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CHAPTER ONE

COLLEGE SELECTION AND ADMISSIONS PROCESS

SO YOU ARE GRADUATING!

You are among the more than 2.5 million college-bound students who are excited and bewildered about choosing a college. Hopefully, this handbook will get you started in your search for a college.

There are probably many colleges that will meet your needs and allow you to flourish both personally and academically. It will take time and effort on your part to locate them.

Each college has its own personality and the best way to get the “feel” of a college is to visit the campus. (Most colleges suggest that you visit during the weekday to get the true feeling of campus life on a normal day.) How do you feel there? Do you feel as if you fit in or do you feel out of place? **The feeling you get upon visiting the campus will be an invaluable indication of whether or not you should attend.**

WHY ARE YOU GOING TO COLLEGE?

Any search for the right college must begin with a close look at yourself. Think about the following questions: Are you a good student? Average? Below average? What are your strongest subjects? Weakest? Do you like a very competitive atmosphere or a more relaxed one? What extracurricular activities are important to you? Fraternity or sorority life? Winning athletic programs? Religious activities? Do you want to be near family and friends or venture afar? Do you want to stay in Mississippi or the South? Do you want a small or large college?

ADMISSIONS POLICY

College Admissions: Predicting Your Chances

What are your chances of being accepted at the college or colleges you prefer? Your chances of being admitted to a particular college depend on the type of institution you are considering.

On the chart below is a general description of college admissions policies. Read on for more information regarding standards for admission.

Description of Admissions Policy	Typical Test Score Averages Reported By Colleges	
	Typical SAT Total Score (V+M) Average	Typical ACT Composite Score Average
OPEN (all high school graduates accepted to limit of capacity)	750 - 900	18-21
LIBERAL (some accepted freshman from lower half of high school graduating class)	800-950	18-23
TRADITIONAL (all accepted freshman in top 50% of high school graduating class)	850-1000	20-24
SELECTIVE (majority of accepted freshman in top 25% of high school graduating class)	950-110	22-27
HIGHLY SELECTIVE (majority of accepted freshman in top 10% of high school graduating class)	1100-1300	28-31

Most colleges fall into one of three categories of accessibility:

Open to Liberal - These accept virtually all interested students who meet the minimum requirements and have a high school degree or its equivalent. Some open admissions institutions have selective requirements for specific programs such as nursing, engineering, and architecture. These colleges report accepting 96 percent of their applicants.

Traditional to Selective - These colleges offer admission to all or most applicants who meet their explicit requirements. The requirements may vary widely from college to college and may be extremely rigorous, but you can be fairly sure of admission if you meet their specifications. The vast majority of colleges in this country classify themselves as "selective." Most of the colleges in Mississippi are considered Liberal or Traditional in the admissions policies.

Highly Selective or Competitive - Even with straight A's and meeting all other academic requirements will not guarantee you admission to these colleges. On the average, competitive colleges offer admission to about 56 percent of their applicants. In the face of such odds, you would be wise to apply to more than one college. Usually, final admissions decisions are made on the basis of extra-curricular achievements and other subjective criteria. Even students near the top of their own high school class may be "just average" among students at a highly selective college.

FACTORS IN ADMISSION

Factors mentioned most frequently by colleges as playing an important role in their admissions decisions are academic performance in high school (as indicated by school grade point average or class rank), test scores, pattern and difficulty of high school subjects completed, recommendations and personal qualifications (such as motivation, special skills or abilities), leadership capabilities, community or church involvement and good moral character. Compare your own achievements in these areas with the colleges' stated requirements. **The contact you have with an admissions officer through your interview, essay and recommendations can increase your chances of being admitted to an institution.**

After deciding on specific colleges, you should obtain information and application forms checking for any deadlines for applications. Most of the colleges in Mississippi have put their applications on-line and prefer for students to utilize the internet to complete their applications. The colleges that do not have on-line applications will be more than happy to send by mail. Timing is important for admissions to the more selective out-of-state colleges; therefore, applications should be filed early in the senior year.

The Major Factors:

GRADES

Admissions offices admit that generally this is the single most important item for they are concerned not only with ability, but also with the student's proven academic success and motivation.

ACADEMIC COURSE LOAD

The quality of your curriculum and its level of difficulty are of major importance in gaining admission to selective colleges. The course of study you wish to pursue in college will determine specific requirements needed, but generally colleges prefer to see courses in the basics: English, math, science, history and foreign languages. Specialization can wait for college.

GRADE POINT AVERAGE

Your GPA is based on numerical grades in all subjects except music, band, resource, and PE. Your own high school may calculate both a weighted and un-weighted GPA which each of the colleges you apply to calculates another based on what courses they consider most important. They may exclude courses such as music, band, and PE and may not allow additional weight for certain courses. The weight is shown in the cumulative GPA. Weight is also shown in the final numerical grade of the courses listed on transcript. **ASK YOUR COUNSELOR'S OFFICE FOR A LIST OF COURSES THAT ARE WEIGHTED.**

STANDARDIZED TEST SCORES

Most colleges require applicants to take at least one of the two major national tests for admission or placement purposes. These tests are the SAT and the ACT. These are given at stated times during the year at the testing centers in this area. Generally, the SAT is required by more selective independent schools and many out-of-state colleges and the ACT by state universities. The requirement for state colleges is a composite score of 18 on the ACT. Both of these tests will be administered throughout the school year. On-line registration is available for both the SAT (collegeboard.com) and the ACT(actstudent.org). Registration forms are also available in your counselor's office.

Other Important Factors:

EXTRACURRICULAR ACTIVITIES

Honors received in the school or community should be listed on the application or included in a resume.

SPECIAL TALENTS

Talents and strong interests in areas from athletics to student government to fine arts can be an asset in the admissions process. Colleges generally look for excellence in some other endeavor in order to create a "well-rounded" freshman class. The changing internal priorities of a given college necessitate making admission decisions to achieve institutional goals. For example, did a new science wing create pressure for more chemistry, biology and physics majors or did the majority of the orchestra's wind instrument players graduate or did the ratio of women to men get too high? You don't know from year to year what a particular college seeks, but you can improve your chances of acceptance.

QUALITY COMMITMENTS

A strong impact results from quality involvements rather than a proliferation of "joinings" and transient interests. You should choose an activity in which you can excel or show strong leadership ability. Not everyone can be class president or the star football player, but you can be dedicated to writing poetry, or volunteering extra time at the hospital or home for the elderly or making the best busboy/hostess that your employer has in his establishment.

OUTSTANDING INTERVIEW

Many colleges require or recommend an interview of all or some of their applicants. Whether required or not, an interview is a great opportunity to make a case for yourself and your particular strengths. An interview also is a good opportunity to find out about a college. An on-campus interview with an admissions officer is best, but most colleges will arrange for you to be interviewed by an alumnus or alumna near your home if you live far from the college. If you do have an interview, come prepared with questions which show you have some knowledge of the school and will reflect positively on your thoughtfulness.

GOOD ESSAY

The essay is the **single most important element** of the application that you can use to influence directly the committee's perception of you. If you see yourself as an aspiring journalist, you can use the essay to accomplish that goal. If you want to be perceived as a sensitive, reflective type, your essay's topic (and mechanics) should reflect that. Essays have grown increasingly more important in the admission process especially with the more competitive colleges, which have large numbers of candidates with impressive academic credentials.

ALUMNI

Relatives or other noteworthy alumni can be influential in some cases.

ATHLETIC ABILITY

Certainly, superior athletic ability can be an asset. Even Harvard would confess to taking a student who otherwise would not be admitted if he weren't an outstanding hockey player!

GEOGRAPHY

Most colleges like a diversified group of freshmen and the fact that you're from the South may enhance your chances of admission in a given year.

DEGREE OF INTEREST

Sometimes being aggressive (but not obnoxious) in your pursuit to gain admission to a certain college can be flattering and make the admissions committee remember you! Schools like to admit people who will enroll, though that alone won't get you in. Remember, the cumulative impact of all the admissions factors is decisive. While a single severely deficient factor may prevent your admission, a single outstanding one will not generally assure it. College admissions officers make a strong effort to weigh all factors and to base their decisions on a holistic view of the applicant and his relationship to the kind of student body the college would like to assemble. Moreover, admissions folders are generally read by a number of persons and decisions are generally made by consensus.

TIME TABLE FOR COLLEGE ADMISSIONS

Calendar for Junior Year

SEPTEMBER

	1. Buy a notebook to use for college information during the next two years so you will have everything in one place.
	2. Schedule time with your parents to begin talking seriously about college plans. (Consider: tuition costs, location, size of college, liberal arts or technical emphasis, coed or single-sex, social life, public or private.) Jot down preferences in your notebook.
	3. Check with your counselor's office, the library, and college Websites for information to help you in your search.
	4. Sign-up for the PSAT(Preliminary Scholastic Aptitude Test).

OCTOBER

	1. Take the PSAT. These test scores are used by the National Merit Scholarship Corporation to identify students who qualify for recognition in its scholarship competitions as well as by your high school for guidance purposes.
	2. Attend meetings with the college representatives who visit your school.
	3. Prepare a preliminary list of what you think you would like to study and do in college. List these in order of importance to you. Review and revise the list from time to time as you explore colleges in greater depth.

NOVEMBER

	1. If you haven't already, obtain a Social Security number to apply for college, financial aid and jobs. Contact your local Social Security Administration office for an application and instructions (look under "C.I.S. Government" in the phone book).
	2. Call or email the admissions offices that you are interested in and ask for materials.

DECEMBER

	1. PSAT scores arrive the end of the month (To change a PSAT score into a SAT score, add a zero and it will probably be within 50 points. Use the information in the "Report of Student Answers" and "About Your PSAT/NMSQT Scores" to help you better understand your scores and to prepare for the Scholastic Aptitude Test (SAT).
	2. You now know your PSAT scores. You also have an idea of what general requirements you want in a college. Next step: consult college guidebooks to match your qualifications with the college admissions requirements.

JANUARY

	1. Start thinking about an interesting summer job or travel experience, especially ones that shows your independence
	2. As the college materials arrive, study them and list pros and cons for each in your college notebook.
	3. Study the college catalogs thoroughly. There is a wealth of information there. (Record any questions that you have in your notebook to be answered later.)

