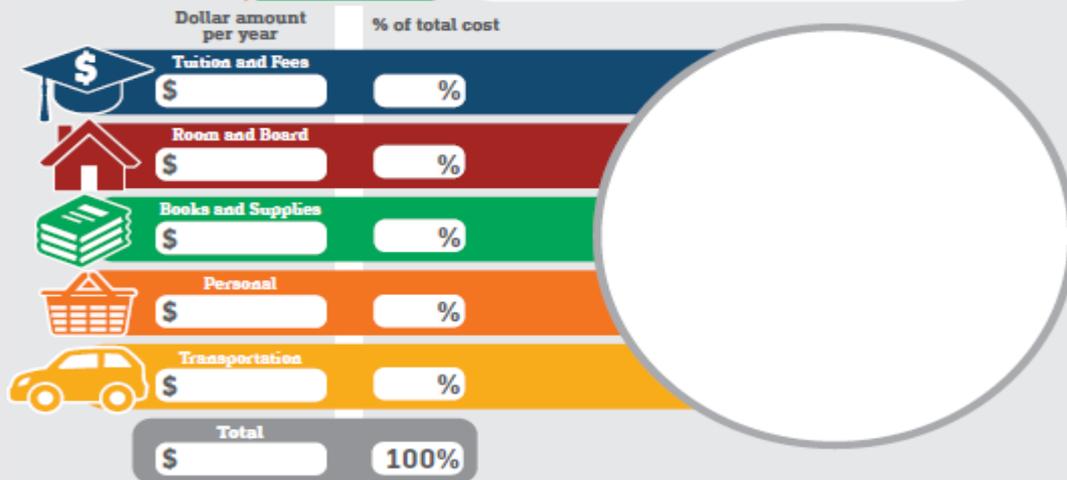




4-Year Private University



2-Year Community or Junior College





Explore: College Life on a Budget

Personal Expenses

National Average

\$2,105 per year*

OR

\$234 per month

(School year = 9 months)



Create a Budget

Some possible expenses that are included in this budget are listed below. They currently total \$725. You must reduce the expenditures to \$234 or plan to get a part-time job.

Expense	Current Amount	Change	New Amount	Explanation
 Dining out	\$120	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Student tickets to athletic events	\$60	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Snacks for dorm room	\$100	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Clothes	\$100	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Fraternity/sorority dues	\$125	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Movies	\$45	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Cell phone	\$60	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Personal care (haircut, toiletries, etc.)	\$75	<input type="text"/>	<input type="text"/>	<input type="text"/>
 Laundry	\$40	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Expenses

\$725

Change

New Amount



Was working with this budget difficult?

Some students work part-time while they are enrolled in school. How would your choices change if you had an extra \$300 income from a part-time job each month?

* Source: The College Board Annual Survey of Colleges, October 2013



Paying for College



**How do I pay
for college?**



**What is
financial aid?**





Money to help pay for college is available. Government, schools and even private sources all provide financial aid to students. Often, completing the FAFSA is the first step.



Know the difference! Scholarships and grants do not have to be paid back. Loans must be paid back with interest.

Career Path



Civil Engineer

The engineering project I am most proud of is the renovation and expansion our company provided for the airport. I earned a four-year degree in engineering from a state college and found a job right out of school. While most of my time is spent indoors, it is always exciting to go on-site to check on projects I am managing. I use the skills I learned in college every day, especially the math and physics. The most surprising part of my job is how important my writing skills are, since a big part of my job involves communication—reporting and presenting data to others.



Median Wage: \$79,340
Expected Job Growth 2012–2020: 20%

Think About This



70.7%

of undergraduate students receive some type of financial aid.

http://nces.ed.gov/programs/digest/d13/tables/dt13_331.10.asp

Financial Assistance



Scholarship



Grant

Financial Assistance





Financial Aid Quiz

Q:

1. You are an education major, and part of your financial aid is the money you earn as a tutor.

1

NAVIGATE: Exploring College and Careers



Financial Aid Quiz

A:

1. You are an education major, and part of your financial aid is the money you earn as a tutor.
(work study)



Financial Aid Quiz

Q: 2. You are majoring in chemistry and entering your third year of college. You receive money from the federal government through a program that awards financial aid to students majoring in science, technology, engineering or math.



Financial Aid Quiz

A: 2. You are majoring in chemistry and entering your third year of college. You receive money from the federal government through a program that awards financial aid to students majoring in science, technology, engineering or math.
(grant)



Financial Aid Quiz

Q:

3. You receive \$500 from the local cultural society.



Financial Aid Quiz

Q:

4. Your father lost his job and the family's income became much lower. You received money from the government to pay for college.



