

ADULT EDUCATION SUCCESS GUIDE

**CAREER SUCCESS
COLLEGE PLANNING
FINANCIAL LITERACY
SUCCEEDING IN COLLEGE
PERSONAL GROWTH**

ADULT EDUCATION SUCCESS GUIDE

TABLE OF CONTENTS

Introduction	2
Career Success	3
Interests, Abilities, Values, and Personality.....	4
Explore Your Career Options.....	6
Prepare for a Career.....	7
Getting a Job.....	9
College Planning	10
Your College Thoughts.....	11
Choosing a College.....	12
A Few Things to Consider.....	13
The College Admissions Process.....	14
Completing Applications.....	16
Transferring to a Four-Year College.....	17
Paying for College.....	18
Your Support Network.....	20
Financial Literacy	21
Budgeting.....	22
Building Credit.....	23
Loans and Interest.....	24
Understanding Financial Aid.....	25
Growing Your Money.....	26
Succeeding in College	28
Time Management.....	30
Organization.....	31
Class Success.....	32
Personal Growth	33
Growth Mindset.....	34
Soft Skills.....	35
Your Goals for the Future.....	36

INTRODUCTION

Dear Student,

Congratulations on making the choice to take control of your future and hopefully continue your education. *Things happen for people who make them happen. Taking control of your life, making a plan, and working hard are the keys to success!*

On the following pages we've outlined some things you can do to plan and prepare for your future. Here are some of the topics that will be discussed in this book.

Career Success

In this section, you will reflect on how your interests, abilities, and values can lead you toward a career that's right for you. You will also learn about the various education options that are available to you as an adult student.

College Planning

To help you plan for college, here you will learn how to choose a college that's a good fit for you, complete college applications, apply for financial aid, and transfer from a two-year college to a four-year college.

Financial Literacy

This section discusses building a budget, establishing good credit, and investing your money to create a more stable financial future. It also goes more in-depth about the kinds of financial aid that are available for adult students.

Succeeding in College

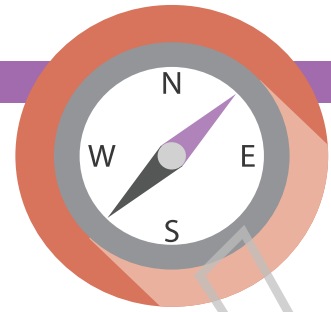
To help you succeed in college and beyond, this section offers tips on organization, time management, and how to get the most out of your classes.

Personal Growth

Here you will find out how developing a growth mindset and working to build your soft skills are crucial for academic and personal success.

What are you most looking forward to? What are you most nervous about?

CAREER SUCCESS



You wouldn't go on a trip without knowing the destination, or without a map or GPS providing directions. If you did, who knows where you would end up?

It's the same in the journey of life. To prepare for your future, you need to know where you're going and how you're going to get there.

Your Career Journey

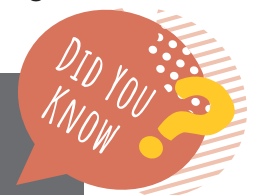
Career exploration is a very personal journey that's always evolving. If you are trying to decide which career to pursue, here are some things you can do to make sure your career journey is headed in the right direction.

- ▶ **Think about your interests, abilities, values, and personality.** Your interests and abilities are simply the things you like to do and are good at. Considering these will help you choose a career you will enjoy and be successful at. Considering your values and personality will ensure that you pursue a career that's meaningful to you—and one that fits your temperament.
- ▶ **Learn about your career and education choices.** It's important to learn about the types of career fields that are available—so you know what your options are. It's also important that you learn about the different education options available to you, so that you can make the best choice for you and your future.
- ▶ **Know how to impress potential employers and get a great job.** To land a job that's financially and personally fulfilling, focus on getting a job that will be a good fit for you, and be able to present yourself well to potential employers.

Check the box that best describes where you are on your career journey.

- I have a specific career I want to pursue. It is _____.
- I have a career now, but I want a change. I think I want to try _____.
- I have a career area/subject I'm interested in. It is _____.
- I don't have any idea of what career area or subject I'm interested in pursuing.

The average American worker changes jobs 12 different times between the ages of 18 and 54.



INTERESTS, ABILITIES, VALUES, AND PERSONALITY

When choosing a career, you need to think about what you're good at (abilities), what you like to do (interests), and what's important to you (values). It's also a good idea to consider which careers are a good fit for your personality.

Your Interests

When determining which careers you would enjoy, think about what subjects you liked when you were in school, what topics you find interesting, and what kinds of things you get excited about.

What were your favorite subjects in school? _____

What do you get excited about doing? _____

Name an activity you become so involved in that you lose track of time. _____

Is there anything that you've always dreamed of doing? _____

Your Abilities

Considering your abilities, skills, and talents is very important when determining which careers will be a good match for you. You are likely to be much happier and more successful in a career that focuses on your strengths!

Consider each of the following and check the column that best describes your ability in that area.

	Very good	Good	Average	Poor
Communication – ability to communicate verbally and in writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advanced math – ability to work with and understand numbers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social skills – ability to meet, talk to, and get along with people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Management skills – ability to plan, organize, and implement programs and ideas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mechanical reasoning – ability to understand how things work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creativity – ability to find new ways to say or do something	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Artistic – ability in music, art, drama, and/or dance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Which would you consider to be your strongest area of ability? _____

Your Values

Your values are what's important to you. They are the things that make a career or job meaningful and fulfilling for you.

What's important to you in a career? Put a ✓ by the statements that are true for you. Put an X by those that are not true for you. Skip those you feel neutral about.

I would like to have a career that allows me to...

- | | | |
|--|--|---|
| <input type="checkbox"/> work with children | <input type="checkbox"/> work at a desk | <input type="checkbox"/> have regular hours |
| <input type="checkbox"/> help people who are sick | <input type="checkbox"/> build or fix things | <input type="checkbox"/> work indoors |
| <input type="checkbox"/> work outdoors | <input type="checkbox"/> work with numbers | <input type="checkbox"/> create art or music |
| <input type="checkbox"/> travel and have adventure | <input type="checkbox"/> work with animals | <input type="checkbox"/> work in nature |
| <input type="checkbox"/> work with my hands | <input type="checkbox"/> make a difference | <input type="checkbox"/> be physically active |
| <input type="checkbox"/> work by myself | <input type="checkbox"/> work with computers | <input type="checkbox"/> make a lot of money |
| <input type="checkbox"/> be in charge | <input type="checkbox"/> talk or perform in public | <input type="checkbox"/> work with other people |

Write down your top four values.

Your Personality

If you work in a career that fits your personality, you will likely be happier and more successful. For example, a person who is sympathetic and kind will probably make a better counselor or nurse than a high-pressure salesperson. When you consider your career options, think about whether a particular career is a good fit for your personality.

What are three words you would use to describe your personality?

Ask someone who knows you well for three words they would use to describe your personality.

Making a Match

Considering your responses on these two pages, which of the following career area(s) do you think might be a good match for you?