FEBRUARY

	1. Question and talk more with parents and counselors, local college representatives, alumni,
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	current students, and anyone with personal knowledge of the colleges on your list.
	2. Prepare for March SATs and April ACTs by reading SAT and ACT review books and start studying <i>Taking the SAT</i> . Your best and most economical approach to test prep may be to take practice tests, grade them, determine your weaknesses, study to improve those areas, and repeat. See beginning of page 24 for more information (available in bookstores) on admission tests and preparing for them. Six weeks after the test, you will receive "Your Student Report," a booklet explaining your scores.

MARCH

	1. Keep talking and asking questions. Most college students will be home for spring vacation, so this is a good time to find answers to some of your college questions.
	2. Take SAT (Scholastic Aptitude Test)
	3. Register for April ACT.
	4. Tour college campuses.

APRIL

	1. Receive SAT scores.
	2. Compare your SAT scores with the colleges of your choice. Use college catalogs and the various college guides.
	3. Register for the June ACT and SAT or College Board Achievement Tests.

MAY

	1. Take ACT and SAT the first week in May. Note that European History and Work Cultures, Hebrew, Latin and Russian are given only in December and May.
	2. SAT and AP are given this month also.
	3. Make summer college visits and/or interview appointments.

JUNE

	1. Begin thinking about possible answers to interview questions.
	2. Practice interview by learning how to sell yourself and your special qualifications: track star, student government officer, interesting hobby, fantastic summer experience. (In a subtle way, of course.) Study up on the schools where you will interview to help make sure you ask good questions.
	3. SAT and ACT may be taken again the first week in June. Achievement Test scores arrive.

JULY

	1. Receive May and June ACT, SAT and AP results.
	2. Enjoy your summer.
	3. Forget about college for one month unless you choose to make some college visits now. It's an opportune time because the admissions offices are not as busy as they will be later in the fall, although your view of campus will not be as complete and realistic as it would be on a weekday during a regular semester

AUGUST

	1. Narrow list of colleges down to the five or six you want to visit (not previously visited) and call for a visit and/or interview appointments for the fall. Be mindful of including schools to which you have a good shot at admissions. Every college should readily provide information about what it takes to get admitted.
	2. Decide when you want to take college trips and in what order you wish to visit the colleges.

	3. Call each college admissions office and request interview appointment. Be sure to record (a) date and time, (b) location of admissions office on campus, (c) name of nearest motel if parents are going. You might also ask if the college will confirm your appointment by mail and what the times are for the college tours.
	4. With parents or friends, plan the rest of your trip and make necessary travel and hotel reservations.

Calendar for Senior Year

SEPTEMBER

	1. If you have not already done so, obtain the catalog, application forms and financial aid information from a college that interests you, write to its director of admissions. Analyze application instructions to see what information is required and all due dates. You may have to submit admissions test scores, Achievement Test scores, essay, application form, recommendations and a financial aid application form.
	2. Plan to take required admissions tests at least six to eight weeks before you must submit scores.
	3. If you cannot afford to pay a college's nonrefundable application fee, write to its director of admissions to request a fee waiver. A copy of proof that you received a waiver of the fee for taking the ACT or SAT will be very helpful in making your case.
	4. Register for October ACT and November SAT.

OCTOBER

	1. Take yet another college trip if necessary.
	2. Decide on your final college choices and application procedures. Decide on four or five, and don't forget to include one or two you are certain to be admitted to.
	3. Take ACT.
	4. Get your materials due for early decisions applications by mid-month for deadlines of Nov. 1 or Nov. 15. Be sure your teacher who is writing your recommendation letter knows about the application deadline, too. Give teachers and others writing recommendations at least two weeks notice. Ask them to return their recommendation letter to the counselor's office. Ask your teachers if they will write recommendation letters, if required by your applications.
	5. Fill out early decision applications and mail to college by Oct. 25 for a Nov. 1 deadline.
	6. Take college trip. List impressions of each college immediately in your notebook.

NOVEMBER

	1. Nov. 1 - Nov. 15: Deadline for most early decision applications.
	2. SAT to be taken around the first week in November; Achievement Tests given then, also.
	3. Regular decision applicants give recommendation forms to teachers, including a stamped envelope addressed to the college.
	4. Begin to fill out applications.
	5. Register for Dec. ACT, if taking.

DECEMBER

	1. In early Dec. Achievement Tests may be taken. (Only date that the English Composition with essay is offered.) SAT is also administered at the same time.
	2. November SAT scores are received around Dec. 15.
	3. Notification of some early decision candidates - Dec. 15.
	4. Use your Christmas vacation time to finish your applications and mail before January.

JANUARY

	1. Complete on-line FAFSA. Proper application via regular mail is also accepted, but will be processed more slowly.
	2. SAT and Achievement Tests are given around the third week in January
	3. Mail scholarship forms. Most scholarship form deadlines are February 1 st , so send off the applications by January 25 th . DO NOT WAIT UNTIL THE LAST MINUTE, PLEASE!!

FEBRUARY

	1. Send any relevant or extra material to college admissions office (recent honors, etc).
	2. Men who are 18 years old or over must prove draft registration in order to receive federal financial aid. Register on-line with the Selective Service at www.sss.gov .

MARCH

	1. Spring vacation
	2. Some college decisions may arrive

APRIL

	1. Application deadlines for many colleges occur in April
	2. Most selective colleges start to announce their decisions this month. If you are accepted at more than one college, you must decide which one is best for you. Talk it over with your parents, counselor, & others.
	3. Carefully choose your college, write a letter of acceptance and enclose a deposit.
	4. Notify your counselor's office of scholarship offers and acceptances.
	5. You should have until May 1, if you need it, to choose from all offers of admission and financial aid. No college should pressure you to decide prior to that, especially by withdrawing a scholarship offer before May 1 st .

MAY

	1. May is the deadline for you to notify colleges of your decision. It is very important that you send a letter of acceptance to your college as well as a letter to those colleges that you applied to that you are not going to attend in order to open a space for another student.
	2. Take AP exams.
	3. Go by your counselor's office to fill out a final transcript request form.
	4. Notify your counselor's office of scholarship offers & acceptances.
	5. If you are "wait-listed" by a college and intend to enroll if accepted, call, visit, or write to the director of admissions to state your intention and to ask how you might strengthen your application. Recent evidence of notable academic or other achievements may help.

COLLEGE ADMISSION TESTS

The basic steps to follow are similar for ACT and SAT except that the writing test is always included with the SAT.

1. Find out which test is preferred or required by each of the colleges you are considering. **Take the test at least one time in your junior year.** You may not want to pay to register for the ACT writing exam unless you are certain you will attend a school that does not require it. Check to see if the schools you are interested in require it. **You will need your school's College Board Code (sometimes referred to as the CEEB code or SAT/ACT code) to register for these tests. Ask your school counselor for this code.**
2. Register for the desired test on-line about 6 weeks before one of its national test dates. **To register on-line, go to www.collegeboard.com (for the SAT) and www.actstudent.org.**
3. After registering, you will be sent an admission ticket, which you must take with you to your test center on the day of the test. You must take another form of identification, pencils, watch, acceptable calculator, and snacks if permitted.
4. The tests, which last about 3-4 hours, are given on Saturday mornings at the test center you select.
5. About 5-6 weeks after the test, copies of your results will be sent to you or your high school and to colleges and scholarship agencies **you listed**. You may request additional score reports for a fee.

THE ACT

The ACT Assessment (The American College Testing Program, Iowa City, Iowa 52243) includes four tests - English, mathematics, reading, natural sciences - designed to measure current level of educational development and ability to perform tasks frequently required in college course work. You may opt to take the writing portion as well. Some colleges require this. The ACT Assessment also includes an Interest Inventory to help you compare your interests with those of students who have completed various college majors and identify groups of jobs (job families) you may want to explore. The Student Profile Section lets you describe to colleges some of your accomplishments, plans and needs to colleges.

The ACT composite score ranges from 1 to 36 with 36 being the highest one can score. Your writing score will range from 2-12 and will not affect your ACT composite.

THE SAT

Individual colleges may require only the SAT, or the SAT in combination with one or more specific achievement tests. The SAT will include sections on Critical Reading, Math, and Writing. The Critical Reading section, formerly known as the verbal section, will include short and long reading passages. The Math section will include topics from third-year college-

preparatory math, such as exponential growth, absolute value, functional notation, and negative and fractional exponents. Greater emphasis will be placed on other topics such as linear functions and scatter plots.

Students are asked to write an essay that requires them to take a position on an issue and use examples to support their position. It's similar to the type of on-demand writing required on college tests. Multiple-choice questions test the student's ability to identify sentence errors, improve sentences, and improve paragraphs.

The test time for the SAT is 3 hours and 45 minutes. Students have 60 minutes for the new writing section (which is in the first section of the test), 70 minutes each for critical reading and math, and a 25 minute variable section.

The SAT has three scores in writing, math, and critical reading, each on the 200-800 scale. You will also receive two writing sub-scores; a score of 20-80 for the multiple-choice questions and a score of 2-12 for the essay. **SCORES ARE AVAILABLE ONLINE ABOUT 16 DAYS AFTER THE TEST DATE.**

GUESSING: There is a $\frac{1}{4}$ point penalty for every wrong answer. If you can eliminate 1, preferably 2 of the choices, by all means guess. Otherwise you should omit the question.

****It is advisable to take practice tests on-line!****

APPLICATION PROCEDURES

1. OBTAIN AN APPLICATION

After you have decided on the colleges where you wish to apply, simply apply on-line or write the admissions office for an application form. Many colleges now prefer on-line applications.

2. APPLICATION FORM

Follow the college's instructions carefully. **Make sure you know what you must supply and when it must reach the college.**

- Type your forms, if possible. Neatness counts!
- Complete the entire application - don't leave questions blank.
- Adhere to deadlines. Check with each college to which you are applying and make note of any deadlines. Most deadlines are for postmarks, but never assume this.
- Depending on the college to which you are applying, you may need to send in:
(1) letters of recommendation, (2) a personal essay, (3) high school transcript and (4) interview with a college admissions officer or a local alumnus.

3. APPLICATION FEE

Most colleges charge an application fee, usually non-refundable even if your application is rejected. Many colleges will waive this fee for applicants who can show a significant financial need. A copy of a waiver of the fee for taking the ACT or SAT may be enough to get the college to waive your application fee.

4. **TRANSCRIPT**

You will receive requests from colleges for your secondary school transcript. The transcript, beginning with ninth grade, is a list of the courses you have taken, grades you have made in each and in many cases, your test scores. In compliance with federal law, your counselor's office cannot send your transcript to a college without your or your parent's permission. You must request that it be sent to the colleges you are applying to.