Financial Aid Quiz

Q:

5. You borrowed money through a federal program to pay for your education this year.



Financial Aid Quiz

Q:

6. You entered your painting in a contest and won \$750 to pay for your college expenses.



Financial Aid Quiz

Q:

7. You work in an office on campus after class every day.



Financial Aid Quiz

Q:

8. You received \$3,000 per year from the lottery funds in your state. Every high school graduate can receive this aid if they attend an in-state college.



Financial Aid Quiz

Q:

9. You received \$4,000 from the federal government because you promised to teach in a school that serves low-income students after graduation. If you change your mind, you will have to repay the full amount.

Future Paths





Many careers require education beyond high school. There are many choices for that training.



Your application depends on both academics and extracurricular activities.



Education is not free. There are many costs associated with attending college, but help is available.

Career Path



Business Logistician

My job is always a challenge, whether I'm making sure resources arrive on time, checking that departments have the materials they need to keep production moving or ensuring that the product leaves the plant in a timely manner. I earned a four-year degree in logistics from a private university and was hired by a company I had interned with during my summer break. I enjoy the fast pace and opportunity to interact with different people during the day.



Median Wage: \$72,780
Expected Job Growth 2012–2020: 22%

Think About This



Studies show that, besides having a higher median salary and a lower unemployment rate, college graduates:

- ✓ are more satisfied in their jobs
- ✓ are more likely to exercise
- ✓ are less likely to smoke and less likely to be obese
- ✓ are more likely to be civically involved and vote

<http://trends.collegeboard.org/education-pays>
<http://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report-022714.pdf>



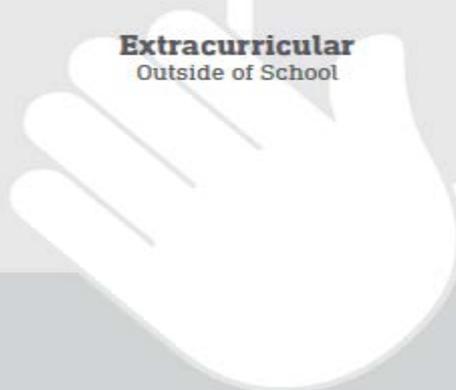


Explore: Planning Your Future



You can start today preparing for a career. The courses that you take in high school, the clubs that you join, the activities that you pursue and the experiences that you have can all develop your human capital that will make you a more valuable employee.

Pick a career from the cards and read the description. Think about some things that you could do in high school to prepare for that career.



Imagine that you are 25 years old working in the career on your card. You receive this letter inviting you to write a personal narrative that will be published by your high school.

YHS
YOUR HIGH SCHOOL

Dear Graduate,

Our student council is excited to offer incoming freshmen a book about recent graduates from our high school. We are hoping that the book will inspire them to continue their education after high school and inform them of the steps that students from our school took to achieve that goal.

As a successful graduate of our high school, would you write an essay for the book describing your path through high school and beyond? Please address these questions in your essay.

- What did you do in high school to prepare for your career?
- What type of education did you pursue after high school? How did you pick the school? What did you study?
- What challenges did you face? How did you overcome them?

We look forward to sharing with our incoming students the details about the choices that contributed to your success.

Sincerely,
The Student Council President

Personal Narrative Questions

1. What did you do in high school to prepare for your career?
2. What type of education did you pursue after high school? How did you pick the school? What did you study?
3. What challenges did you face? How did you overcome them?





Glossary



Admission process: the application and evaluation process a prospective student goes through to be accepted to a school.

Advanced Placement (AP): a program of college-level courses taught in high schools to prepare students for Advanced Placement (AP) tests. These tests, administered by the College Board, provide the opportunity for students to earn college credit.



Associate degree: a degree awarded by community colleges, technical schools and some universities after completion of a program of approximately 60 credit hours (also called a two-year degree).



Bachelor's degree: a degree awarded by a college or university after completion of an academic program of approximately 120 credit hours (sometimes called a four-year degree).

Career: a professional field or occupation that one trains for or undertakes as an intentional path.

Class rank: a measure of a student's grades compared to the other students in the class.

College: an institution that offers classes and instruction leading to a bachelor's degree and/or vocational training and certification.

Community college: a two-year school that offers associate degrees and workforce certification programs (sometimes called a junior college).



Commuter student: student who lives off-campus and travels to the school for courses and other activities.

Credit-by-exam: tests that provide the opportunity to earn college or high school credit by passing a standardized test without taking a course.

Dual-credit courses: high school courses that count toward high school graduation requirements and earn college credit hours.

Fees: see tuition and fees.



Free Application for Federal Student Aid (FAFSA): an application that includes financial information about a student and his or her family and is used to determine the student's eligibility for financial aid.

GED: a set of tests that allow people who did not graduate from high school to obtain high school credentials.

GPA (grade point average): an average of a student's grades in all classes taken, often reported on a four-point scale.

Human capital: knowledge, talent, experience and skills that people possess.

