GOSPEL PRINCIPLES – EDUCATION AFFECTS WORK

"You are moving into the most competitive age the world has ever known. All around you is competition. You need all the education you can get. Sacrifice a car; sacrifice anything that is needed to be sacrificed to qualify yourselves to do the work of the world. That world will in large measure pay you what it thinks you are worth, and your worth will increase as you gain education and proficiency in your chosen field."  

REALITY CHECK

Secondary School:
- 70% of students expect post-secondary
- 80% of parents expect post-secondary
- 50% of students go directly to college/university
- 20% of students drop out of high school
- 20% of students expect to work right after school
- 50% of students do work after school

Post-Secondary:
- 40% change programs or quit – 1st year
- 50% are NOT in work closely related to their programs 2 years after graduation

Bottom Line:
- Less than 25% reach planned destinations

WWW.LDSJOBS.ORG
- Register on www.ldsjobs.org website
- We send out information by email to individuals on site...for example:
  - Scholarships
  - Private grants
  - Special discounts from schools
  - Internships

PREPARING FOR HIGHER EDUCATION

"All too many high school students think that college seems a long way off. It's closer than you think, and there are many things you can do to prep yourself for college while still in high school. Getting on the right track toward building an impressive student record in your first couple of years of high school (and beyond) will pay off when college application time rolls around."

UniversityLanguage.com

Available Scholarships for High School Students

1. Centennial Scholarship for Early Graduation. To be eligible, a public school student should have: (1) a Student Education Occupation Plan (SEOP) on file, (2) indicated to the secondary school principal the intent to complete graduation early, (3) completed all required courses and mastered required skills and competencies, and (4) graduated from a Utah public high school. To receive scholarship funds, a student must: (1) graduate early from a Utah secondary institution, (2) enroll within one calendar year in an eligible Utah post-secondary institution, and (3) begin using funds as a full-time student and for tuition only within a calendar year of high school graduation.

2. New Century Scholarship. For 2010 Applicants: Applicants must achieve the requirements of the AS degree by September 1, 2010 and provide documentation verifying eligibility for the scholarship by October 15, 2010. For the Graduating Class of 2011 and Beyond: To be eligible, student must: (1) earn their AS degree by the day they graduate from HS, and (2) graduate with a 3.5 CGPA from a Utah High School or a composite ACT score of 26.

3. Regent's Scholarship. This scholarship awards students who complete the Utah Scholars Core Course

ESTABLISHING A CAREER PATH

The first step in establishing a career path is planning, and taking some time for self-introspection will help you look into what is in store for you in the future. The Utah Department of Workforce Services
of Study during High School in grades 9 - 12 (by the date of
the student's HS graduation).

a. Base Award Requirements (up to $1000 One time
payment). Student must complete core course of
study during grades 9-12 and graduate with a 3.0
CGP A and no individual grader lower than C in the
required core courses, have at least one reported
ACT test score, be a US citizen or eligible resident
alien eligible for financial aid, no criminal record
except misdemeanor traffic citations, and enroll
fulltime at an eligible Utah institution of higher
education during Fall semester immediately after HS
graduation

b. Exemplary Academic Achievement Award (up to
$5000 Renewable). Student must meet the Base
Award requirements, have a 3.5 CGPA, have no
individual grade lower than B in the required core
courses, and have an ACT score of 26. To renew,
student must be continuously enrolled full-time and
maintain a 3.0 GPA

c. Utah Educational Savings Plan Supplemental
Award (up to $400* One time). Based on annual
contributions to the student's Utah Educational
Savings Plan Trust Account in order to receive
award, student must meet the qualifications of
Regent's Scholarship Award and have a UESP Trust
account showing annual contributions of $1 00 or
more during student's 14,15,16, 17 year of age.

Apprenticeship for Juniors and Seniors

While most jobs (65.8%) require some postsecondary
training, only 20.8% require a Bachelors degree.
Apprenticeship provides an excellent alternative to secure
training and credentials. During your junior and senior years,
you may work part-time during the school year and fulltime
in the summer to accumulate your on-the-job training while
taking concurrent classes.

You might be able to get one full year of college credit and a
year and a half of OJT. You can receive paid OJT training
while attending related courses in school that lead to a
financially rewarded career. Contact your High School
counselor or visit www.utahtraining.org for more
information.