5. **HOUSING**

Many colleges require freshmen to live on campus. Housing information will be available on the college's website or in their application packet. The housing forms are entirely different and separate applications from the applications for admission. Housing on college campuses is usually in great demand; therefore, you need to get your housing application in as early as possible. You may be required to gain admission before applying for housing.

6. **RECOMMENDATIONS**

Choose your recommenders carefully. Make a list of the adults outside of your immediate family who have spent time with you and know you best as a person. The most important thing about the people you put on this list is not what they do or how you know them, but how much they can say about you from their own personal experience.

The best letters of recommendation include examples, anecdotes and illustrations of the qualities the writer is describing. To describe a student as "conscientious and dependable" is not sufficient. Such a vague statement must be illustrated with specific achievements.

Many recommendation forms have blanks for you to complete before you give them to your recommender. Make sure that you do everything the forms require and that you have sent in your application.

Watch the deadline. Get your forms to your recommender **at least two to three weeks** before the deadline. **Provide a stamped envelope with the address on it.**

How can you remind your recommenders without making it sound as if you think they are going to forget? Send a short note one or two weeks before the deadline thanking each recommender for writing your letter. The recommender who has already written the letter will appreciate this thank you. The one who hasn't will be reminded!

Once you have received your acceptances and rejections, it is polite to let your recommenders know what happened and what choice you have made. They had a hand in helping you and have a friendly interest in your decision. Very often, they will be as proud of you as you are of yourself!

7. **ESSAY**

Don't use your essay to repeat information that appears elsewhere in the application. Expound on it, explain it, draw lessons from it, but don't repeat it! If in your list of extracurricular activities you explain that you were youth coordinator of your local congressman's campaign, don't include that fact in your essay. For example, if you want to discuss a particular aspect of the campaign and what it meant to you, that's fine. But don't be trivial and don't be repetitious. Read the aim or purpose statement in the college catalog before beginning your essay. This can provide valuable information in framing the tone of your essay.

RECOMMENDED RECORDS TO KEEP

1. ACT & SAT Test registration numbers (printed on the admission tickets)
2. ACT & SAT, AP score reports
4. A copy of your transcript of grades during high school
5. The work copy of the Financial Aid Forms or applications
6. The FAFSA form
7. Copies of all correspondence sent to or received from schools. Keep a folder for each institution
8. Credit card receipts, cancelled checks or money orders
9. Admission tickets to tests and correction forms (in case you need to make a correction up to the day of the test)

CHAPTER TWO

FINANCIAL AID AND SCHOLARSHIPS

Millions of students receive financial aid to help them continue their education. You do not have to be poor to qualify for financial aid, because aid is based on what you and your family are able to pay. Even students from families with high incomes are often eligible for aid, especially at higher-cost colleges.

Remember, the only way to know for sure if you're eligible for financial aid is to apply for aid. And if you think you will need outside help, your chances of getting it are best if you apply the right way at the right time.

****It is strongly recommended for all families to complete the **Free Application for Federal Student Aid (FAFSA):**** The Federal Government will process this form free of charge. Almost every college or university requires this form. It asks families to supply information about their income and assets and is most easily filled out using a completed tax return (questions will refer to specific lines of the 1040 or 1040A). The FAFSA will be available in early January of the senior year and may be filled out electronically at www.fafsa.ed.gov.

TYPES OF AID AVAILABLE

Grants or Scholarships - These are types of aid that do not have to be repaid (sometimes called gift aid).

Loans - These usually have low interest rates and must be repaid, but generally only after you have graduated or left college.

Student Employment - This can be a job that the college finds for you or work you find on your own that is funded through a financial aid program.

Financial aid can come from several different sources: the federal government, state government, colleges themselves, and a wide variety of private organizations and scholarship programs.

SOURCES OF FINANCIAL AID

The major financial aid programs are described here:

1. **Institutional Funds** - Most colleges have their own scholarships or grants as well as loan and work programs funded from endowments and operations budgets. Most colleges will require you to file a separate application for scholarships. Your counselor's office will have many of the state college applications or you may be asked to apply on-line, but ask the college financial aid officer if the one form will be sufficient in applying for all the scholarships available.

2. **Parent Loan Program** - The federally sponsored Parent Loans for Undergraduate Students (PLUS) allows parents of students to borrow money to help with their children's college costs.
3. **Campus-based aid** - There are three major federal programs that are campus-based, that is, directly administered by colleges. Nearly all colleges participate in these programs.
 - A. Supplemental Educational Opportunity Grant Program (SEOG) provides grants of up to \$2,000.00 for students with financial need.
 - B. Perkins Loan provides loans for students with demonstrated need. No interest is paid while you are enrolled in college. When you leave college, you must repay with a specified percentage of interest.
 - C. College Work-Study Program (CWSP) provides jobs for students with demonstrated need.

Colleges may also administer some other federal programs, including ones to assist students who enter nursing and other health programs.
4. **Stafford Loan** - The federally sponsored Guaranteed Student Loan Program (GSL) is an important source of loan funds. These loans are made primarily by banks, savings and loan associations and credit unions, but some colleges are also lenders. The federal government pays the full interest on these loans while you are enrolled in college. When you graduate or leave a college, you must begin repaying the loan with interest.
5. **Pell (Basic) Grants** - The federal government also sponsors the Pell Grant program. These grants may be as high as \$1,800 although the maximum may vary from year to year depending on the level set by Congress. The grants are based on your family's financial circumstances and may be used at the college of your choice.
6. **Federal programs** - Please note that financial aid programs listed here as sponsored by the federal government may be changed or eliminated by legislation pending in Congress; therefore, are subject to change each year.
7. **State funds** - All states have scholarship or grant programs to help you attend the college of your choice. The regulations and application procedures for these programs vary from state to state. State programs will be available only to residents of the particular state.
8. **Community funds and other sources** - Financial aid is also provided by community agencies, foundations, corporations, unions, religious organizations, clubs, and civic, cultural and fraternal groups. Need is usually considered, but other factors may be taken into account in determining a student's eligibility. The **Need a Lift** book is a wonderful resource on scholarships and financial aid in Mississippi.

STEPS IN APPLYING FOR FINANCIAL AID

1. **Determine institutional costs** - Information about college expenses can be obtained from the college financial aid office, admissions office, college catalog or directory. Don't eliminate any college right away because of high costs ... look carefully at financial aid and find out what you may be offered.
2. **Apply for admission** - Before a student's chances for aid can be determined, most colleges require that you be admitted. Keep in mind all the deadline dates.
3. **Secure the necessary forms** – Besides admission, there are usually at least two forms required in the aid process: a **college financial aid application form** and a **need analysis form**. Two organizations, the American College Testing Program and the College Scholarship Service, handle the family financial need analysis nationally for schools requiring a form other than the FAFSA. You will need to ask the admissions office or financial aid office if they prefer that you file the Financial Aid Form (FAF) with the College Scholarship Service (CSS) or the Family Financial Statement (FFS) with the American College Testing Program (ACT) or if the free federal form (FAFSA) will be enough. These forms may be obtained from your counselor's office or from the college financial aid office.

Some colleges require only the information you report on the FAF or the FFS or the FAFSA. Others require you to file their own financial aid application in addition to the FAF, the FFS, or the FAFSA. Be sure you know which forms the colleges you like want you to file.

If you are looking for state aid, some states want you to use the FAF or the FFS or the FAFSA. Others require special state applications. Special programs usually have their own applications and requirements. It's up to you to find out which forms are necessary.

4. **Plan a time when you can spend several hours on your applications.** If you are a dependent of your parents, you should plan the time when they can work with you.
5. You will need a copy of your parent or guardian's most recent income tax return in order to fill out a needs analysis form. It will be best if the income tax form is from the year immediately preceding the fall you plan to enroll in college.
6. **Carefully follow the instructions** for filling out your need analysis form. Make sure your answers are complete and correct. Read the information on financial aid carefully. Deadlines are very important, since limited funds are allocated on a first-come first-served basis. The need analysis service calculates how much you and your family can pay for education and sends results to your college choices. The amount of aid you need depends on how much a particular college costs and your expected family contribution.
7. **Apply on-line or mail your completed need analysis form** as soon as possible after January 1 of your senior year. Send the form for processing at least four weeks before the earliest financial aid deadlines set by the colleges, state scholarship programs or other grant programs for which you may be eligible. On-line forms will be processed more quickly than paper ones.

8. **Review the acknowledgment you receive** after submitting your need analysis form. Make certain that all colleges and programs you indicated are correct on the acknowledgment. Respond promptly to any request for additional information.
9. **Check to see if other financial aid forms are required** by the colleges to which you are applying. Complete the forms as early as possible and return them to the college.
10. **If you think you may be eligible for aid** through the Veterans Administration, the Social Security Administration or a vocational rehabilitation or other social service agency, contact the nearest office for information.
11. **Determine how payments from each aid source will be made to you.** Generally payment of financial aid is made at the time you enroll or simply deducted from your fees at the time of enrollment. Find out if there are additional procedures or forms to file in order to receive the aid.
12. **Pay close attention to award letters.** Notify the college whose offer you are accepting, and inform the other colleges of your decision so that the financial aid reserved for you can be freed for other applicants. If you also receive aid notices from the state or federal programs, read them carefully and be sure to follow any directions they contain so that you can be certain of getting your aid.
13. **Explore alternatives.** If the college of your choice cannot provide you with enough aid to meet your full financial need or if your family cannot contribute what is expected, you may want to consider borrowing. Learn about loans - the interest rates, repayment schedules, and other terms and conditions - before you apply. Government-sponsored loans, such as the Guaranteed Student Loan Programs, usually have the lowest interest rates and the most flexible repayment arrangements. If you do apply for a Guaranteed Student Loan, give yourself enough time (at least six weeks) to have the loan papers processed.

FINANCIAL AID AND SCHOLARSHIP INTERNET RESOURCES

College Board Online: www.collegeboard.com Best authority on CSS Profile and the SAT... excellent/useful EXPAN database with ability to search for colleges based on up to 6 criteria...monthly calendar for students and parents...getting the most of your high school experience...list of loans sources with descriptions...financial aid calculators for students and parents...over 300 applications online...testing information...essay critiquing services...lists of available publications

FastWeb: www.fastweb.com Excellent private scholarship/grant search vehicle

FAFSA: www.fafsa.edu

Finaid.org: www.finaid.org The ultimate guide to financial aid resources

Nellie Mae: www.nelliemae.org Nonprofit provider of education loans

Sallie Mae: www.salliemae.com Financial aid calculators...how to find, compare and manage loans

US Department of Education: www.ed.gov/prog_info/SFA/StudentGuide

ROTC: good source of information regarding ROTC scholarships

Army: www.armyrotc.com, **Navy:** www.navy.com, **Air Force:** www.afloats.af.mil/rotc.htm

SCHOLARSHIPS

There are basically two types of merit based scholarships: (1) Academic and (2) Service. Academic scholarships recognize and reward past achievements; service scholarships require participation in an area such as athletics, band, and theatre.