- | | |
|---|---|
| <input type="checkbox"/> Business | <input type="checkbox"/> Skilled trades (plumbing, carpentry) |
| <input type="checkbox"/> Healthcare | <input type="checkbox"/> Arts (music, dance, art, theater) |
| <input type="checkbox"/> Education | <input type="checkbox"/> Human services (child care, law enforcement) |
| <input type="checkbox"/> Computer science | <input type="checkbox"/> Other _____ |



EXPLORE YOUR CAREER OPTIONS

Exploring your career options is important because the perfect career for you just might be one you've never considered. Below are some of the most popular careers.

Accountant	Computer programmer	Musician	Reporter
Actor/actress	Dental hygienist	Nurse	Salesperson
Architect	Dentist	Paramedic	Secretary
Artist	Electrician	Pharmacist	Social worker
Athletic trainer	Engineer	Photographer	Stock Broker
Biologist	Fashion designer	Physical therapist	Systems analyst
Broadcaster	Firefighter	Physician	Teacher
Carpenter	Flight attendant	Police officer	Truck driver
Chemist	Lawyer	Politician	Veterinarian
Chiropractor	Medical technician	Psychologist	Writer

Choose a career you're interested in. Then go to bls.gov/oo (the online edition of the *Occupational Outlook Handbook*) and find the answers to the following questions.

Career: _____

1. Tasks and responsibilities (What does someone with this career actually do?)

2. Education/training required: _____

3. Average starting pay: _____

4. Job outlook: _____

Do you think this career might be a good fit for you? Why or why not?

When considering a career, it's important to think about the job outlook. You need to know how easy it will be to find a job in that career field. Three of the fastest growing career fields are healthcare, STEM (science, technology, engineering, math), and green careers.

PREPARE FOR A CAREER

College is a great choice, but it's not the only way to prepare for a career. It's important that you consider all of your options.

Here are some facts about the five most common ways to prepare for a career.



Two-Year College

Two-year colleges are an increasingly popular college choice.

- ▶ All high school graduates are welcome.
- ▶ Two-year colleges provide career-oriented one- and two-year programs in many high growth career fields such as healthcare, business, and computer science.
- ▶ Attending a public two-year public college for one year generally costs less than half of what it costs to attend a public four-year college for a year.
- ▶ Going to a two-year college can be an excellent choice for students who have specific career goals.
- ▶ To save money, many students start at a public two-year college and then transfer to a four-year college after a year or two.

What do you see as a pro or a con of attending a two-year college?



Four-Year College

A four-year college education can prepare you for a wide range of careers.

- ▶ Four-year colleges vary greatly in their size, costs, programs, majors, and requirements.
- ▶ Students at four-year colleges take about half of their courses in their major (the subject they have chosen to study in depth).
- ▶ To provide students with a well-rounded education, all students are usually required to take a certain number of general education courses (English, math, science, history). Placement tests may be required for older students who have been out of school for awhile.
- ▶ Many four-year colleges offer special programs for adults and transfer students.
- ▶ Popular four-year college majors include accounting, art, biology, business administration, computer science, elementary education, engineering, journalism, nursing, and social work.

What do you see as a pro or a con of attending a four-year college?



Career/Trade School

Career/trade schools offer short-term training in a variety of career fields.

- ▶ A high school diploma or GED is usually all that is required for acceptance. Schools are looking for students who have good basic skills and a desire to learn.
- ▶ While these schools can be expensive, their costs depend on the school and the program.
- ▶ Because career and trade school programs vary tremendously, their credits usually are not accepted by two- and four-year colleges. Be wary of schools that are not accredited.

What do you see as a pro or a con of attending a career/trade school?



Apprenticeship

Apprentices learn a skilled trade through classroom instruction and on-the-job training.

- ▶ Apprentices start by performing simple tasks under the supervision of a journey worker.
- ▶ The majority of programs are in construction and manufacturing.
- ▶ Apprentices start off earning about half of what experienced workers earn.
- ▶ Because of the competition for apprenticeship positions, they can be difficult to get.

What do you see as a pro or a con of learning a trade through an apprenticeship program?



The Military

The U.S. military offers enlistees free job training in over 2,000 job specialties.

- ▶ After basic training, enlistees typically receive advanced training for a specific job.
- ▶ Enlistees who contribute to a college fund can receive \$50,000+ for college.
- ▶ Enlistees receive free housing and medical care.

What do you see as a pro or a con of enlisting in the military?

Given what you know now, indicate how you feel about each of the following.

Check **Yes** (this is how you want to prepare for your career), **Maybe** (you'd like to learn more), or **No** (you don't think this option is for you).

- | | | | |
|------------------------|------------------------------|--------------------------------|-----------------------------|
| 1. Two-Year College | <input type="checkbox"/> Yes | <input type="checkbox"/> Maybe | <input type="checkbox"/> No |
| 2. Four-Year College | <input type="checkbox"/> Yes | <input type="checkbox"/> Maybe | <input type="checkbox"/> No |
| 3. Career/Trade School | <input type="checkbox"/> Yes | <input type="checkbox"/> Maybe | <input type="checkbox"/> No |
| 4. Apprenticeship | <input type="checkbox"/> Yes | <input type="checkbox"/> Maybe | <input type="checkbox"/> No |
| 5. The Military | <input type="checkbox"/> Yes | <input type="checkbox"/> Maybe | <input type="checkbox"/> No |



Whether you've decided to work full-time or you want to work part-time while you're going to school, these tips will help you get a job that's a good fit.

Think about your skills, talents, and interests.

Before you begin your job search, do a quick self-assessment. Make a list of your interests, talents, and skills (for example, computers, cooking, working with children). Having this information will help you find a job you'll do well, and one that you will enjoy.

Determine what kind of job you want.

- ▶ Do you want to work days, nights, or weekends? What hours are you available to work?
- ▶ Are you looking for a part-time or full-time job?
- ▶ Would you rather work inside or outside? Do you want to work where there's lots of activity or where it's quiet? Do you want to work with people or by yourself?

Network.

Most employers would rather hire a person that's been recommended by someone they know than sort through applications, do interviews, and then hire a stranger. This is why most jobs are never advertised. *Networking is the best way to find a job!*

To build your network create a profile on LinkedIn, connect with people you have worked for and with in the past, and turn on the Open to Work feature. Also, talk to family and friends about job possibilities, and tell everyone that you're looking for a job.

Search for job openings.

Check out your local newspaper and free apps/websites such as indeed.com and LinkedIn for job openings.

Prepare for the interview.

- ▶ Learn as much as you can about the company or business.
- ▶ Have a one-minute speech about yourself ready.
- ▶ Prepare a few questions for the interviewer.

Interview well.

- ▶ Arrive early and turn off your phone.
- ▶ If you have a resume, bring a copy with you.
- ▶ Sit up straight, make eye contact, and keep your answers brief and positive.
- ▶ Emphasize that you're eager to learn and willing to work hard. Show enthusiasm for the job.

After the interview.

The day after your interview, write a thank you note or email. Thank the interviewer for their time and reiterate your interest in the job.