Post High School Destinations

1. Universities - public and private universities grants
degrees beyond bachelors, most confer Masters and
Doctorates

2. Four-Year Colleges - students are conferred with
bachelor's degrees in either the arts or the sciences

3. Community Colleges - standalone two-year degree
programs lead to Associate's degree, transfer programs
allow students to complete two years of an undergraduate
degree then transfer to a four-year college to complete the
final two years of a Bachelors degree

4. Trade Schools - provide vocational training and teach
job-specific skills that help students develop technical and
academic skills

5. Online Schools/Distance Learning - students with jobs
and families may earn degrees from the comfort of their own
home on their own schedule

6. Study Abroad - students take a course somewhere else in
the world, usually through a grant or scholarship

FINANCING OPTIONS

Part of planning for college is looking into your financial
resources. Create a personal financial plan. Determine how
much you need, and maximize your use of scholarships,
grants, savings, and work-study earnings. If you'll have to
borrow money, federal loans are the best loan service. Don't
use private loans unless extremely necessary and never use
your credit card to finance your education. Plan to graduate
with less or no debt at all. Explore your prospective school's
financial aid package, how they disburse the money, and if
they have work-study programs. Cut costs whenever, or
wherever, possible. Consider attending an in-state public
university and try to stick to your course.

Working while Studying/Working while Studying

1. Federal Work-Study Program. Eligible students join
work programs through their school and earn the value of the
award they received. Awards depend on the level of need
and the school's available funds.

2. On-Campus Student Employment. Colleges and
universities have part-time positions that do not require
students to be work-study eligible to be qualified to work.
Most positions pay the minimum wage, but work schedule is
usually flexible so you don't face conflict with your classes.

3. Paid Internships. You can take a temporary position as
an intern with a company to explore a chosen career path and
get "your foot in the door." Talking to your academic advisor
or career center staff will help you find resources for paid
internships that will not only meet college credit
requirements but also give you valuable work-place
experience.

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4. Educational Reimbursement/Tuition Assistance Program (TAP). A program through which a company pays for part or all of an employee’s tuition. There’s usually a few strings attached to it, since the company wants to make sure it is making a worthy investment in an employee’s education. Some companies that lack such formal programs may agree to help an employee by special arrangement or by providing scholarships to worthy employees.

Money Through Financial Aid

Filling out Free Application for Federal Student Aid (FAFSA) will show you the kinds of scholarships, federal and state grants, campus-based aids, and low-interest student loans you’re eligible to receive and provide details on useful contacts and where else you’ll find good tips on funding your education. For more information, contact your Financial Aid office or visit http://www.fafsa.ed.gov/.

1. Grants. Awards to fund education expenses such as tuition, books, and research. They are usually needs-based and recipients do not need to pay them back.

   a. Federal Pell Grants Program. Provides need-based grants to low-income undergraduate and certain postbaccalaureate students to cover tuition expenses (and some more). For SY 2010-2011, students can qualify for up to $5,350. Visit http://www2.ed.gov/programs/fpg to learn how to qualify.

   b. Grants from Private Organizations. Private institutions award grants to students who can demonstrate strong commitment to their organization's field of specialization, social cause, or interest. For example, the National Association of Broadcasters awards $5,000 worth of grants in aid to fund seniors or graduate students’ broadcasting/journalism research proposal.

2. Scholarships. Monetary awards to cover education expenses that you do not have to repay. Eligibility is based on need, academic merit, professional achievements, and/or award-specific qualifications such as ethnic or racial background.

   a. College Specific Awards. Scholarships are awarded under a variety of terms that may include maintaining a certain GPA, pursuing a specific major, etc. Awards include: Athletic Scholarship (for student athletes; NCAA Division I and II), Academic Awards (merit based), and Departmental awards (to attract or retain students in a specific program).

   b. Private Organizations.

> Corporations – Ford, Coca-Cola, Pepsi, Harmons, Walmart
> Religious Organizations – Italian Catholic Federation, American Baptists Scholarship, Academy of LDS Dentists
> Foundations – American Civil Liberties Union of Utah Foundation, Intel Foundations, J. Willard and Alice S. Marriott Foundation
> Non-Profit Organizations – American Indian Services, Women’s Independence Scholarship Program Inc.
> Chamber of Commerce – Utah Hispanic Chamber of Commerce, Utah Valley Chamber of Commerce, Utah Asian Chamber of Commerce
> Cultural Associations - American-Indian Science and Engineering Society, Asian and Pacific Islander Americans Fund

b. Oddball Scholarships. Scholarships with unusual criteria such as food preference, genetic predisposition, or creative talents.

   a. National Beef Ambassador Program – win a public speaking contest about the beef industry; 5 winners of $1000 cash prize and $750 scholarship
   b. Vegetarian Resource Group – 2 $5000 scholarships to vegetarian graduating seniors
   c. Evans Scholars Foundation – tuition and housing grants if you worked as a caddy for at least two years and be willing to work in the summer while in college
   d. Tall Clubs International – be at least 5’10” tall, be recommended by a TMI member; $1000 scholarship
   e. Billy Barton Foundation – individuals diagnosed with dwarfism, $1000 scholarship
   f. Lilly Reintegration Scholarship Program – scholarship package (tuition, books, and lab fees) for qualified individuals diagnosed with schizophrenia or bi-polar disorder under medical care