1. Academic

To be eligible for academic scholarships, you must usually be accepted or enrolled at the institution offering them. Each college administers its merit scholarships differently; therefore, you must check with each of the financial aid offices of the colleges to which you are applying.

Many of the state colleges in Mississippi will award scholarships based on the ACT composite score and high school grade point average. Naturally the higher the ACT composite score the higher the award, but, again, this varies with the different colleges. Most of the state universities will offer monetary awards with an ACT composite of 28 or above. A few of the state colleges will grant college credit in subject areas with certain ACT subscores. You may have a 25 in English and get 3 hours toward freshman English.

Many departments award their own scholarships! Journalism, engineering, music, pre-med, nursing, band, School of Business, political science, etc. If you feel you could qualify for such scholarships, don't hesitate to ask the Financial Aid Office or the department chairman in your area of study.

2. Service (Athletic, Fine Arts, ROTC)

While service scholarships recognize a student's special talent, they also require that the student participate in an activity such as football, basketball, baseball, softball, tennis, women's soccer, etc.

The good news is, the money available is no longer limited to football, basketball and baseball. Many Mississippi colleges now offer awards in tennis, cross country, golf, track and field, softball, soccer and even volleyball. At many selective colleges there are no such scholarships, but athletic ability is factored into the admission decision.

Many students, it seems, make the mistake of looking for a service scholarship independent of their search for a college to attend - as if it were an afterthought. That is poor strategy. The search for a service scholarship should instead be coordinated with the overall process of picking a school. You should have the lines of communication open with your high school coaches, band/choir directors, etc because more so than anyone else, they can open the door for you to a college recruiter.

The colleges keep files on young talent through various scouting reports. Many schools will send out questionnaires to potential prospects, asking them general questions about their physical attributes and their athletic background.

The point can't be overemphasized that a high school coach, band/choir director is crucial to the whole process of winning a scholarship. Many times, a college will go directly to your high school coach or band/choir director for information about your ability and interests.

If you are interested in a certain college, a letter from you with a brief resume is a good starting point. The resume should have all pertinent data, including such things as your grade-point average, ACT or SAT scores, the sports you play or band/choir activities, awards and honors received, personal statistics and references. Where appropriate, you should include pertinent information of past accomplishments. Later in your senior year you could mail tapes to prospective colleges.

*See appendix for sample letter and resume.

You can go to www.ncaa.org to get information on Rules and Eligibility. To get information on your school's approved core courses, follow the instructions below:

- Go to www.ncaa.org, Click on "Rules and Eligibility", Click on "Initial-Eligibility of Clearinghouse", Click on "High-school's List of Approved Core Course", Input your six-digit code and then click on "Submit Query"

FINANCIAL AID OFFICE NUMBERS FOR MISSISSIPPI SCHOOLS

IHL SCHOOLS

Alcorn State University – 601-877-6190 www.alcorn.edu

Delta State University – 662-846-4670 www.deltastate.edu

Jackson State University – 601-979-2227 www.jsums.edu

Mississippi State University – 662-325-2450 www.msstate.edu

Mississippi University for Women – 662-329-7114 www.muw.edu

Mississippi Valley State University – 662-254-3338 www.mvsu.edu

University of Mississippi – 662-915-7175 www.olemiss.edu

University of Mississippi Medical Center – 601-984-1117 www.umc.edu

University of Southern Mississippi – 601-266-4774 www.usm.edu

PRIVATE COLLEGES

Belhaven College – 601-968-5933 www.belhaven.edu

Blue Mountain College – 662-685-4771 ext. 141 www.bmc.edu

Magnolia Bible College – 662-289-3658 www.magnolia.edu

Millsaps College – 601-974-1220 www.millsaps.edu

Mississippi College – 601-925-3212 www.mc.edu

Rust College – 662-252-8000 ext 4062 www.rustcollege.edu

Southeastern Baptist College – 601-426-6346

Wesley Biblical Seminary – 601-366-8880 ext 110 www.wbs.edu

Wesley College – 601-845-2265 ext 4086 www.wesleycollege.edu

William Carey College – 601-318-6153 www.wmcarey.edu

COMMUNITY COLLEGES

Coahoma Community College – 662-621-4200 www.coahomacc.edu

Copiah –Lincoln Community College – 601-643-8320 www.colin.edu

East Central Community College – 601-635-2111 ext 378 www.eccc.edu

East Mississippi Community College – 662-476-5000 www.emcc.cc.ms.us

Hinds Community College – 601-857-3223 www.hindscc.edu

Holmes Community College – 662-472-9028 www.holmes.cc.ms.us

Itawamba Community College – 601-862-8224 www.icc.cc.ms.us

Jones County Junior College – 601-477-4040 www.jcjc.edu

Meridian Community College – 601-483-8674 www.meridiancc.edu

Mississippi Delta Community College – 662-246-6309 www.msdelta.edu

Mississippi Gulf Coast Community College – 601-928-6225 www.mgccc.edu

Northeast Mississippi Community College – 662-720-7210 www.nemcc.edu

Northwest Mississippi Community College – 662-562-3271 www.northwestms.edu

Pearl River Community College – 601-403-1211 www.prcc.edu

Southwest Mississippi Community College – 601-276-3707 www.smcc.edu

OTHER PUBLIC COLLEGES AND UNIVERSITIES

Tougaloo College – 601-977-6134 www.tougaloo.edu

CHAPTER THREE

CAREER AND TRADE OPPORTUNITIES

Where to Learn About Job Openings and Job Search Methods

Personal contacts. Eighty percent of available jobs are never advertised, and over half of all employees get their jobs through networking, according to BH Careers International. Therefore, the people you know—friends, family, neighbors, acquaintances, teachers, and former coworkers—are some of the most effective resources for your job search. The network of people that you know and the people that they know can lead to information about specific job openings that are not publicly posted. To develop new contacts, join student, community, or professional organizations.

School career planning and placement offices. High school and college placement offices help their students and alumni find jobs. They allow recruiters to use their facilities for interviews or career fairs. Placement offices usually have a list of part-time, temporary, and summer jobs offered on campus. They also may have lists of jobs for regional, nonprofit, and government organizations. In addition to linking you to potential employers, career planning offices usually provide career counseling, career testing, and job search advice. Some have career resource libraries; host workshops on job search strategy, résumé writing, letter writing, and effective interviewing; critique drafts of résumés; conduct mock interviews; and sponsor job fairs.

Employers. Through your library and Internet research, develop a list of potential employers in your desired career field. Employer Web sites often contain lists of job openings. Web sites and business directories can provide you with information on how to apply for a position or whom to contact. Even if no open positions are posted, do not hesitate to contact the employer and the relevant department. Set up an interview with someone working in the same area in which you wish to work. Ask them how they got started, what they like and dislike about the work, what type of qualifications are necessary for the job, and what type of personality succeeds in that position. Even if they don't have a position available, they may be able to put you in contact with other people who might hire you, and they can keep you in mind if a position opens up. Make sure to send them your résumé and a cover letter. If you are able to obtain an interview, be sure to send a thank-you note. Directly contacting employers is one of the most successful means of job hunting.

Classified ads. The "Help Wanted" ads in newspapers list numerous jobs. You should realize, however, that many other job openings are not listed, and that the classified ads sometimes do not give all of the important information. They may offer little or no description of the job, working conditions, or pay. Some ads do not identify the employer. They may simply give a post office box to which you can mail your résumé, making follow-up inquiries very difficult. Some ads offer out-of-town jobs; others advertise employment agencies rather than actual employment opportunities.

When using classified ads, keep the following in mind:

- Do not rely solely on the classifieds to find a job; follow other leads as well.

- Answer ads promptly, because openings may be filled quickly, even before the ad stops appearing in the paper.
- Read the ads every day, particularly the Sunday edition, which usually includes the most listings.
- Beware of "no experience necessary" ads. These ads often signal low wages, poor working conditions, or commission work.
- Keep a record of all ads to which you have responded, including the specific skills, educational background, and personal qualifications required for the position.

Internet networks and resources. The Internet is an invaluable resource. Use it to find advice on conducting your job search more effectively; to search for a job; to research prospective employers; and to communicate with people who can help you with your job search. No single Web site will contain all the information available on employment or career opportunities, so in addition to the Web sites listed below, use a search engine to find what you need. The different types of sites that may be useful include general career advice sites, job search sites, company Web sites, trade and professional association Web sites, and forums. Internet forums, also called message boards, are online discussion groups where anyone may post and read messages. Use forums specific to your profession or to career-related topics to post questions or messages and to read about other peoples' job searches or career experiences.

In job databases, remember that job listings may be posted by field or discipline, so begin your search using keywords. Some Web sites provide national or local classified listings and allow job seekers to post their résumés online. When searching employment databases on the Internet, it usually is possible to send your résumé to an employer by e-mail or to post it online.

Career One Stop - <http://www.CareerOneStop.org>.

America's Job Bank - <http://www.ajb.org>.

America's Career InfoNet - <http://www.acinet.org>.

America's Service Locator - <http://www.servicelocator.org>.

U.S. Department of Labor, Occupational Outlook Handbook – <http://www.bls.gov/oco/home.htm>

Mississippi Department of Employment Security - <http://www.mdes.ms.gov>

Mississippi's Career Resource Network - <http://www.ms-careernet.org/>

State employment service offices. The State employment service, sometimes called the Job Service, operates in coordination with the U.S. Department of Labor's Employment and Training Administration. Local offices, found nationwide, help job seekers to find jobs and help employers to find qualified workers at no cost to either. To find the office nearest you, look in the State government telephone listings under "Job Service" or "Employment."

Job matching and referral. At the State employment service office, an interviewer will determine if you are "job ready" or if you need help from counseling and testing services to assess your occupational aptitudes and interests and to help you choose and prepare for a career. After you are "job ready," you may examine available job listings and select openings that interest you. A staff member can then describe the job openings in detail and arrange for interviews with prospective employers.

Services for special groups. By law, veterans are entitled to priority for job placement at State employment service centers. If you are a veteran, a veterans' employment representative can inform you of available assistance and help you to deal with problems.