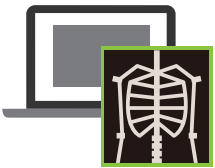
COLLEGE PLANNING

Whether you're thinking of starting college for the first time, or you want to go back to college to finish your degree, continuing your education will pay off in lots of ways!

There are many factors that will determine what kinds of opportunities will come your way in life. The biggest factor, however, will be your education. The better your education, the more choices and opportunities you will have!

There is no better way to work toward a bright future than to earn a college degree!

Here are four great reasons to go to college.



1. You will have more career opportunities.

A college education can open doors and prepare you for a career that's personally satisfying and financially rewarding. *With a college degree, the sky is the limit!*



2. College graduates earn more money.

Statistics show that college graduates earn a lot more than high school graduates. In fact, four-year college graduates earn almost twice as much as high school graduates. Having a better income means that you will have more money for the things that are important to you, such as a nice place to live, travel, and entertainment. *The more you learn, the more you earn!*



3. College provides opportunities to develop and grow.

Going to college gives you the opportunity to study a variety of subjects, expand your skills and knowledge, and become more confident. Most importantly, college gives you the opportunity to become the person you aspire to be.



4. Graduating from college is a great personal achievement.

Receiving a college diploma is a testament to your hard work and your drive to succeed. It's an even greater accomplishment when you obtain a degree as an adult student—*it's an achievement you can be proud of for the rest of your life!*

YOUR COLLEGE THOUGHTS

Going to college as an adult is a big decision. It takes money, time, dedication, and a support system to succeed. Take a few minutes to reflect on your thoughts about going to college.



Do you think that you want to go to college? Why or why not?

Do you think you will be able to succeed in college? Why or why not?

Do you have questions about college, or is there specific information you need?

What concerns or apprehensions do you have about college—or your future?

Check the box that best describes how you feel about going to college.

- I definitely want to go to college.
- I think I want to go to college, but I need more information.
- I don't know if college will be right for me.
- I'd like to go to college, but I don't think I will be able to because _____

I don't think going to college is right for me because _____

CHOOSING A COLLEGE

Deciding which college to go to is really about finding a college that's a good match for you and your current life situation. Here are some things to think about when you're considering your college options.

Type of College

Four-year colleges offer a wide variety of majors and programs. Two-year colleges offer affordable one- and two-year career programs and are experienced at working with adult students. You can also start at a two-year college and transfer to a four-year college.

What type of college are you most interested in? 4-year college 2-year college

Location

Adult students often do not have a great deal of flexibility when choosing where to attend college. When making this decision, it's important to consider your current living situation, finances, employment, and transportation needs. Where would you like to attend college?

in/near my current hometown in my home state out of state Other _____

Size

Larger colleges offer many majors and programs, and they tend to offer more sections of classes for greater flexibility. Smaller colleges usually have smaller classes and a more personal feel.

What size college are you most interested in attending? small medium large

Major

While most colleges offer popular majors such as business and education, not every college will offer the major you may be interested in.

Is there a specific subject you want to study? _____

Scheduling flexibility

As an adult student, you may need to schedule classes around work or childcare. In this case, look for schools that offer night, weekend, and online classes.

What are some special scheduling needs that you may have?

Cost

In order to save money, many students go to a public college in their home state or start at a community college. Remember, financial aid often makes it possible for students—yes, even adult students—to attend colleges that would otherwise be too expensive.

How important is cost to you? very important important not that important

A FEW THINGS TO CONSIDER

The application process for adults is largely similar to that of a traditional college student. However, there are a few key differences, including test score requirements and financial aid options.

Test scores & placement tests

- ▶ Two-year colleges and career/trade schools do not require the submission of ACT or SAT scores. While some four-year colleges do require them, students over the age of 25 are typically not required to submit them. Check the application requirements for each school you plan to apply to.
- ▶ Many colleges use placement tests in lieu of test scores to make sure adult students are placed in appropriate courses. These tests usually cover reading, writing, and math. More information about placement tests can be found on each college's website.
- ▶ Many colleges also offer transition courses for adult students. These courses prepare students for college-level work by helping them "brush up" on their reading, writing, and math skills.

Do you have any questions or concerns about test scores or placement testing?

Financial aid

- ▶ There is no age limit on who can receive federal student aid, so every adult student who plans to go to college should fill out a Free Application for Federal Student Aid (FAFSA). Check the basic eligibility requirements at studentaid.gov/eligibility before you begin. (You can read more about the FAFSA on page 18.)
- ▶ The Pell Grant and FSEOG provide billions of dollars each year to lower-income students. When you complete a FAFSA, you automatically apply for these federal grants (free money).
- ▶ Colleges often offer work-study as part of a student's financial aid package. These on-campus jobs often pay minimum wage and are not always the best option for an adult student with other financial responsibilities.
- ▶ Scholarships are available for adult students. Check each college's website for scholarship opportunities, and try websites such as scholarships.com for a list of outside scholarships.

Do you have any questions or concerns about financial aid?

THE COLLEGE ADMISSIONS PROCESS

If you decide that going to college is the best choice for you, the next step is getting in. Here's how the college admissions process typically goes.

Step 1 Submission

You submit your application for admission and all of the required documents before the deadline.

Step 2 Review

The college admissions office puts the information regarding your application into a file. When all of the required documents (e.g., transcripts, recommendations) have been received, your application is evaluated by an admissions committee.

Step 3 Notification

Once your application has been evaluated, the college will let you know whether you have been accepted, rejected, deferred, or put on a waiting list.

Step 4 Your Decision

After comparing all college and financial aid offers, you decide which college you want to attend.



Your College Application Record

The admissions process can be confusing and stressful, especially when you don't have a school counselor to help you. To help you stay organized, create a college application record like this one. See page 16 for more on completing your college applications.

College name: _____

- Submitted application for admission Date _____
- Received notification that all required documents have been received Date _____
- Submitted college's application for financial aid (if required) Date _____
- Completed the FAFSA Date _____
- Received notification of the college's admission decision Date _____
- Received notification of financial aid Date _____

TIP! Communicate regularly with an admissions officer from the college. They can provide guidance on how to navigate the admissions process, as well as how to increase your chances of admittance.

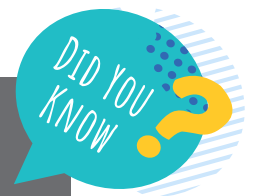
College Admissions Terms

The following are terms you might encounter during the college admissions process. Below the terms are their definitions. Match the definition to the term by writing the corresponding letter beside it. Answers are at the bottom of the page. The first one is done for you.