QUALIFY FOR SCHOLARSHIPS AND GRANTS

The Salt Lake Tribune - The Chalkboard
Utah student wins $20,000 scholarship Aug 2010
- Coca-Cola Scholars Foundation scholarship.
- Three other Utah students have won $10,000 each in Coca-Cola scholarships.
Examples of some types of scholarships

- College Specific awards
- Academic scholarships
- Departmental awards
- Private Organizations www.FastAid.com and FreSchFree

Scholarship search

- Corporations
- High school & School District
- State & Federal
- Ethnic or Racial Organizations
- ROTC - University (Major Specific)
- University (Fellowships) - University (Athletic)
- Minority Scholarships - Merit (class standing, GPA, SAT or ACT scores)
- Single Parent
- Women
- Corporate Scholarships
- Community Organizations
- Unions
- Chamber of Commerce
- Parents' Place of Employment
- Religious organizations
- By field of study

Seven Steps to Scholarship Dollars

1. Begin applying EARLY.
2. Read ELIGIBILITY requirements.
3. Apply for MORE than 1.
4. ASK for assistance with application letters and collect REFERENCE letters.
5. Approach scholarship finding agencies with CAUTION.
6. Check the SCHOLARSHIP BULLETIN BOARD and talk with a SCHOLARSHIP SPECIALIST.
7. Cruise the INTERNET and search through 335,000 scholarships and over 50,000 sponsors

Write Effective Essays for Scholarships

1. Read the application to see what the essay should include.
2. Google & Read sample college scholarship essays.
3. Write a trial essay.
4. Show it to other people and get their opinion.
5. Rewrite your essay.
6. Proofread and look at it again.

Excellent Sources of Recommendation Letters

1. SCHOOL: Principals, Counselors, Teachers
2. WORK: Supervisors, Managers, Co-Workers
3. CHURCH: Presidents, Bishops & other leaders, Advisors, Leaders
4. COMMUNITY: Heads of Organizations for which you have volunteered.
5. FRIENDS: Influential or Respected ones

Excellent Scholarship Search Websites

- www.fastweb.com
- www.fastaid.com
- www.finaid.org
- www.scholarshipexpelis.com
- www.scholarships.com
- www.petersons.com
- www.collegeview.com
- www.wirescholar.com

ENLISTING WITH THE ARMY

Most military educational programs are available through the Army, the Navy, the Marines, and the Air Force. Some, however, are exclusively available through one specific branch of the military. Joining the military is not just a personal decision, so make sure you consult with your family about enlisting. Talk to a recruiter and learn as much about the military as possible.


1. Reserved Officer Training Course (ROTC) Scholarship. $5,000 scholarship available to college-bound High School students and college students based on student merit and grade.
2. Montgomery GI Bill (MGIB) and Army College Fund. Up to $83,000 to help pay for college and outstanding loans for active duty soldiers.
3. Post 9/11 GI Bill. Up to 36 months of benefits for education at an institution of higher learning available to soldiers who actively served for at least 90 days on or after 9/11.
4. Tuition Assistance. Pays up to 100% of the cost of courses taken at accredited institutions on your own time, while in an off-duty status.
5. Nurse Candidate Program. Up to $34,000 to help pay your way through nursing school. This includes an initial grant of $1,000, plus a monthly stipend of $1,000 for up to 24 months while earning your degree. You’ll also enjoy comprehensive military health-care benefits - no uniforms, no drilling requirements and no service obligation until you graduate. From there, you’ll begin the process of being commissioned as a Navy Nurse Corps Officer and take on unrivaled professional responsibilities.
6. College Loan Repayment Program. For all non- prior-service persons considering enlistment, if you

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have taken some college courses and have accumulated debt, this program may be for you. Participants must sign up for this program when signing the enlistment contract. Under CLRP the repayment maximum is $10,000 per recruit.

7. Airman Scholarship and Commissioning Program. For selected Airmen who are released from active duty and enlisted in the Air Force Reserve (Obligated Reserve Section). The ASCP program offers active-duty enlisted personnel the opportunity to earn a commission while completing their bachelor's degree as an Air Force ROTC cadet. They receive tuition and fees scholarship for up to $15,000 per year, as well as a textbook allowance of $600 per year. ASCP scholarships are available for two to four years and are open. Airmen with some or no college credit may apply for the program. Graduates are commissioned as second lieutenants and will then be returned to active duty (typically within 60 days of commissioning) for at least four years.