In-state tuition: the tuition paid by students who reside in the same state as the college or university they attend.

International Baccalaureate Program (IB Program): a program of challenging high school classes with a global focus. Courses include examinations that may allow a student to earn college credit.

Junior college: see community college.

Liberal arts college: an undergraduate school that awards degrees in areas such as English, history, economics, foreign languages, math and science.

Major: the academic discipline in which a student takes most of his or her classes.

Master's degree: a one- to two-year graduate degree that is earned after a bachelor's degree. The field of study can be an academic discipline or professional field.

Out-of-state tuition: the tuition paid by students who reside in a different state from the college or university they attend.



Private school: a college or university that is administered by a private organization and receives the majority of its funding from tuition, fees and donations to the school.

Professional degree: a graduate-level degree that provides training in specific skills related to a career, such as medicine or law.



Public school: a college or university that is administered by a local or state government and receives funding from government sources.

Religious affiliation: the historic or current association of a college with a religious faith. Some of these institutions may require specific religious instruction.



Residential school: an educational institution that provides housing for students.

Room and board: the cost of living and eating on campus.

Six-year graduation rate: the portion of students at a college or university who complete a bachelor's degree within six years.

Student-faculty ratio: the number of students per member of the faculty.

Technical school (vocational school): post-high-school institutions that provide technical training. Programs sometimes lead to certifications or licenses.

Transcript: an official record of a student's grades.

Tuition and fees: cost of instruction and facility use (classes) at an educational institution. Tuition can be quoted as a cost per credit hour or as a flat rate for a range of credit hours. Fees include general fees, such as for use of libraries and for student activities, and may include course-specific costs, such as lab fees.

Undergraduate classes: classes offered to students who have not earned a college degree.

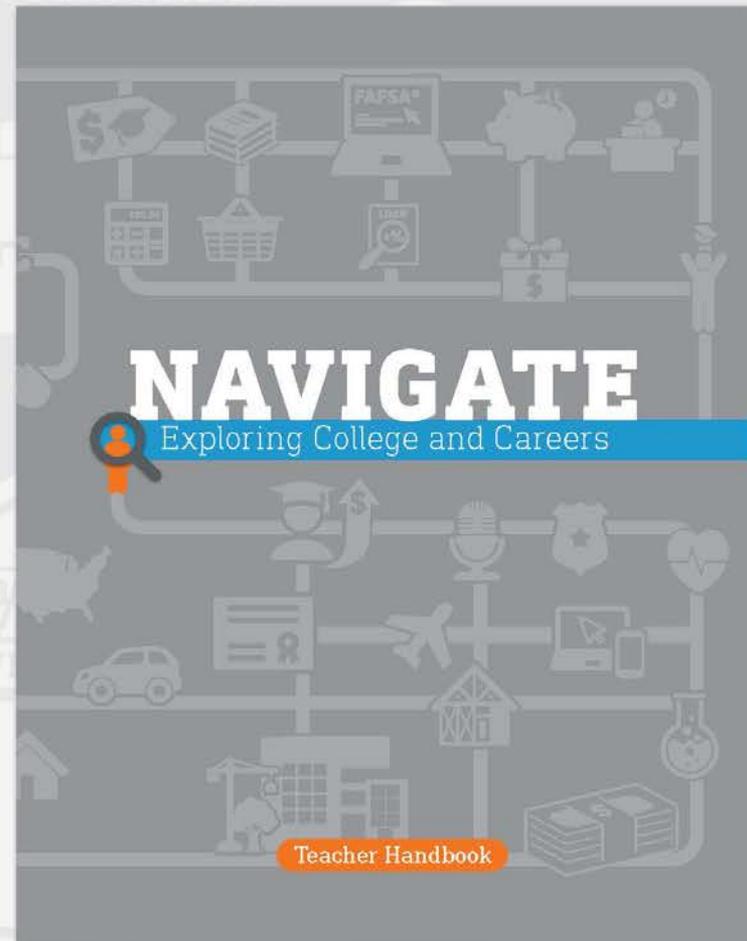
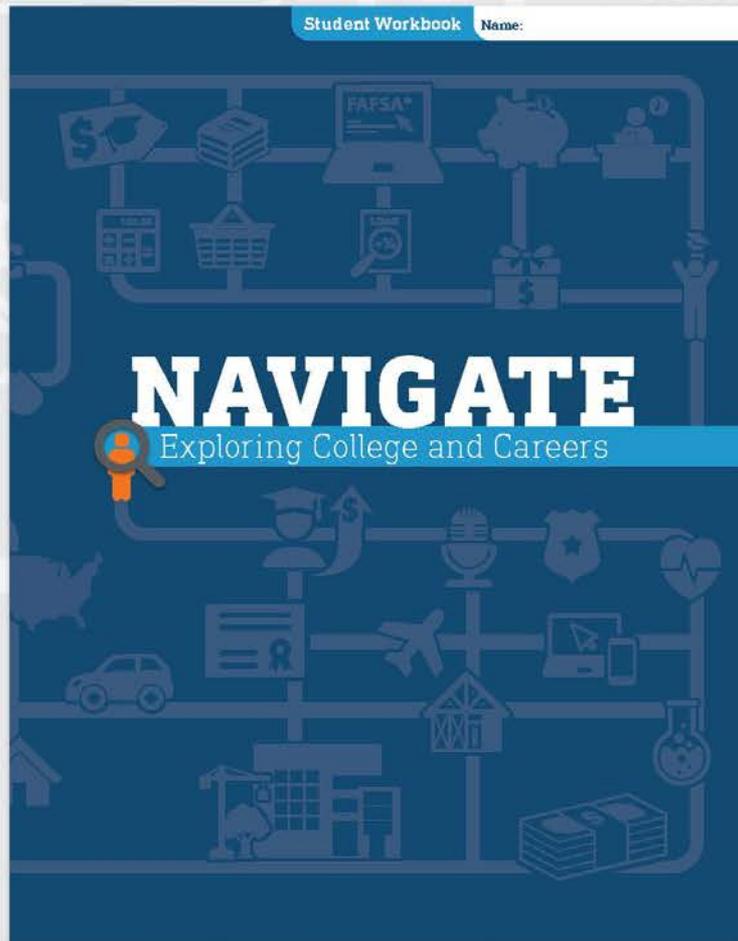
University: an institution usually made up of multiple colleges (such as liberal arts, medical or business) that offers bachelor's, master's and doctoral degrees.