- | | |
|---|------------------------------|
| <u>C</u> 1. Common Application (Common App) | _____ 5. deferred acceptance |
| _____ 2. transcript | _____ 6. early decision |
| _____ 3. rolling admission | _____ 7. waitlisted |
| _____ 4. selectivity | _____ 8. open admission |

- A. Colleges with this policy make decisions on applications as they receive them. Applicants are typically notified of their acceptance within 4–8 weeks.
- B. Applicants with this designation may be reconsidered if enough accepted students don't enroll. They can often improve their chance of acceptance by providing additional information, such as an impressive letter of recommendation.
- C. This online college admissions application is accepted at 900+ colleges. There is a special application for adult/transfer students that's tailored specifically to their needs. Adults applying to two or more colleges that accept this application can save themselves hours of work.
- D. People who apply using this process submit their application for admission early in the application period—and they receive early notification of the college's decision. If accepted, applicants are required to attend that college.
- E. Colleges with this admissions policy accept all applicants with a high school diploma or GED until spaces are filled. Most community colleges use this policy.
- F. This is a record of all of classes you have taken and the grades you've received at each school you have attended.
- G. This means that the college is postponing the admission decision. People with this designation may be able to improve their chances for admission by providing additional information.
- H. This refers to how difficult it is to get accepted to a college.

There are over 3,000 two- and four-year colleges in the U.S.



Answers: 1. C 2. F 3. A 4. H 5. G 6. D 7. B 8. E

COMPLETING APPLICATIONS

Your college application is a representation of you, and it's important that you present yourself in the best possible light. Here are some tips to help you submit an impressive college application.

- ▶ There are multiple ways to apply. You can submit a paper application, an online application through the college's website, or you can use the Common App for Transfer.
- ▶ Follow the instructions exactly, and answer every question honestly.
- ▶ Use correct spelling, grammar, and punctuation, and submit an application that is neat, accurate, and complete. Proofread, and then proofread again.
- ▶ Letters of recommendation are sometimes required. If you haven't had any post-high school education, but are employed, consider asking your supervisor or a fellow employee to write one for you.
- ▶ If you have a noteworthy achievement, special talent, unique characteristic, or something that will bring diversity to a campus, be sure it's included.
- ▶ If you're required to write an essay, think of it as an opportunity to provide the admissions committee with insight into who you are and what makes you unique.
- ▶ Adults age 25 and over are usually not required to submit SAT/ACT scores. Check with each college you're applying to find out their specific admission requirements.



Tip for Adult Students

When admitting adult students, colleges are less interested in test scores and grades from high school. They want to know more about you, your life experience, and why now is the right time for you to embark on your college journey.

What do you want a college to know about you?

Adults students have a lot to offer! Think about who you are, and about what makes you someone a college would want to have as a student. Consider your life experience, talents, interests, motivations, unique characteristics, achievements, and/or any obstacles you've overcome.

On the lines below, write down the things you want a college to know about you.

TRANSFERRING TO A FOUR-YEAR COLLEGE

If you are attending a community, technical, or junior college and want to transfer to a four-year college, there are a number of things you need to know and do to ensure a successful transition.

What you need to know

For many students, starting their degree at a two-year college and transferring to a four-year college is the easiest and most cost effective way to earn a bachelor's degree. Transferring to a four-year college, however, is often not as simple and straightforward as students might think.

Four-year colleges have their own rules and requirements, and students are often surprised to find that one or more of their courses will not transfer. *This is why it is so important for you to meet with your academic advisor early and develop an academic plan.*

What is articulation? Articulation is an agreement stating that one college will accept courses from another college. For example, a four-year college may accept a course taken at a two-year college because the content is sufficiently similar to a course it offers. Articulation agreements primarily focus on courses that fulfill general education requirements.

Never assume that a course will “articulate” simply because the course title and/or content is similar to one that’s offered at a four-year college. A course only articulates if the four-year college’s admissions department officially approves it.

Do you have any questions about transferring colleges?

Transfer checklist

If you’re thinking about transferring from a two-year college to a four-year college, the following checklist highlights the most important things you need to do.

- Meet with the academic advisor at the college you’re attending.**
Discuss your transfer plans with your advisor and ask for their suggestions and advice.
- Talk to a transfer admissions counselor at the four-year college.**
Make sure the classes you’re planning to take at your two-year college will transfer.
- Contact an admissions counselor in your intended academic department at the four-year college.** Discuss your courses, transfer plans, and career goals. Ask for suggestions.

PAYING FOR COLLEGE

Financial aid is money that is given, earned, or lent to help students pay for their education.

The four types of financial aid

- ▶ **Grants** – money given, usually because of financial need (grants do not have to be repaid)
- ▶ **Scholarships** – money awarded for academic achievement or outstanding talent
- ▶ **Loans** – borrowed money that must be repaid
- ▶ **Work-study** – money earned at a part-time job

The FAFSA

The U.S. government offers financial aid to all eligible students, but you must apply for it. This is done by completing the FAFSA (Free Application for Federal Student Aid). Here are some facts about the FAFSA.

- ▶ The FAFSA uses information on your income and assets to determine the amount you should be able to pay for college the following year. Colleges use this information to put together financial aid packages for the students who qualify.
- ▶ The FAFSA for the following school year is available October 1. Some aid is awarded on a first-come, first-served basis. Apply as early as possible at fafsa.gov.
- ▶ You can fill out the FAFSA on a computer, mobile device, or the myStudentAid mobile app.
- ▶ The FAFSA is not a college application and has nothing to do with academics; it only serves to get you the financial help you need.
- ▶ You must complete a new FAFSA each year.

What you need to fill out the FAFSA

Completing the FAFSA is easier and faster if you have the following information ready. For additional information and to complete the FAFSA, go to fafsa.gov.

- FSA ID to log in** (Do this first—create logins at fsaid.ed.gov.)
- Social security number** (If you aren't a US citizen, use your Alien Registration Number.)
- Driver's license number** (if applicable)
- Federal income tax return, W-2s, and other records of money earned**
The IRS Data Retrieval Tool can transfer your tax information into the FAFSA. If the "Link to IRS" button is available, click it.
- Bank statements** (checking and savings) and **records of investments** (stocks, bonds, and real estate other than the home you live in)
- Information on untaxed income** (such as alimony, child support, and health savings accounts)
- List of colleges being considered**

Student loans

Loans are the most common type of financial aid, but loans are not all the same. There are some very important differences to consider. *Smart students understand how hard it can be to repay a large student loan, and they do whatever they can to minimize the amount they need to borrow.*

College students are eligible for **Federal Direct Loans**. Repayment for these loans doesn't begin until six months after the student has left college. Direct loans are either **subsidized** or **unsubsidized**. Direct Subsidized Loans are available for students with **financial need**. Direct Unsubsidized Loans are available for students without financial need. A Direct Subsidized loan is preferable because the government pays the interest on the loan while the student is in college.

Cutting college costs

The following are ways to make a college education more affordable. Check off any that might be an option for you.

- Go to a public four-year college in your home state.
- Get an associate's degree at a community college.
- Start at a two-year community or technical college, and then transfer to a four-year college.
- Live off-campus.
- Go to school part-time and work your way through college.
- Spend less time in college by taking summer classes and/or additional courses each term.

Check Your Facts!

Answers are at the bottom of the page.

Circle T or F to indicate if you think a statement is True or False.