SERVING YOUR COMMUNITY

1. National Health Service Corps. Available scholarships covering educational costs, living stipend, and/or up to $50,000 towards loan repayment in exchange of 2 – 4 years of service in an NHSC approved site in a Health Professional Shortage Area of greatest need.

   a. NHSC Scholarship. The scholarship pays tuition, required fees, and some other education costs, tax free, for as many as four years. Education costs may include books, clinical supplies, laboratory expenses, instruments, two sets of uniforms and travel for one clinical rotation. Recipients also receive a monthly living stipend ($1,326 in 2010-2011). The stipend is taxable.

   b. NHSC Loan Repayment Program. The National Health Service Corps recruits primary care medical, dental and behavioral and mental health clinicians who are dedicated to providing care to the Nation's underserved people. In return, they can reduce or eliminate their health professions student debt by providing care at a National Health Service Corps-approved site. The Full-Time Program starts with an initial award of $50,000 for 2 years of service. The new Half-Time Pilot Project starts with an initial award of $50,000 for 4 years of service. Participants may apply to extend their service until their debt is paid. When you join the National Health Service Corps, you become part of a network of more than 10,000 dedicated clinicians and sites caring for the most medically underserved people in the U.S.

For more information, visit: www.nhsc.hrsa.gov

2. AmeriCorps. AmeriCorps member who successfully completes a term of AmeriCorps service will receive a Segal AmeriCorps Education Award (up to $5,350) which can be used towards educational expenses at qualified institutions of higher education, for educational training, or to repay qualified student loans. You have up to seven years after your term of service has ended to claim the award. AmeriCorps members ages 55+ can transfer their service credits to their child, foster child, or grandchild. Learn more about AmeriCorps through their website www.americorps.gov. For more information about the Segal AmeriCorps Education Award, visit www.americorps.gov/for_individuals/benefits/benefits_ed_award_details.asp.

APPRENTICESHIPS

The OTHER Four-Year Degree
What is apprenticeship?

A form of job training that includes
- Worksite learning/Classroom learning
- Not only for the building trades. There are over 800 other trades, arts, occupations, professions, etc. that fit under this training model
- A portable credential-more accepted in other countries than a college degree
- Can start during your junior and senior years in high school
- Opportunity to work part-time in a career
- Pay for work
- www.utahtraining.org/students/

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FAMILY CONTRIBUTIONS

1. Family Perpetual Education Fund. Families can set up a Perpetual Education Fund as part of their final will. This allows them to continue to bless the lives of their family members and provide them with educational assistance. A Perpetual Fund allows family members to borrow money from the fund to pay for training and education. As the loans are repaid, the funds are re-circulated to provide opportunities for others.

2. 529 Plans/College Savings Plans. A 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. 529 plans, legally known as "qualified tuition plans," are sponsored by states, state agencies, or educational institutions and are authorized by Section 529 of the Internal Revenue Code. There are two types of 529 plans:
   - pre-paid tuition plans and college savings plans. All fifty states and the District of Columbia sponsor at least one type of 529 plan. In addition, a group of private colleges and universities sponsor a pre-paid tuition plan. College savings plans generally permit a college saver (also called the "account holder") to establish an account for a student (the "beneficiary") for the purpose of paying the beneficiary's eligible college expenses. An account holder may typically choose among several investment options for his or her contributions, which the college savings plan invests on behalf of the account holder. Withdrawals from college savings plans can generally be used at any college or university. For more details, visit www.sec.gov/investor/pubs/intro529.htm

MARKETABLE SKILLS TRAINING

Job Corps. Free education and training program that helps eligible young men and women ages 16 - 24 learn a career, earn a high school diploma or GED, and find and keep a good job. It offers hands-on training in more than 100 career technical areas and provides with housing, meals, basic health care, living allowance, and training and preparation for a career, at absolutely no cost. Graduates will receive assistance in transitioning into the real world for at least 18 months after graduation. If you think you, or someone you know, might benefit from Job Corps visit their website www.recruiting.jobcorps.gov.

Goodwill Industries: is a non-profit vocational rehabilitation facility and a thrift store

MEETING LIFE'S EXPECTATIONS

"I think that today's world is competitive. I believe men and women need to get a type of education which will enable them to meet the experiences of life. Whether it is the death of a husband or death of a wife, or moving to this assignment or that assignment. I believe men and women need to be prepared for a vastly broader scope than we've ever had before." Thomas S. Monson.

FUNDING YOUR EDUCATION: TRAINING, WORKSOPS, FIRESIDE.

For a presentation of these ideas and other Scholarship and funding information, please phone Austin Employment Resource Center

Or phone Lorie Davis 512-665-6652