



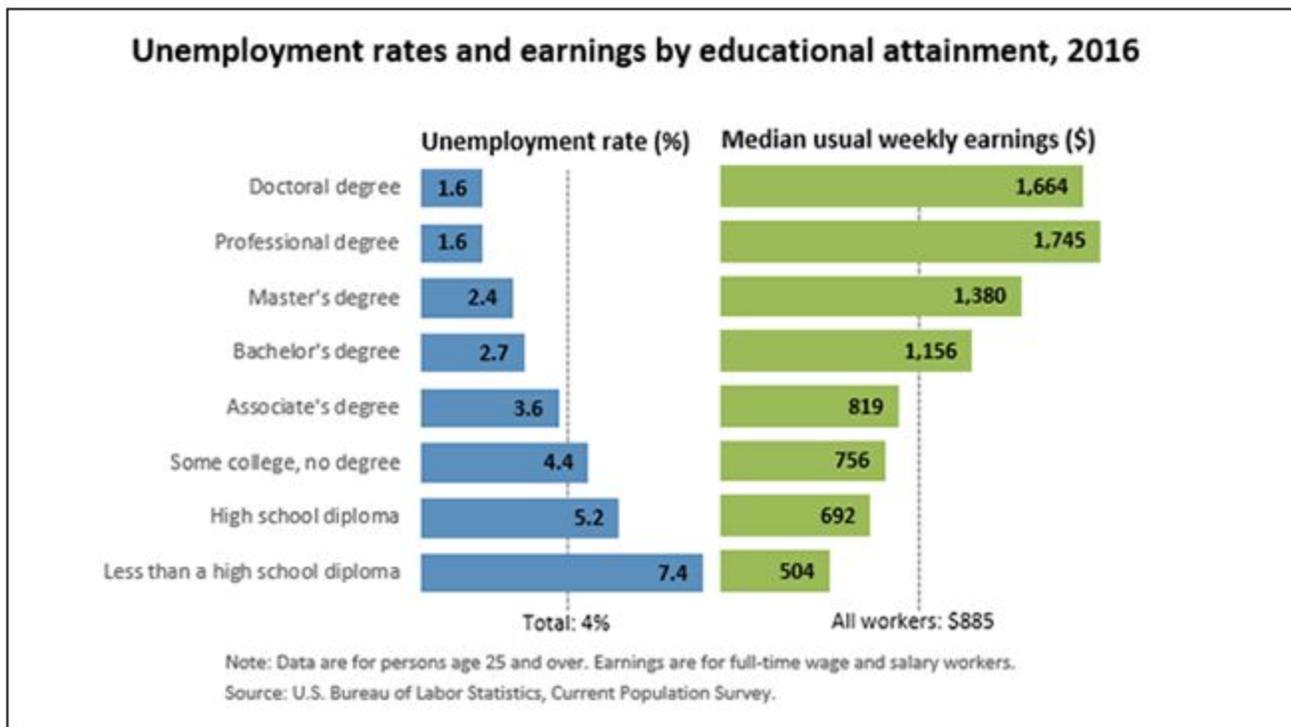
April

Why Continue Educational Training Beyond High School?

When determining whether or not you should continue your education after high school. The more education you get the more likely it is you will always have a job. According to one estimate, by the year 2028 there will be 19 million more jobs for educated workers than there are qualified people to fill them.

**Information taken from www.actstudent.org/college/.*

Listed below are the earnings and unemployment rates for people 25 years and older with different levels of education.



Keep in mind that educational training beyond high school doesn't have to be a four-year college. There are many wonderful training programs that lead to good jobs that do not require four years of college. Listed below are descriptions of the types of post-high training opportunities available.

What are the Options for Post-High School Training?