1. **T** **F** Federal financial aid can be used for everything from textbooks to childcare.
2. **T** **F** You probably won't qualify for federal financial aid if you have bad credit.
3. **T** **F** The financial aid you receive will be the same, regardless of which colleges you apply to.
4. **T** **F** You can get a loan that you don't have to start paying back until you've left college.
5. **T** **F** Students must have earned a B average in high school to complete a FAFSA.
6. **T** **F** Subsidized loans accrue interest while you are enrolled in college.
7. **T** **F** Two-year colleges are significantly cheaper than four-year colleges.

Answers: 1. T 2. F 3. F 4. T 5. F 6. F 7. T

YOUR SUPPORT NETWORK

Let others help and support you.

Going to college, joining the military, becoming an apprentice, or attending a career/trade school as an adult isn't easy. It takes a lot of time and hard work. But planning for and achieving your college and career goals is much easier when you have people who help and support you.

When thinking about your support network, consider your family members, relatives, friends, co-workers, and anyone else you feel you can turn to for help and advice. Talk to these people about your plans and ask for their support.

List the people you might include in your support network below. Put a check in the box if you've had a conversation with this person about your college and career goals.

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____



Be sure to thank anyone who has helped you with your college or career planning and preparation. Thank them verbally, or better yet, write them a short thank you note. It will be much appreciated.

Make furthering your education your goal.

Develop a support network of family and friends, but remember, you aren't furthering your education for your family, boss, or for anyone else. You are doing it for yourself and your future!

FINANCIAL LITERACY

For better or worse, much of our lives revolves around money. We earn it, save it, invest it, donate it, and of course, spend it. How much money we have can determine where we live and what kind of lifestyle we're able to have.

More important than how much money you have is how effectively your money supports you on your life's journey.



What is financial literacy?

Simply put, financial literacy is having knowledge about money matters—earning, spending, saving, and investing money. It's also about using that knowledge to make smart financial decisions.

Take a couple of minutes to reflect on your financial habits, knowledge, and concerns.

1. Of the money you spend, what percent would you say you spend on **needs** (food, clothes, rent, transportation) and on **wants** (things you want, but don't need)?

_____ % on needs _____ % on wants

2. How much do you know about saving, budgeting, and investing?

_____ I know quite a bit. _____ I know some. _____ I don't know much at all.

3. Do you have any current financial concerns or worries?

4. Is there a topic related to money/finances that you're particularly interested in learning about?

Learning how to manage your money is one of the most important skills you will learn in life. Having good money-management skills will help you make wise financial decisions and achieve your financial goals.

BUDGETING



Lots of people are unaware of what they can afford, how much they spend, and what they owe. Not being aware of these things often leads to overspending and debt. This situation can be avoided by using a budget.

Josh's budget sheet

Monthly Income \$ 1,900			
Fixed Expenses	Expenses	Budgeted	Spent
	Rent	\$700	\$700
	Utilities	\$ 90	
	Insurance	\$ 95	
	Car loan	\$250	
	Cell phone	\$ 65	
Flexible Expenses	School supplies	\$ 40	
	Gas	\$ 45	
	Food	\$200	
	Entertainment	\$100	
	Clothes	\$ 50	
	Misc.	\$ 75	
	Total Expenses	\$1,710	
Balance _____			

Josh kept track of his spending and is ready to put what he spent into his budget sheet.

Complete Josh's budget sheet for him.

Enter the following figures showing what Josh spent this month on each of the following:

Fixed expenses (these are the same each month)

Rent \$700 / Utilities \$90 / Insurance \$95
Car loan \$250 / Cell phone \$65

Flexible expenses (these vary each month)

School supplies \$35 / Gas \$40 / Food \$190
Entertainment \$165 / Clothes \$96 / Misc \$72

Add up what Josh spent and enter the total.

To find the balance, subtract Josh's total expenses from his monthly income.

1. What was the total amount Josh budgeted for expenses this month? _____
2. How much did Josh spend this month? _____ Is he under or over budget this month? _____
3. How much of the month's income does Josh have left at the end of the month? _____
4. In what two areas did Josh not stay within his budget? _____

Answers are at the bottom of the page.

Build your own budget

Go through the following steps and create a monthly budget for yourself.

1. **Enter your estimated monthly income.** Consider your sources of "income" (wages, gifts) and enter the amount you expect to have available to spend this month.
2. **Categorize your expenses.** Think about what you spend your money on and create a list of expense categories that makes sense to you (e.g., food, entertainment, phone, clothes).
3. **Determine if a category is a fixed or flexible expense.** Fixed expenses are the same every time period (such as \$125 each month for car insurance). Flexible expenses are those that vary.
4. **Budget an amount for each category.** Take each category and budget a dollar amount for the month. Put your fixed expenses into your budget first. This will help you know how much you have available for flexible expenses.

1. \$1,710 2. \$1,798 / over 3. \$102 4. entertainment and clothes

BUILDING CREDIT

Would you be eager to loan money to a friend who hasn't paid you back for the money you loaned him in the past? Probably not. His past history has shown that he isn't reliable when it comes to paying his debts. He is a bad credit risk, and he's going to have a hard time getting anyone to loan him money.

Your credit record

Just like you, banks and businesses don't want to loan money or give credit to people who don't repay their debts. They want to give loans and extend credit to people whose past behavior has shown them to be financially responsible. *Banks and businesses want to work with people who have a good credit record.*

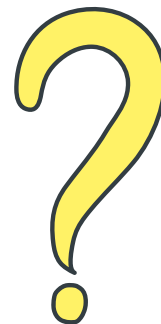
When you have a credit card, take out a loan, or open a bank account, lenders and creditors provide information on your accounts (and your performance) to one or more of the three major credit bureaus. The credit bureaus then use this information to create and maintain a credit report on you. They even give you a credit score. (A score of 700 or higher shows you have good credit.)

A good credit score can help you qualify for an apartment rental, get a loan to buy a car, and more. While most young adults have low credit scores simply because they haven't yet established a strong credit history, it's important that you do everything you can to build good credit.

What do you think?

How can you build good credit and improve your credit score? Read through the actions below. If you think doing this action will improve your credit score, write a plus (+); if you think it will hurt your score, write a minus (-); and if you think it won't affect your score one way or the other, write an X. Check your answers at the bottom of the page.

- _____ 1. Bounce a check
- _____ 2. Pay your credit card bill on time
- _____ 3. Use your entire credit limit
- _____ 4. Make purchases with your debit card
- _____ 5. Fill out a lot of different credit card applications
- _____ 6. Keep the amount of debt you have low
- _____ 7. Lose your job
- _____ 8. Have no credit history
- _____ 9. Make more than the minimum credit card payment
- _____ 10. Pay all of your bills on time



1. - 2. + 3. - 4. X 5. - 6. + 7. X 8. - 9. + 10. +

LOANS AND INTEREST

For most people, taking out a loan is the only way to pay for a high cost purchase like a home, car, or college education.