Federal Government. Information on obtaining a position with the Federal Government is available from the U.S. Office of Personnel Management (OPM) through USAJOBS, the Federal Government's official employment information system. This resource for locating and applying for job opportunities can be accessed through the Internet at <http://www.usajobs.opm.gov> or through an interactive voice response telephone system at (703) 724-1850 or TDD (978) 461-8404. These numbers are not toll free, and charges may result.

Professional associations. Many professions have associations that offer employment information, including career planning, educational programs, job listings, and job placement. To use these services, associations usually require that you be a member; information can be obtained directly from an association through the Internet, by telephone, or by mail.

Labor unions. Labor unions provide various employment services to members, including apprenticeship programs that teach a specific trade or skill. Contact the appropriate labor union or State apprenticeship council for more information.

Private employment agencies and career consultants. These agencies can be helpful, but they may charge you for their services. Most operate on a commission basis, with the fee dependent upon a percentage of the salary paid to a successful applicant. You or the hiring company will pay the fee. Find out the exact cost and who is responsible for paying associated fees before using the service.

Although employment agencies can help you save time and contact employers who otherwise might be difficult to locate, the costs may outweigh the benefits if you are responsible for the fee. Contacting employers directly often will generate the same type of leads that a private employment agency will provide. Consider any guarantees that the agency offers when determining if the service is worth the cost.

Community agencies. Many nonprofit organizations, including religious institutions and vocational rehabilitation agencies, offer counseling, career development, and job placement services, generally targeted to a particular group, such as women, youths, minorities, ex-offenders, or older workers.

Sources of Education and Training

Education can open doors for those looking to start a new career or change specialty within their current occupation. This section outlines some major sources of education and training required to enter many occupations.

Four-year colleges and universities. These institutions provide detailed information on theory and practice for a wide variety of subjects. Colleges and universities can provide one with the knowledge and background necessary to be successful in many fields. They also can help to place students in cooperative education programs—often called "co-ops"—or internships. Co-ops and internships are short-term jobs with firms related to one's field of study that lead to college

credit. In co-ops and internships, students learn the specifics of a job while making valuable contacts that can lead to a permanent position.

Junior and community colleges. Junior and community colleges offer a mixture of programs that lead to associate degrees and training certificates. Community colleges tend to be less expensive than 4-year colleges and universities. They typically are more willing to accommodate part-time students, and their programs are more tailored to the needs of local employers. Many have an open admissions policy, and often these institutions offer weekend and night classes.

Many community colleges form partnerships with local businesses that allow students to gain job-specific training. For students who may not be able to enroll in a college or university because of their academic record, limited finances, or distance from such an institution, junior or community colleges are often used as a place to earn credits that can be applied toward a degree at a 4-year college. Junior and community colleges also are noted for their extensive role in continuing and adult education.

Vocational and trade schools. These institutions train people in specific trades. They offer courses designed to provide hands-on experience. Vocational and trade schools tend to concentrate on trades, services, and other types of skilled work.

Vocational and trade schools frequently engage students in real-world projects, allowing them to apply field methods while learning theory in classrooms. Graduates of vocational and trade schools have an advantage over informally trained or self-trained job seekers because graduates have an independent organization certifying that they have the knowledge, skills, and abilities necessary to perform the duties of a particular occupation. These schools also help students to acquire any license or other credentials needed to enter the job market.

Apprenticeships. An apprenticeship provides work experience as well as education and training for those entering certain occupations. Apprenticeships are offered by sponsors, who employ and train the apprentice. The apprentice follows a training course under close supervision and receives some formal education to learn the theory related to the job.

Apprenticeships are a way for inexperienced people to become skilled workers. Apprenticeships are an agreement between the apprentice and the sponsor and generally last between 1 and 4 years. Some apprenticeships allow the apprentice to earn an associate degree. An *Apprenticeship Completion Certificate* is granted to those completing programs. This certificate is administered by federally approved State agencies.

Professional societies, trade associations, and labor unions. These groups are made up of people with common interests, usually in related occupations or industries. The groups frequently are able to provide training, access to training through their affiliates, or information on acceptable sources of training for their field. If licensing or certification is required, they also may be able to assist you in meeting those requirements.

Employers. Many employers provide on-the-job training. On-the-job training can range from spending a few minutes watching another employee demonstrate a task to participating in formal training programs that may last for several months. In some jobs, employees may

continually undergo training to stay up to date with new developments and technologies, or to add new skills.

Military. The United States Armed Forces trains and employs people in more than 4,100 different occupations. For more information, see the *Handbook* statement on "Job Opportunities in The Armed Forces." For detailed answers to specific questions, contact your local recruiting office. Valuable resources also are available on the Internet: <http://www.todaysmilitary.com>.

HOW TO INTERVIEW EFFECTIVELY

The job interview is a strategic conversation with a purpose. Your goal is to persuade the employer that you have the skills, background, and ability to do the job and that you can comfortably fit into his/her organization. At the same interview, you should also be gathering information about the job, future career opportunities and the organization to determine if the position and work environment are right for you.

You can strongly influence the interview outcome if you realize that an interview is not an objective process in which the employer offers the job to the best candidate based on merit alone. But rather, an interview is a highly subjective encounter in which the interviewer offers the job to the qualified person whom he/she likes best. Personality, confidence, enthusiasm, a positive outlook and excellent interpersonal and communication skills count heavily.

One key to success is to use every means at your disposal to develop effective interviewing skills: selective presentation of your background, thoughtful answers to interview questions, well researched questions about the organization, and an effective strategy to market yourself. There is no magic to interviewing: it is a skill that can be learned and improved upon with practice.

A second key to success is careful research about the job and the organization, agency, or company with whom you are having the interview. You can request printed materials such as annual reports from the employer in advance or use library resources. You should also talk with your contacts in the organization or use your personal network to discover the names of current employees you might call prior to the interview. Knowing about the job will help you prepare a list of your qualifications so that you can show, point by point, why you are the best candidate. Knowing about the employer will help you prepare an interview strategy and appropriate questions and points to emphasize.

The Interview Structure

Before receiving a job offer, you will typically have a series of interviews with an employer. The first interview is a screening interview that could be conducted over the phone or at the place of employment. On-campus interviews are also considered screening interviews. Screening interviews are rather brief, usually lasting 30-60 minutes. During that time, the employer will want you to elaborate on experiences outlined in your resume or application, and will describe the organization and available position. If the employer is impressed with your performance in this interview, you will be invited to a second (and perhaps third or fourth) interview.

The second interview process is longer, lasting anywhere from two hours to a whole day. It could include testing, lunch or dinner, a facility tour, as well as a series of interviews with various employees. You should come away from the second interview with a thorough understanding of the work environment and job responsibilities and have enough information to decide on a job offer should one be extended.

The "Warm-up"

Each interview follows a rather predictable communication pattern of "warm-up," "information exchange," and "wrap-up" conversations. During the first few minutes of the interview (the "warm-up"), an employer will be formulating a first, and perhaps lasting, impression of you. How you greet the employer, the firmness of your handshake, the way you are groomed and dressed, will all be a part of this initial impression. To help you feel at ease, a practiced interviewer might ask "common-ground" questions about shared interests or acquaintances, or your travel to the interview. Some interviewers might start by saying, "Tell me about yourself," an opening for you to concisely describe your background, skills, and interest in the position.

The "Information exchange"

The information exchange will be the primary part of the interview. It is when you will be asked the most questions and learn the most about the employer. In screening interviews, many employers will spend more time describing their opportunities than asking you specific questions. The reverse will be true in second interviews. Interview questions may range from "Why did you choose to pursue a degree in ...?" and "Describe the job you had last summer" to "What are your strengths/weaknesses?" and "What are your long-range career goals?" If you are prepared for the interview, you will be able to promote your qualifications effectively as you respond to questions. With practice, you will gain confidence and become more polished in your presentation.

The "Wrap-up"

Eventually the employer will probably say, "Do you have any questions?" This is the cue that the interview is moving to the "wrap-up" stage. Always ask questions because this demonstrates your prior research and interest in the job. Your questions might be direct, logistical questions such as, "When can I expect to hear from you?" (if that has not been discussed); a question to clarify information the employer has presented; a question regarding the employer's use of new technology or practices related to the career field; or a question to assess the culture and direction of the organization such as "Where is this organization headed in the next five years?" or "Why do you like working for this organization?" Do not ask specific questions about salary or benefits unless the employer broaches the subject first. The employer may also ask you if you have anything else you would like to add or say. Again, it's best to have a response. You can use this opportunity to thank the employer for the interview, summarize your qualifications and reiterate your interest in the position. If you want to add information or emphasize a point made earlier, you can do that, too. This last impression is almost as important as the first impression and will add to the substance discussed during the information exchange.

Communicating Effectively

Because a job interview is a communication process, your skills will become more polished over time. It is helpful to remember the following:

- Speak clearly and enthusiastically about your experiences and skills. Be professional, but don't be afraid to let your personality shine through. Be yourself.
- Listen carefully. You will want to remember what you learn about the job, and you will certainly want to answer the question that was asked.
- Be positive. Employers do not want to hear a litany of excuses or bad feelings about a negative experience. If you are asked about a low grade, a sudden job change or a weakness in your background, don't be defensive. Focus instead on the facts and what you learned from the experience.
- Pay attention to your nonverbal behavior. Look the interviewer in the eye, sit up straight with both feet on the floor, control nervous habits (cracking knuckles, drumming fingers, etc.), and smile as you are greeted.
- Don't be afraid of short pauses. You may need a few seconds to formulate an answer. The interviewer may need time to formulate an appropriate question. It is not necessary to fill up every second with conversation.

Interview Tips

- Be prepared to market your skills and experiences as they relate to the job described. Work at positioning yourself in the mind of the employer as a person with a particular set of skills and attributes. Employers have problems that need to be solved by employees with particular skills; work to describe your qualifications appropriately.
- Plan to arrive for your interview 10-15 minutes prior to the appointed time. Arriving too early confuses the employer and creates an awkward situation. By the same token, arriving late creates a bad first impression. Ask for directions when making arrangements for the interview.
- Carry a portfolio notepad or at the very least a manila file folder labeled with the employer's name. Bring extra resumes and a list of questions you need answered. You may refer to your list of questions to be sure you've gathered the information you need to make a decision. Do not be preoccupied with taking notes during the interview.
- In many career fields, the lunch or dinner included during the interview day is not only employer hospitality, but a significant part of the interview process. Brush up on your etiquette and carry your share of the conversation during the meal. Often social skills are part of the hiring decision.
- After the interview, take time to write down the names and titles (check spelling) of all your interviewers, your impressions, remaining questions and information learned. If you are interviewing regularly, this will help you keep employers and circumstances clearly defined.
- Follow up the interview with a thank-you letter. Employers regard this as evidence of your attention to detail, as well as an indication of your final interest in the position.