Vocational school: see technical school.

Weighted GPA: a grade point average (GPA) that is calculated with extra points added to the grade value for honors or advanced classes.



Preview the lessons and order copies at
www.dallasfed.org/educate/navigate.





Economic Education

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Navigate: Exploring College and Careers

Navigate: Exploring College and Careers is a new classroom resource from the Federal Reserve Bank of Dallas that allows students to:

- > examine various careers and educational requirements;
- > evaluate different educational opportunities after high school;
- > identify academic choices and extracurricular activities that will enhance their applications;
- > research the cost of postsecondary education;
- > explore types of financial aid and educational assistance;
- > imagine their own path to success.

This resource is an introduction to the investigation of careers and college and is designed for 7th through 9th grade students. Many students and their families may not be familiar with the pathways to education after high school, and Navigate provides information to begin preparing for success.

Download Navigate below, or [order free copies](#) of the consumable student workbook and teacher handbook.



[Order Navigate](#)

Navigate Workbook and Handbook

- > [Student Workbook](#)
- > [Teacher Handbook](#)

Procedure Documents

- > [Unit 1](#)
- > [Unit 2](#)
- > [Unit 3](#)
- > [Unit 4](#)
- > [Unit 5](#)
- > [Unit 6](#)

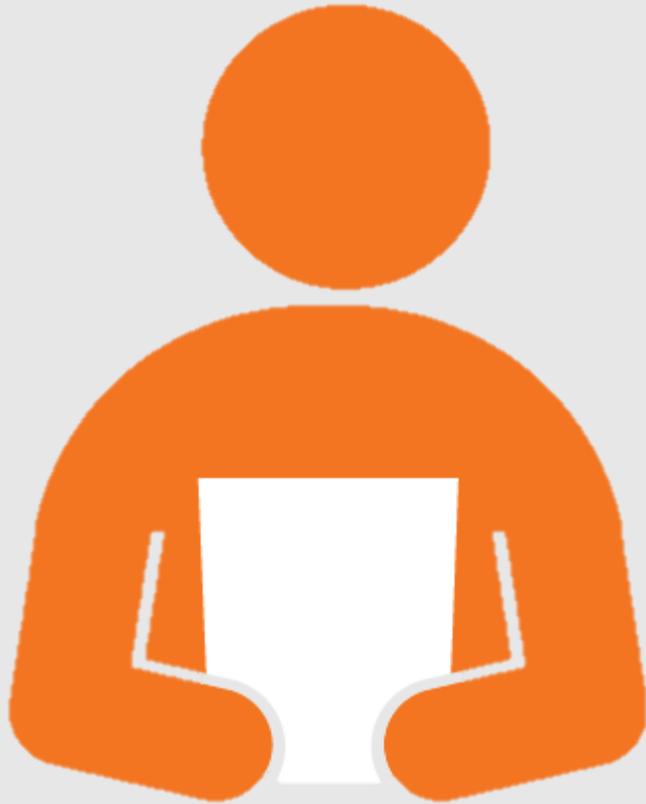
Visuals

- > [Unit 3 Slides](#)
- > [Unit 5 Slides](#)
- > [Unit 6 Slides](#)



<http://www.dallasfed.org>

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