Loans

When people need a loan, they typically go to their bank or credit union and complete a loan application. The bank then checks their credit report to determine if they are a good risk. If the bank approves the loan application, they will go over the terms of the loan (amount, interest rate, length of the loan) with them. *People who are turned down for a loan or credit should view it as a wake-up call, and a reason to do a better job of managing their finances.*

People who need money to help pay for college often take out a student loan. Most find that it's a lot harder to pay off their student loans than they expected. Smart students look for ways to cut college costs and keep loans to a minimum.

Credit cards

When you use a credit card, you are borrowing money from a bank or business to make your purchase. If you pay what you owe within the grace period (usually 30 days), you won't owe any more than what you paid for your purchase. *This is very smart!*

If you don't pay the entire balance due, you will be charged interest on your next bill. This is how credit cards make lots of money—and how compounding interest gets many people into financial trouble.

Compounding interest

Simone and Lisa each owe \$3,000 on their credit card for a trip. Simone makes \$100 monthly payments. Lisa pays the minimum amount that's due—she makes \$40 monthly payments.

- ▶ Simone's method takes 38 months. She will pay \$784 in interest, totaling \$3,784.
- ▶ Lisa's method will take 224 months. She will pay \$5,960 in interest, totaling \$8,960. That's almost double the beginning balance in interest alone!

What do you think?

People often find themselves in financial trouble by

- spending more money than they make.
- only making the minimum credit card payments.
- not keeping track of their spending.
- not saving anything for unexpected expenses.
- taking out large loans.
- all of the above



Answer: F

UNDERSTANDING FINANCIAL AID

Financial aid is money that is given, earned, or lent to help students pay for their education. Financial aid makes it possible for millions of students to go to college.

Financial aid is usually awarded on the basis of **financial need**. Financial need is the difference between the cost of attending a college and the amount you can afford. As an independent adult student, your financial aid will be based on *your* income, not that of your parents.

Imagine that you completed a FAFSA and the Student Aid Report (SAR) you received shows that you should be able to afford \$7,000 for your education next year. This amount is called your SAI (Student Aid Index). In order to figure out your financial need at each of the three colleges you applied to, you've put together the following chart.

	2-Year College	4-Year State College	Private University
Cost of college	\$18,000	\$26,000	\$45,000
Minus your SAI	\$7,000	\$7,000	\$7,000
Your financial need	\$11,000	\$19,000	\$38,000

You applied for financial aid at all three colleges and each college's financial aid office put a financial aid package together for you. Each package met your financial need for that college. These are their financial aid packages.

	2-Year College	4-Year State College	Private University
Scholarships	\$4,000	\$3,000	\$8,000
Grants	\$2,000	\$8,000	\$0,000
Loans	\$0	\$8,000	\$25,000
Work-study	\$5,000	\$0	\$5,000
Total aid	\$11,000	\$19,000	\$38,000

1. At which college do you have the most financial need? _____
2. Which college is offering the most free money (grants and scholarships)? _____
3. Which college's package includes the least amount of money you must pay back? _____
4. Which college's package includes the most amount of money you must pay back? _____

Answers are below.

What questions do you have about financial aid, or about how to pay for your education?

1. Private University 2. 4-Year State College 3. 2-Year College 4. Private University

GROWING YOUR MONEY

Investing your money is the way to really get ahead financially—and the earlier you start investing, the more time your money has to grow. When you have money invested, your investments can make money for you while you sleep.

Someone who spends every paycheck is not going to have anything extra when they retire. On the other hand, someone who starts investing \$50 every month as a young adult is likely to have hundreds of thousands of dollars when it's time to retire.

Even if you don't have money to invest now, it's not too early to learn about the importance of investing—and to become familiar with the various ways you can grow your money.

Common types of investments

Certificates of deposit

Sold by banks, CDs pay a slightly higher interest rate than a traditional savings account. When you purchase a CD, you agree to keep your money in the bank for a specific period of time (usually three months to five years). At the end of the term, your money is returned to you with interest.

Stocks

When you purchase stock in a company, such as Apple or Ford, you become part-owner. There is, however, risk involved in purchasing stocks. If the company does well over time, the value of your stock will increase and you'll make a profit when you sell it. Of course, if a company doesn't do well, their stock becomes less valuable and you could lose some, or all, of your investment.

Bonds

The federal government, cities, and companies sell bonds as a way to raise money. When you purchase a bond, you are loaning your money to the bond issuer for a specific period of time. At the end of the term, you get your money back, with interest.

Mutual funds

Purchasing mutual funds makes investing simpler, and less risky. When you invest in a mutual fund, you are adding your money to a pool that's made up of many people's money. This pool of money is managed by financial professionals, and used to buy shares of stock (and bonds) in many different companies. Purchasing mutual funds ensures you don't have "all of your eggs in one basket."

401(k) plans

A 401(k) plan allows employees to invest in an employer-sponsored retirement plan. Your employer deducts the amount that you've designated from your paycheck, and puts it into your account. The money in your account is then invested in an option of your choosing. Many employers will also make a matching contribution—*this means that they will add their money to your account.*

What do you think?

Fill in the letter for the investment that corresponds with each of the 5 statements below.

A. **certificate of deposit** B. **stocks** C. **bonds** D. **mutual funds** E. **401k**

1. ____ John owns 10 shares of McDonalds.
2. ____ Sophia puts part of each paycheck into a retirement fund.
3. ____ Lisa gave \$100 to the bank for one year.
4. ____ Jack purchased these to help his city build a new courthouse.
5. ____ The money Olivia invested is used to purchase stocks in lots of companies.

Answers are at the bottom of the page.

What would you do?

Imagine that a rich relative left you \$5,000 and you want to invest it.

Put a check by the type of investment you would choose.

- ____ **Certificate of deposit:** Risk level: very low. Average rate of return annually: 1%.
- ____ **Bonds:** Risk level: low. Average rate of return annually: 4%.
- ____ **Low-risk mutual fund:** Investments include 25% stocks, 45% bonds, and 30% money market funds. Risk level: low. Average rate of return annually: 5%.
- ____ **High-risk mutual fund:** Investments include 80% stocks and 20% bonds. Risk level: moderate. Average rate of return annually: 7%.
- ____ **XYZ Stock:** Risk level: high. Average rate of return annually: 10%.

Why did you choose that option? _____

You don't need a lot of money or an expert at your side to begin investing. You just need a small sum of money, an interest in growing your money, and the willingness to do a little research. If you're looking for a way to begin investing, E-Trade and TD Ameritrade provide an inexpensive way for new investors to get started.

1. B 2. E 3. A 4. C 5. D

SUCCEEDING IN COLLEGE



Let's face it—going to college as an adult is a completely different experience than it is for a teenager fresh out of high school. There will be challenges, and sometimes it will just be downright hard. But if you stick with it, the rewards will be well worth the hard work and sacrifice.

Here are some tips for succeeding in college as an adult student.

Know your financial aid options.

Yes, you can still qualify for financial aid as an adult student! As mentioned previously, the amount of financial aid you receive will be based on your finances, not those of your parents. This means you might actually qualify for more aid than you would have as a traditional college student.