Factors to Consider in Evaluating a Job Offer

Many career professionals suggest that after the interview you review what you learned about the position and the company.

The Position

- Why is it available?
- How long has it been open?
- What happened to the previous employee?
- What would your specific responsibilities be?
- Are the goals set for the position realistic and attainable?
- Can you successfully perform the responsibilities of the position?
- What is your growth potential in this position?
- Can this position provide bridges to future opportunities?

The Company

- Is the company growing or downsizing?
- Is the company a result of an acquisition or a planned expansion?
- Has this growth affected its profitability? How will it affect you and your position?
- What is the growth potential of the company's products and/or markets?
- What is the company's market share?
- Who are its competitors?
- What is the tenure of its management?
- Does the management team consist of new hires or people promoted from within?
- Does the company have a high retention rate of employees, or do they have a problem with attrition?

Your Potential Supervisor

- How long has he/she been in this position?
- To whom does he/she report?
- What was his/her previous work experience?
- How does this relate to his/her background?
- What is his/her growth potential?
- Do you think you can work well with this person?

You should also evaluate the following:

- How does the position fit into your long- and short-term career goals?
- Do the daily work activities appeal to you?
- Are your salary and benefit requirements satisfied?
- Is there opportunity for advancement?
- Will you be developing new skills and expanding your experience?
- Are the demands of the job compatible with your lifestyle?
- Can you manage the stress associated with changing jobs/relocating?
- Are the values of the organization compatible with your own?
- Is this employment opportunity a mutually beneficial relationship?

CHAPTER FOUR

BUDGETING AND CREDIT

Budgeting

The first step in making a budget is to know what your income is. Your income is calculated using the following information:

1. What is your pay rate?
2. Are you paid hourly or do you earn a salary?
3. How often are you paid?
4. How much does the government withhold?

Employers pay their employees in varying ways. Some may pay based on a per hour worked schedule, or some may pay a stated rate for a period of time worked. For example, you can be paid by your employer \$8 per hour for each hour worked in a week. If you are to work a typical 40 hour work week, this means if you work your 40 hours, your gross pay for the week will be \$320. Or, your employer may pay you a flat fee of \$320 for the week, regardless of the number of hours you work during the week. The rate of pay from your employer is set by the employer and should be discussed with you before you accept a job.

The current hourly minimum wage in the US is \$5.15 per hour. Most employers use this figure as the introductory wage paid to employees who are new to the work force. Employers base their rates of pay above this figure on how long employees have been on the job, what new skills and responsibilities the employee has learned while working, and how much more difficult a job is compared to one that minimum wage is paid for. Some jobs in certain fields that pay hourly have a pay range in the \$20 to \$40 per hour range, but these are hard to acquire right out of school. Most starting hourly jobs pay in the \$6 to \$10 range per hour locally.

Employers can pay you the compensation you have earned in a variety of ways. Some pay every week, some pay every two weeks, twice a month, or even once a month. You need to have this information before you start a job, in that it could be a month before you see a paycheck for your labors. Also, the employers who pay weekly may require that you work two weeks before you get your first check, which is done to prevent someone for working a week, getting a paycheck, and then quitting, thus wasting the employers time. It is very important to be certain of how the employer will pay you and how much they will pay you before you start a job.

COSTS

It is important for you to have a grasp of what things cost in the Oxford area when you are ready to enter the work force. Below is a list of some average costs of services locally that you need to be aware of:

SHELTER

Rent	\$650 per month
Power	\$75 per month

Phone	\$45 per month
Cable	\$45 per month
Water	\$20 per month
Sewer	\$15 per month
Total.....	\$850 per month (using average Oxford costs)

PERSONAL

Food	\$225 per month
Clothing	\$100 per month
Health Insurance	\$50-\$120 per month
Total.....	\$445 per month (using average Oxford costs)

AUTOMOTIVE

Insurance	\$50-\$75 per month
Maintenance	\$25 per month

Please note, if you purchase a car, you will have to not only budget the payment, but the above two items as well. If you don't purchase an auto, or have a car payment, you will still have the above items

To draw up a fast budget, just take your gross income for the month, subtract your Social Security and Tax withholdings, and plug in the above numbers and you have a working budget. For Example, let's look at a single person earning \$8 per hour, living in an apartment with a roommate, and no car payment.

Monthly Gross Income:	\$1,386.67
Withholdings	\$194.14
Net Income	\$1,192.53
Shelter Costs	
1/2 due to roommate	\$425.00
Personal Care Cost	\$445.00
Auto Maintenance	\$90.00
Funds left over	\$232.53

It is recommended by many financial guru's that you have an emergency savings fund of \$1000 or 3-6 months of your take home pay. Ideally, you should pay yourself first for a rainy day, just as you may have heard. Also, as you can see on the above budget, you have to be careful if you purchase an auto to account for the payment.

Checking Accounts

The purpose of this section is to cover the basics of banking. A checking account is the beginning of your financial life. In its most basic form, it allows you to give money to another person or business when it is not safe or practical to give cash. According to investorwords.com the definition of a checking account is:

An account that allows the holder to write checks against deposited funds. Checking accounts which pay interest are sometimes referred to as negotiable order of withdrawal (NOW) accounts. The interest rate often depends on how large the balance in the account is, and most charge a monthly service fee if the account falls below a preset level.

It is important to choose the type of account that is a right fit for you. There are limitless options and thousands of financial institutions (banks, credit unions, savings and loans, mutual funds and brokerages) to choose from. Several things that you should consider before you make your decision.

- Monthly Fees
- Age
- Interest or Non-Interest Baring
- Minimum Balances
- Debit Card Charges
- ATM Fees
- Usage

Your checks and debit card should come with a checking account register. This booklet helps you maintain a running total of your available balance. You have to remember to record all checks, ATM and debit card transactions, fees, electronic payments and deposits. You should write all deposits and withdrawals down in your register and then add or deduct it from your running balance. Record check number or transaction type, date, payee and amount. Upon arrival of your monthly statement you should reconcile your register. To do so check off or highlight all of the items that have cleared your account. Add any deductions that have not cleared to the ending balance in your register. Subtract any credits that have not cleared from that number. Be sure to adjust your register balance for any fees or interest incurred during the month. The total should match the ending balance on your statement. The only way to know how much you **really** have in your account is to balance your checkbook. You cannot rely on any other balance except your register balance to be accurate. ATM's, internet banking and tellers can offer you a balance but this may not include any transactions that have not yet cleared your account.

Even if you think that you are being careful and keeping up with your balance it is still possible to make a mistake. Most banks offer some form of overdraft protection but you have to sign up for it. Banks will not automatically cover an overdrawn account because you have other accounts with that financial institution. If you choose some type of protection you will never have to worry about a check being returned or overdraft (NSF) fees. If you do overspend in your checking account the funds will automatically charge the exact amount of the shortage to a

designated account set up for overdraft protection. Savings accounts, credit cards, or a line of credit are examples of overdraft protection options. Overdraft fees are fees banks assess for any money spent over your balance. Merchants may also charge a fee for any check that is returned. If your checking account has excessive overdrafts your financial institution may choose to close your account and report the closure to credit bureaus. This reporting may prevent you from opening future accounts or your credit score. Intentionally writing checks without the funds available is considered check fraud and is a serious crime. For your protection you should apply for an overdraft privilege. You should check with your personal banker for the best option for you.

In choosing a financial institution you have to weigh all of your options. It is in your best interest to shop around and see which banks will offer all of the services you will need. From simple checking accounts to retirement plans it is easy in today's market to find the perfect institution for you.

All about Your Credit Report

Well, you have finally made the big decision to go to a bank and borrow some money, apply for a credit card, get your own cellular phone, or rent an apartment and have your own place. What do these seemingly different acts have in common? All will involve someone ordering a report of your credit history and using this history to make a decision that will cost you money.

A credit report is a report from a national database of three providers - Equifax, Transunion, and Experian - that has a detailed history of every loan you ever had, every credit card you may have taken out, any accounts that you have had turned over to collection, and a record of your employment history. Obviously, if you have never had any of the above things, your credit report will be blank. It is the information that **YOU** provide the report by your payment patterns and financial activities that makes up your report.

The first thing a lender will do after receiving your signed credit application is pull a copy of your report from one of the three providers. All providers basically have the same information on their report, it is just presented differently. All information that is on your credit report is there for seven years, seven years from the date of the last activity of the item on the report. The lender will then look at each and every item on your report. The lender will look for things such as how long each credit item has been opened, the amount of credit the lender extended to you, what your monthly payment is, and most importantly, what your payment history looks like.

Payment histories on credit accounts is one of the most important items looked at by lenders. If you make your payments on time, and are never past due, your account will be rated a 1. If you are late with your payment and the account goes 30 days past the due date before you pay it, the account will be rated a 2. The numbers get larger as the payment gets further and further behind. A track record of running past due on a regular basis will signal to a lender that you are not very responsible about meeting your credit obligations. The easiest way to be denied credit from a lender is to not make your payments on your existing obligations as you are supposed to. This signals to the lender you have applied with that, if they grant your credit request, which

indicates you will probably go past due with them as well. Lenders don't like people going past due with them.

One item that will show on your credit report in a bad way is any accounts with utilities, cellular phone providers, medical clinics, and collection agencies. These items are all called collection items. This is another bad thing to have appear on your credit. If you run up a large cellular bill, and don't pay it, even though your service gets cut off, you still owe the bill. If you don't pay it, and the company reports the debt (and most do) to the credit bureau, your credit report will show that you ran up a bill and didn't pay it. Lenders don't like to see that.

One item that you hear a lot about is your credit score. The credit score is nothing more than a math formula that takes into account everything on your credit report, including pay history, types of accounts, outstanding balances, and collection accounts. The formula produces a score of 390 to 840. The higher the score, the "better" your credit report is viewed. A lower score means that the likelihood of you not paying your bills as agreed is higher than someone with good credit. The only way to have a high score is to pay all of your bills on time, no matter what. A damaged credit report means that you will probably not be able to borrow money without paying very high interest, or you just may not get the loan period.