- **On-the-job training:** For some careers, a student will need formal, on-the-job training. Examples include flight attendant, bank teller, emergency dispatcher.
- **Apprenticeship training:** In an apprenticeship, a student works with experienced employees and completes classroom training in a program that can last from one to five years and results in an industry qualification. Apprentices are paid, but at a lower rate than fully qualified workers in that field. Careers

that use the apprenticeship method include mechanic, heavy equipment operator, carpenter, welder, cabinetmaker, and electrician.

- **Military training:** The military trains people in more than 140 occupations, and many of the skills learned in these occupations can be used in civilian jobs. Usually, military personnel spend 2-6 years on active duty and the remaining years that are left on their contract in the Reserve forces. Service members receive basic pay, allowances, and benefits. They may also be eligible for tuition assistance at colleges and universities.
- **Certificate programs:** Many community colleges, technical schools, and private career schools offer six month to one year programs that lead to certification in a specialized field. Careers that might require a certificate training program include medical assistant, dental assisting, pharmacy technician, and website design.
- **Associate degree programs:** Community colleges also offer two-year degree programs that result in an associate's degree. Careers that require an associate's degree include culinary arts, law enforcement, radiological technology, and computer electronics. A person with an associate's degree can also use those credits to transfer to a four-year college or university if he/she wants to pursue a bachelor's degree.
- **Bachelor degree programs:** State and private colleges and universities offer four-year programs that lead to a bachelor's degree. A bachelor's degree will prepare a student for careers such as dietician, graphic designer, social worker, technical writer, or teacher, just to name a few.
- **Education beyond a bachelor's degree:** There are many careers in which your child may be interested – such as architect, lawyer, and doctor – that require education beyond a bachelor's degree. Some of these jobs require a master's degree, while others require a doctorate.

**Information adapted from mychildsfuture.org.*

Understanding the Costs of College

For students who are considering attending college, there are five main categories of expenses to think about when figuring out how much a college education is really going to cost: tuition and fees, room and board, books and supplies, personal expenses, and transportation.

- **Tuition and fees** are the price you pay for taking classes at your college. This amount can change based on your academic program, the number of credit hours you take and whether you're an in-state or out-of-state student. Some colleges charge "comprehensive fees" — the total for tuition, fees, and room and board combined. Tuition is the biggest percentage of college costs.
- **Room and Board** - Colleges usually offer a variety of dorm-room options and meal plans to students who live on campus. The charges vary depending on what plan you choose. If you decide to live at home or off-campus, you'll have your own rent and meal costs to consider in your college costs.
- **Books and Supplies** - You'll need books and other course materials. The yearly books-and-supplies estimate for the average student at a four-year public college is about \$1,200. You may be able to lower these costs by buying used textbooks or renting them.
- **Personal Expenses** - These include laundry, cell phone bills, eating out and anything else you normally spend money on. Figure out what you spend and add that amount to your budget.

- **Transportation** - Whether you commute to campus or take the occasional trip home, you'll have transportation costs. Of course, these will vary depending on how you travel and how often. You may be able to find student discounts on travel costs. Don't forget to factor in the cost of gas if you own a car.

Financial Aid Reduces Your Cost

The published price of attending a college is not usually what students actually pay. They often pay less, thanks to financial aid.

Financial aid is money given or lent to you to help you pay for college. It may be awarded to you based on your financial need alone, or based partly on factors such as proven academic, artistic, or athletic ability. Most full-time college students receive some form of financial aid.

The actual, final price (or “net price”) you’ll pay for a specific college is the difference between the published price to attend that college, minus any grants, scholarships and education tax benefits for which you may be eligible.

The difference between the published price and the net price can be considerable. Colleges are now required to post a tool called a “net price calculator” on their websites that gives you that number. Feel free to visit the websites of colleges of interest to get a rough idea as to how much your education might cost.

**information adapted from www.bigfuture.collegeboard.org*

Resources

Here are a few resources to begin learning more about state and federal government aid programs:

- <https://www.michigan.gov/mistudentaid/>
- <http://studentaid.ed.gov/>