To explore your options, schedule an appointment with the financial aid office at the school you plan to attend. Be clear and up-front about your current circumstances. You may also be able to use your financial aid to cover expenses not directly related to your schooling, such as childcare.

What are some non-academic expenses you may need to cover? _____

Set goals, and stick to them.

When considering your goals, remember to use the **SMART** model and set goals that are **S**pecific, **M**easurable, **A**chievable, **R**elevant, and **T**ime-bound.

- ▶ **Specific** goals are well-defined and clear-cut. Instead of, *"I want to work in healthcare,"* a more specific goal would be, *"I want to earn my LPN and then eventually my RN and BSN."*
- ▶ **Measurable** goals make it easier to know how successful you are. Instead of, *"I'm going to work hard in all of my classes,"* a better goal would be, *"I will get at least a B in all of my core nursing classes."*
- ▶ **Achievable** goals set you up for success because they are goals that you can actually accomplish. For example, if you have a job and a family, you may not be able to get your degree at the same pace as a traditional student. Instead, your goal may be to take 8–10 credit hours per semester.
- ▶ **Relevant** goals are worthwhile. For example, setting a goal to take and pass a phlebotomy certification course is more worthwhile for someone who wants to be a nurse than getting an A in an elective art class.
- ▶ **Time-bound** goals have a target date by which you hope to accomplish them, such as *"I will get my LPN in one year."*

Reach out to others.

Your classes will likely be a mix of adult and traditional students, and just because you are an adult doesn't mean you won't have anything in common with your younger classmates. Make an effort to get to know all of your classmates. It's never a bad idea to expand your support network, and you never know when you may need someone to study with or borrow notes from.

- ▶ Arrive early or stay after class to mingle. Introduce yourself to students sitting near you in class.
- ▶ When walking around campus, rather than texting or looking at the ground, look up and make eye contact with other students.
- ▶ If you are shy or reserved, convey an air of friendliness and approachability. Challenge yourself to reach out to fellow students.
- ▶ Watch your body language. People are drawn to those who stand tall, act confident, and seem positive and approachable.

How can you make a greater effort to reach out to others? _____

Plan everything out.

In order to meet the academic goals you have set for yourself, find out what courses you need to take, and how many credit hours per semester you'll need to take to graduate. Sit down with an academic advisor and plan out each semester class by class, making sure to prioritize any pre-requisites. Knowing what you need to do ahead of time can help you plan your life around school, and vice versa.

What is your academic advisor's name and phone number? .

Name: _____ Phone number: _____

Explore—and take advantage of—student resources.

Most college campuses offer career services, tutoring and learning centers, health and wellness centers, and campus recreation. And if you've chosen a school that has experience working with adult students, then there are likely additional, more specialized, resources available to help you on your college journey. These may include an office that offers support specifically to adult students.

What are some campus resources that you plan to use? _____

TIME MANAGEMENT

When you have to balance work, family, and school, being able to manage your time effectively is a must. When you have good time-management skills, you have time for the things you need to do, with time left over for the things you want to do.

Create to-do lists.

To-do lists are a good way to keep track of the things you need to do. Going through the following steps will help you organize and prioritize your tasks—and create great to-do lists.

Step 1. Each day, make a list of all the things you need to do.

Step 2. Rate each item as an A (must do today), B (should do today), or C (want to do today, but it can wait).

Step 3. Take all of the As and rank them in order of importance (1, 2, 3...). Do the same with the Bs and Cs.

Step 4. Rewrite your list with the As at the top (in the order of importance), followed by the Bs and Cs.

Step 5. Cross things off as they get done. At the end of each day, take the tasks that didn't get done and put them on the next day's to-do list.

Wed	
A	1 Study for French test 2 Do math assignment 3 Get TJ's birthday gift
B	1 Do outline for paper 2 Call Jenny
C	1 Do laundry 2 Work on lab report 3 Get haircut

Try it!

Think of four things you need or want to do today, tomorrow, or this week. Rate each as an A, B, or C.

Tips for students who also work

If you have a job when you're in college, time management is especially important. The following are a few tips to help you keep on top of both your school and work responsibilities.

- ▶ **Use time-management tools.** To-do lists, a planner, and a wall and/or phone calendar should be your best friends. These tools can help ensure that nothing falls through the cracks.
- ▶ **Control time-wasters.** Social media, TV, and video games can all be huge time wasters. Try to schedule small chunks of time for these activities, and stick to your schedule.
- ▶ **If you're feeling overwhelmed...** Make a list of everything you're doing and look for things that can be shortened, postponed, or eliminated. Never sacrifice sleep or family time to get everything done.
- ▶ **Take time to unwind.** Make sure to take time for yourself, even if it's just taking a short walk, a hot bath, or playing with a pet.
- ▶ **Trust in your abilities.** Juggling so many responsibilities can be difficult, but you can do this!

ORGANIZATION

Being organized helps your life run more smoothly, saves you time, and makes you feel like you're "on top of things." Organization is crucial for success in college.

Use a planner.

A planner is your most important organizational tool. A planner will help you get your assignments completed on time, and keep track of everything you need to do.

Use your planner to record the following:

- ▶ daily assignments
- ▶ tests and quizzes
- ▶ large assignments
- ▶ work schedule
- ▶ appointments
- ▶ important dates
- ▶ weekly goals
- ▶ deadlines
- ▶ anything else you need to remember

If you've used a planner in the past, what could you have done to make better use of it?

Take organized notes.

Since test questions most often come from material that's been presented in class, having organized class notes to study from will help you do well on tests.

Sample Notes

Key Words	Inventors	History Oct. 10 / p. 12
	Thomas Edison	invented electric light bulb, phonograph, & motion picture camera - had over 1,000 patents / started General Electric
	Alexander Graham Bell	invented telephone in 1876 - age 29 was an inventor, engineer & scientist also invented microphone & metal detector



- ▶ Put the name of the class, the date, and the page number at the top of each page of notes.
- ▶ Put the subject of your notes at the top of the page.
- ▶ Skip lines between topics and only use one side of the paper.
- ▶ Put key words on the left.
- ▶ Don't worry about grammar or punctuation.

Improve your notes by adding key words.

Leave a wide space or margin on the left side of each page. As you're taking notes, listen for **key words** (topics, people, places, events). When you hear a key word, write it in the left-hand margin.

Key Words	Inventors	History Oct. 10 / p. 12
Thomas Edison		
Alexander Graham Bell		

Key words help you organize your thoughts, and they make your notes easier to understand.

Key words can also help you review for a test. Just cover up your notes, look at each key word, and test yourself to see what you can remember about that topic, person, place, or event.

CLASS SUCCESS

When you get the most out of the time you're in class, you have a lot less to learn on your own—which is especially important when you're an adult student with limited free time. Here are some tips to help you get the most out of your classes.

Do every class assignment.

Complete every assignment, regardless of how much it counts towards your final grade—and don't get behind. Once you get behind in a class, it can be very difficult to get caught up.

Learn how to adapt to different instructors.