How Credit Cards Work

You may have gotten those offers from all of those banks in your mailbox, companies like Capitol One, Bank of America, Discover Card, etc. All of those brightly colored offers to help you buy the good things in life. "Why wait, when you can enjoy the good life that our piece of plastic can bring you"; their solicitations scream to you. And, unfortunately, a lot of people who think they know it all take advantage of these offers and wind up ruining their credit report, all before the time they turn 19.

Credit cards are nothing more than an offer of unsecured credit granted to the borrower. You get a piece of plastic from the Bank or credit provider, which allows you to charge purchases and/or cash advances. The only collateral or security on this loan is your signature. The interest rates on these unsecured loans are often 8% to 21%, depending on the offer. Also, there are fees on the cash advances ranging from 1% of the amount to 8% of the amount advanced. These fees are in addition to the interest charged monthly on the balance of the credit card. Often, credit cards are the most expensive way to borrow that currently exists.

It is easy to get into trouble with credit cards in that most do not require you to pay the full amount owed every month. Instead, a minimum monthly payment is required. Sometimes, the payment required is less than the interest you are charged monthly. This means that if you are only paying the minimum amount due every month, it is possible to never pay the credit card down to a zero balance. So if you have a credit card and are only making the minimum payment, you are only hurting yourself.

Credit cards, when they are issued, have what is known as a credit limit. This amount can be any where from \$300 to \$150,000. When your balance reaches your maximum credit limit, you can no longer charge anything or process cash advances. This is called "maxing your card out". This doesn't look good on your credit report. A credit card at the credit limit signifies to

someone looking at your credit report that you are probably living above your means, or you may be in a financial position to where you can only pay your minimum payment. Either way, a lender will not look favorably on either situation on your credit report.

If you keep your credit card maxed out and are only paying the minimum payment, eventually your finance charges will cause you to exceed your credit limit. Then, your credit card provider will charge you; you guessed it, another fee. If you continue to exceed your credit limit and making only the minimum payment, the credit provider can close your account, leaving you with paying the balance and interest until the account is paid off. If you default on the balance, which means that you decide to just not pay it, the credit card provider will report this fact to the credit bureau and it will appear on your report that you defaulted on the account. That is a very bad thing. It can prevent you from borrowing money until the debt is paid out, getting a mortgage, or even getting cellular service without paying a large deposit.

Credit cards are useful items, when they are used correctly. Never carry a balance, never cash advance off of the card, unless it is a dire emergency, and never use credit cards to buy items that you cannot afford to pay for. Treat them correctly and they won't hurt you. Treat them badly and they can really cause you years of grief.

How to Establish Credit

You have probably heard the old adage of having to open a lot of credit lines in order to establish your credit. Establishing your credit means having your first item or two on your credit report and establishing a good rating before you make a major purchase like a home or automobile. Most lenders are somewhat reluctant to loan people large sums of money without a proven track record of paying their bills on time. Here are a few hints on how to do so along with a few don'ts.

Do's on establishing credit:

1. See if your parents will co-sign a very small loan at their bank with you. Open a checking account at that bank and make the loan payments on time. After a year or so, hopefully that loan will be paid out and the loan officer will look at loaning you a small amount in your own name. Make these payments on time as well, and don't have any returned checks during this time. After two years, you have established credit with a bank. This is a great way to start.
2. Get a credit card with a small limit, such as a gas credit card. Use it once or twice a month and pay the balance in full over a year. This will establish a positive credit rating as well.
3. If you rent an apartment, pay your rent on time every month. This will give you a reference with a landlord. While this won't appear on a credit report, a bank can contact your landlord for a reference in a lending situation. It will also help if you try to get a mortgage if you have paid your rent on time. Also, make sure to pay your utilities on time as well. If you default on these items, that will appear on your credit.

4. Pay your credit cards in full every month. As you maintain your relationship with your credit provider, that will help build your credit score. Paying all of your loans on time helps as well.

Don'ts on establishing credit:

1. DO NOT BORROW FROM CONSUMER FINANCE COMPANIES TO ESTABLISH A CREDIT RATING. The interest rates are very high, and credit can often be obtained at a lower interest rate at a bank.
2. Do not get a credit card to establish your credit, and then make only the minimum payment or run up the balance to the credit limit. This will hurt you in the long run.
3. Do not buy items under a same as cash program or deferred payment program. Most furniture stores, jewelry stores, and appliance store offer these gimmick financing options. You will get into trouble with these programs, especially if you are trying to start your credit by using them.

GLOSSARY

Accreditation - recognition of a college or university by any of the regional or national accrediting bodies indicating that the institution as a whole has been judged to be meeting its objectives.

Achievement Test - a test or measure of learned knowledge, usually offered in such subjects as English composition, biology, chemistry, history, math, etc. The College Board Achievement Tests are administered on most of the dates that the SAT is given.

ACT Assessment (ACT) - the group of tests, administered by The American College Testing Program and required or recommended by colleges as part of the admission process, which measure educational development in English, mathematics, social studies and natural sciences. Given at specified test centers throughout the year.

Advanced Placement - "A.P." examinations in different subjects, given in high school, to qualify a student to skip freshman level college courses. Tests are graded on a scale of 1 to 5.

Applicant Pool - The total number of students who are applying to a given college or university in a particular year.

CEEB - College Entrance Examination Board - administers PSAT, SAT and Achievement Tests in high schools.

Class Rank - an indication of a student's standing in his or her high school graduating class. Rank is based on grade point average and is in rank order (e. g. 10 out of 72)

College Calendars:

Traditional semester - two approximately equal semesters

Early semester - two semesters, first semester completed before Christmas Quarter - three equal terms of about 12 weeks each

Trimester - calendar year divided into three equal semesters, third semester replaces summer school

4-1-4 - two equal terms of about 16 weeks each, with a 4-week interim term

Quarter System - 4 twelve week quarters: Fall, Winter, Spring, and Summer.

College-Level Examination Program (CLEP) - Tests offered by the College Entrance Examination Board that some colleges accept as credit for a freshman course. Every school is different in the scores that it will accept, if at all.

College Transfer Courses - Courses intended for transfer of college credit to bachelor's degree programs elsewhere.

College Work Study Program - Student jobs on college campuses awarded to students with need. Eligibility is determined by the Financial Aid Form and each student's particular aid package.

Deferred Admission - The practice of some colleges of allowing an accepted student to postpone enrollment for one year or possibly more.

Early Action - An admissions option allowing students to learn of the decision on their application before the standard April notification date. Early action is distinguished from early decision in that students are not required to accept admission or withdraw other applications if accepted, and they have until the May 1 candidate's date to respond.

Early Admission - A program in which a college accepts high school students to begin college work before they graduate from high school. Admissions standards are more stringent for early admission candidates.

Early Decision - A plan in which students apply by November and learn of the decision of their application during December or early January. This plan is suggested for students who are academically superior. Accepted early decision students are often required to withdraw their applications to other colleges and to agree to matriculate at the college that accepts them.

Early Notification - Early notification programs are similar in purpose and process to the early action option. Under the early notification program, applicants must file their papers by December 1 in order to receive an admission decision by February 1. In contrast to the rule in early decision programs, an applicant is not morally obligated to attend if admitted.

Education Testing Service (ETS) - develops and scores the PSAT, SAT and Achievement Tests. Principal offices in Princeton, New Jersey, and Berkeley, California.

FAFSA - Free Application for Federal Student Aid

Family Financial Statement (FFS) - a form used by The American College Testing Program to collect information about the student's total family income, assets, and expenses, and to analyze the family's potential contribution toward college expenses. **Remember to file by March 1!**

Financial Aid Form (FAF) - a form used by the College Scholarship Service to collect information about the student's total family income, assets, and expenses, and to analyze the family's potential contribution toward college expenses. **Remember to file by March 1!**

Grade Point Average (GPA) - an indicator of the student's overall scholastic performance. Most public schools compute the GPA on a 4.0 scale which is done by totaling the number of grade points earned in each course (generally A=4, B=3, C=2, D=1, F=0) and then dividing the sum by the total number of courses carried.

High School Code - each school has a code number used for national tests. **Ask your counselor's office for your school's code.**

Honors Program - any program offering opportunity for superior students to enrich their educational experience through independent, advanced or accelerated study.

Major - the subject of study in which the student chooses to specialize; a series of related courses, taken primarily in the junior and senior years.

Mid-year or January Admission - an option some colleges are now offering to candidates who are placed on the waiting list for fall admission, allowing them to start classes in January or the second semester rather than in the fall.

Orientation - the two or three days in the summer before classes start when new students are introduced to the campus and go to meetings to familiarize themselves with the college. Use this time to plan or make the schedule for the fall semester and assign advisors.

Open Admissions - the policy of some colleges of admitting virtually all high school graduates, regardless of academic qualifications such as high school grades and admission test scores.

Pell Grant - Financial assistance, awarded by the federal government on the basis of need. The grant may be used toward tuition, room and board, books, or other educational costs and requires no repayment.

Parents Loans for Undergraduate Students (PLUS) - designed especially to help middle income families who are either ineligible to borrow under the GSL Program, or who need additional funds. Parents of a student may borrow a maximum of \$3,000.00 per year. The repayment period begins 60 days after the loan is disbursed.

Preliminary Scholastic Aptitude Test (PSAT) - a shorter version of the SAT given during the sophomore and junior year of high school. It serves a dual purpose: (1) to give students a sample of what the Scholastic Aptitude Test will be like and to help them project their SAT scores and (2) to serve as a basis for awarding the National Merit Scholarships.

Regular Admission - Application and fee submitted to a college for admission into the freshman class. Apply early in your senior year.

Reserve Officers Training Corps (ROTC) - Air Force, Army and Navy programs on certain campuses which combine military education with baccalaureate degree study, often with financial support for those students who commit themselves to future service in the Armed Forces.

Rolling Admissions - a program adopted by many colleges through which admissions applications are evaluated upon receipt and applicants are immediately notified of the decision.

Scholastic Aptitude Test (SAT) - Test of verbal and mathematical abilities given by the College Entrance Examination Board (CEEB) at specified test centers throughout the year. Required or recommended by many colleges as part of the admission process. Scores are reported on a 200-800 scale. To get a total score, add the verbal and math scores.

Secondary School Report - many selective colleges will require additional information.

Transcript - official record of high school or college courses and grades generally required as part of the college application.

Waiting List - a list of students who were not initially accepted by an institution but who will be accepted at a later date if space becomes available. In many cases, waiting list candidates are not notified of the final decision until late in the summer.