Part of your education is to learn how to adapt to different personalities and teaching styles. Learn what each instructor expects with regard to attendance, assigned work, and class participation.

Sit in the front of the class.

When you sit in the front, there are fewer distractions, you're able to see what is written and hear what is spoken—and you send a positive message to your instructor.

Participate in class.

Ask and answer questions, and participate in discussions. Your classes will be more interesting and you'll learn more. You will also demonstrate to your instructors that you know the material.

Communicate with your instructors.

Don't hesitate to contact an instructor whenever you have a question, concern, or problem. While most instructors are happy to help, you must initiate the contact.

Eliminate distractions.

Disable your phone and put it away. Also, stay off your laptop unless it's being used in conjunction with the lecture. Consider using an app like *Freedom* or *SelfControl* that blocks the internet and other apps for a period of time.

Take notes.

When you take notes, you don't have time to think about or do anything else. Taking notes therefore helps you stay engaged. And having good notes to study from later is an added bonus.

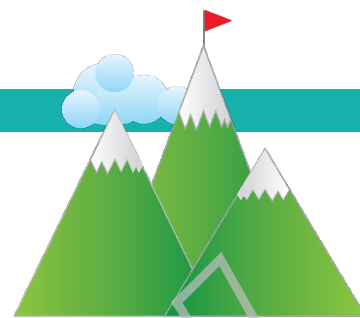
Watch your body language.

Have body language that shows you're engaged and paying attention. If you act interested and engaged, you just may find that you feel more interested and engaged.

Think about your body language as a student. Circle the words you think your instructors might have used to describe you.

daydreamer	bored	disrespectful	friendly	happy	disorganized	tired
hard worker	engaged	attentive	unhappy	anxious	confident	organized

PERSONAL GROWTH



Are you a positive person, or do you have a hard time looking on the bright side of things? Do you keep going when things become difficult, or do you often get discouraged and quit?

Everyone has things they'd like to improve about themselves. Part of being a successful student (and person) means always learning, growing, and working on those parts of you that will help you become happier, healthier, and more resilient. After all, success doesn't just mean getting good grades in school and the career of your dreams—it also means taking care of yourself and being your best you!

Work to become your best you.

Check the boxes that best describe you.

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you generally have a positive approach to learning new things? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you regularly set goals? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you try to limit the amount of time you spend online? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you generally able to control your emotions and behaviors? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have healthy ways to deal with stress? |

Give yourself 2 points for every **Yes** answer. **Your Total** _____

The higher your score, the closer you are to being your best you. Regardless of your score, this section is sure to give you some ideas on how you can create a better you.

To create a better you, what's one thing you would like to work on improving? _____

What can you do to improve this one thing? _____

GROWTH MINDSET

Sometimes your successes, failures, talents, and shortcomings are defined by how you look at them—and by the mindset you have. If you have a growth mindset, you can turn the things you think you can't change into opportunities for growth and discovery!

Fixed Mindset

If you have a fixed mindset, you believe that you either are or aren't good at something. You believe that there are limits to what you can accomplish, and you think it's best to stick with what you know you can do.

Having a fixed mindset can cause you to miss out on a lot of great opportunities. It can make you lack confidence in your ability to succeed, be hesitant to try new things, and afraid to step out of your comfort zone.

Growth Mindset

If you have a growth mindset, you believe that with effort, you can develop and improve your skills and abilities. You also believe that there is no limit to what you can accomplish.

To build a growth mindset:

- ▶ Turn off the fixed mindset voice that tells you you're going to fail.
- ▶ If something doesn't turn out the way you want, instead of getting frustrated or giving up, think about how you can do it differently.
- ▶ Understand the power of the word "yet."

The Power of YET

Once you learn to add the word "yet" to your thoughts, all kinds of things become possible. When you feel frustrated because something isn't going well, or you can't get something quite right, adding the word "yet" reminds you to be patient, stay hopeful, and keep at it.

Complete the following three sentences.

I'm not very good at _____

I don't have the skills to _____

I'm not able to _____

Now, go back and add the word "yet" to the end of each sentence.

See how adding the word "yet" makes all the difference!

SOFT SKILLS

Soft skills are a combination of people skills, social skills, and communication skills. Soft skills also include character traits, like having a good work ethic and positive attitude. One soft skill college students need is adaptability—this skill is especially important for adult students going back to school.

Adaptability

Being adaptable means being flexible and keeping an open mind. Adaptability allows you to accept things that are new or challenging without resistance or fear. It also means that you're able to change your behavior and adapt to new situations. *Here are a few things you can do to help you be more adaptable.*

- ▶ **Be open-minded.** Listen to the ideas of others and be willing to change your thinking when presented with new information or a different perspective.
- ▶ **Go with the flow.** Things often don't go exactly as they're planned. When this happens, try to relax, accept that the situation has changed, and go with the flow.
- ▶ **Step out of your comfort zone.** Trying new things and putting yourself in new situations helps you grow. It also makes it much easier for you to adapt to change in the future.

How adaptable are you?

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	Do you often get upset if plans fall through or change?
<input type="checkbox"/>	<input type="checkbox"/>	Do you have a hard time stepping out of your comfort zone?
<input type="checkbox"/>	<input type="checkbox"/>	Do you frequently not try something because you're afraid you will fail?
<input type="checkbox"/>	<input type="checkbox"/>	Do you have a difficult time thinking ahead or planning for the future?
<input type="checkbox"/>	<input type="checkbox"/>	Do you have a hard time with change?
<input type="checkbox"/>	<input type="checkbox"/>	Do you have a difficult time seeing other people's perspectives?

Give yourself 1 point for every **No**. **Your Score** _____

5-6 points: You're probably pretty adaptable. Keep it up!

3-4 points: You likely have some difficulty adapting to new situations. Try to be more open to change.

0-2 points: Dealing with change is likely a struggle for you. You'll be a lot less stressed and have a wider variety of experiences if you work on being more adaptable.

YOUR GOALS FOR THE FUTURE

The best way to prepare for a bright future is to set some academic and personal goals.

Goals help you determine where you want to go and what you want to accomplish. They give you focus, direction, and purpose. Having a goal also helps you determine a plan of action. For example, if your goal is to get an internship, there are specific things you need to do in order to achieve your goal.

Set short-term and long-term SMART goals.

While goals can be **short-term** (get a B on your math test) or **long-term** (graduate with a 3.0 GPA), every goal should be **SMART**: **S**pecific, **M**easurable, **A**ction-oriented, **R**ealistic, and **T**ime-bound. As you go about your daily tasks, try to keep in mind how your daily actions contribute to your future goals.

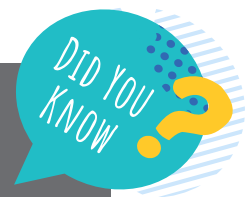
Write down an education or career goal you have.

List some specific things you will do to help you achieve this goal.

Write one short-term or long-term personal goal.


List some specific things you will do to help you achieve this goal.

It's been proven that you are more likely to achieve goals that have been written down.



NOTES

Preview



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