Yield - the percentage of all students admitted who accept a college's offer of admission. The recent average yield rate at a particular college will determine how many students that college must accept to "yield" the final class size it desires for the fall term.

APPENDIX

These SAMPLE letters may be modified to accommodate your unique needs.

LETTER TO A COLLEGE

Your street address
City, State, Zip Code

Date

Office of Admissions
Name of College
Street Address
City, State, Zip Code

To Whom It May Concern:

I am a student at (name of your school) and will graduate in (month & year).

Please send me an application for admission and information about your college - a general information bulletin, college costs, and programs descriptions. I am considering (major) as my major field of study.

My parents and I also want to investigate all possible sources of financial aid. Please send us an application form, instructions about application procedures (how and when to apply), scholarships, and any other information that might be helpful.

I am interested in visiting your campus, taking a campus tour, and meeting with an admissions counselor. I would also like to meet with an advisor in the (major) department, if possible. Please advise me of a time on (month, date) that would be convenient.

Thank you.

Sincerely,

(your signature)

JOB THANK YOU LETTER

Street Address
City, State, Zip
Date of writing

Name
Title
Company
Street Address
City, State, Zip

Dear Mr./Ms.:

It was a pleasure to visit you and to meet the members of your staff. I was pleased with the opportunity to get a closer look at (name of organization) and to hear of the many ventures being undertaken.

***2nd paragraph** (See suggestions below for possible applicable paragraphs.)

I was most impressed with your organization, especially in the area of quality control. As I understand, you will contact me within a month regarding further consideration. I look forward to hearing from you soon. Thank you again for the interview.

Sincerely,
(Handwritten sig.)
Your name (typed)

***Suggestions**

1. Paragraph to add information not covered in the interview: In reviewing the interview, I was aware that we did not discuss the area of _____. I would like to add that my summer employment provided an opportunity for development of some expertise in the ____ aspect of_____.
2. Paragraph to cover information unsatisfactorily presented in the interview: In reviewing the interview, I feel that I did not accurately answer your question about travel, schedule requirements, etc. I may have conveyed hesitancy about travel, or extra working hours or other special considerations. Your subsequent explanations and descriptions of the job helped me realize that I would find the situations mentioned to be acceptable.

JOB THANK YOU LETTER

7 Apple Court
Eugene, OR 97401
503-555-0303

Mr. Archie Weatherby
California Investments, Inc.
25 Sacramento Street
San Francisco, CA 94102

Dear Mr. Weatherby,

Thank you for taking the time to discuss the insurance broker position at California Investments, Inc., with me. After meeting with you and observing the company's operations, I am further convinced that my background and skills coincide well with your needs.

I really appreciate that you took so much time to acquaint me with the company. It is no wonder that California Investments retains its employees for so long. I feel I could learn a great deal from you and would certainly enjoy working with you.

In addition to my qualifications and experience, I will bring excellent work habits and judgment to this position. With the countless demands on your time, I am sure that you require people who can be trusted to carry out their responsibilities with minimal supervision.

I look forward, Mr. Weatherby, to hearing from you concerning your hiring decision. Again, thank you for your time and consideration.

Sincerely,

John Oakley

JOB ACCEPTANCE LETTER

Street Address
City, State, Zip
Date of writing

Name
Title
Company
Street Address
City, State, Zip

Dear Mr./Ms.:

I am pleased to accept your invitation to become an engineer for the Arthur Manufacturing Company at the monthly salary of \$xxx. I am certain that the duties assigned to me will be interesting and challenging.

Thank you for your offer of assistance in finding housing in Pittsburgh. This will make my relocation much easier.

I look forward to my future association with Arthur Manufacturing. As advised in your letter, I will report to your office at 8:30 a.m. on (date).

Sincerely,
(Handwritten sig.)
Your name, typed

JOB REJECTION LETTER

Street Address
City, State, Zip
Date of writing

Name
Title
Company
Street Address
City, State, Zip

Dear Mr./Ms.:

Thank you for your employment offer for the position of Sales Manager with Arthur Manufacturing Company. I am unable to accept the offer since I have accepted a similar position with another company.

Thank you for providing the opportunity to interview with you, to discuss career possibilities, and to learn about the work of your organization. Best wishes for your company's continued success.

Yours truly,
(Handwritten sig.)
Your name, typed

Note: You may want to use the following language in the event you no longer wish to be considered in the applicant pool:

I want to express my sincerest appreciation for the opportunity to interview with (company). I valued our discussion about the position responsibilities, as well as the career possibilities within the firm, but find that they do not closely match my goals . I am therefore respectfully withdrawing from consideration.

Sincerely,
(Handwritten sig.)
Your name, typed

COVER LETTER FOR AN INTERNSHIP

2838 Camphor Lane
DeLand, FL 32720
386-555-2922

Ms. Amanda Paulson
Universal Orlando
1000 Universal Studios Plaza
Orlando, Florida 32819-7610

Dear Ms. Paulson,

My unique mix of previous work experience and my status as a Stetson University business student in my junior year studying marketing, make me an ideal candidate for a summer internship with Universal Orlando

My experience in sales and customer relationship management, combined with my courses in marketing, have convinced me that hospitality marketing is a career option I would like to explore.

More importantly, an internship with Universal Orlando would be mutually beneficial. Your company has an excellent reputation for customer satisfaction, and I know that the combination of my experience, education, and motivation to excel will make me an asset to your marketing department.

I am sure that it would be worthwhile for us to meet. I will contact you within a week to arrange a meeting. Should you have any questions before that time, you may reach me via phone (386-555-2922) or via email (christina@stetson.edu).

Thank you for your time and consideration.

Sincerely,

Christina Appleton

ATHLETIC COLLEGE LETTER

(Your Name)
(Your Address)
(City, State Zip)

(Date)

Mr. Gary Prushansky
Soccer Coach
Gussie State College
San Diego, CA 92109

Dear Coach Prushansky:

I am a junior at (school) where I have played soccer for the last three years. As a freshman, I was the leading scorer on the junior varsity team with 11 goals and 21 assists. In my sophomore year, playing right wing for the varsity, I scored nine goals and had 24 assists, and was named Honorable Mention All-County. This past season, I led the league in scoring with 2 goals and was named second team All-State. Next year, I expect to do even better.

I am in the process of investigating colleges, and am interested in Gussie State. I am particularly interested in exploring the possibility of an athletic scholarship, since I believe I can be an asset to the Gussie State team.

I should add that I am quite familiar with the athletic program at Gussie State. My brother, Michael, who went to Gussie State on a wrestling scholarship, graduated in 2001. I would appreciate it if you could provide me with information about the soccer program and the opportunities for scholarships.

I have enclosed a brief resume outlining my career to date, along with some newspaper clippings. I look forward to hearing from you. Thank you very much.

Sincerely,

(Name)

ATHLETIC COLLEGE RESUME

(Your Name)
(Your Address)
(City, State Zip)
(Home phone #)
(Email address)

ACADEMIC INFORMATION

(School Name)
(School Address)
(City, State Zip)

Expected graduation: (Month, Year)
PSAT scores: 519 (V) 611 (M)
G PA: 90.12 (or 3.5/4.0 scale)
Expected field of study: Engineering
Student council treasurer, junior year

PERSONAL STATISTICS

Date of birth: November 12, 1985
Height: 5'9"
Weight: 164
40-yard time: 4.95
100-yard time: 10.9
Mile time: 5:12

ATHLETIC HISTORY

- Soccer, freshman year: left wing, junior varsity; 11 goals, 21 assists.
- Team finished second in league, 12-4.
- Soccer, sophomore year: right wing, varsity; 9 goals, 24 assists.
- Team finished first in league; named Honorable Mention A-1-County.
- Track, sophomore year: quarter mile, best time 52.8.
- All-American Soccer camp, North Sutton, N. H., summer of sophomore year.
- Soccer, junior year: right wing, varsity; 23 goals, 19 assists. Team made it to state quarter finals; named to second team All-State.
- Elected team captain for senior year.

REFERENCES

(Coach's name and contact information, include up to 3 references)

Keep a list of every school you write to. When discussing possibilities with your high school coach, let him know who you've contacted and who has responded. Before you send any letters, though, you might want to discuss your choices with your high school coach and decide whether they're appropriate.

Some people also send newspaper clippings along with letters. This can be valuable to a coach, depending on the sport you play. For instance, a newspaper account of one basketball game you played will tell a coach virtually nothing--even if your name is in the headline and you were fifteen of fifteen from the floor. If a coach is unfamiliar with the competition in your area, such clips are meaningless. A high-scoring center in one league could end up sitting on the bench in another league, and coaches are very aware of this. On the other hand, a sprinter who does a nine-point-five second hundred-yard dash can run that same time anywhere.

CHRONOLOGICAL RESUME - EDUCATION

TISHA AIKENS

2809 Cameron St., Apt. 227
Baltimore, MD 21224
(410) 222-1111

EDUCATION

M.A. Elementary Education. The George Washington University, Washington, DC.

Graduated Magna Cum Laude, May 1994.

GPA 3.6, Dean's List - three semesters

B.A. Special Education, Boston College, Chestnut Hill, MA. (May 1992)

Arapahoe High School, Littleton, CO (June 1980)

Editor-In-Chief of The Calumet (yearbook)

RELEVANT EXPERIENCE

Student Teacher, Garrison Elementary School, Washington, DC. Taught first grade class of over 20 students. Experience involved 15 weeks of independent teaching. Garrison is an emergent literature demonstration school consisting of a multi-cultural population including ESL and mainstream students. (1/94-4/94)

Pre-student Teacher. Amidon Elementary and Shepherd Elementary, both Washington, DC public schools. Experience involved 15 weeks of part-time supervised teaching for elementary and sixth grade classes. Created and implemented developmental-appropriate lessons following the Competency Based Curriculum guidelines. (9/93-12/93)

Teaching Assistant, Department of Biology, The George Washington University, Washington, DC. Planned and implemented weekly biology labs for 32 freshmen. Assisted in developing and administering lab practicums. Tutored hearing-impaired student. (8/92-12/92)

Student Teacher, Arapahoe High School, Littleton, CO. Participated in the Student Teacher Education Program in which select high school students assist a teacher in the local elementary school. Assisted in the design and implementation of stimulating thematic units for a combined fifth and sixth grade gifted and talented class. (8/90-12/90)

RELATED EXPERIENCE

Teacher, Child Care Center, Arnold and Porter Law Firm, Washington, DC. Provided activities, stimulus, and care for children ranging from three months to 12 years of age. maintained records and prepared daily activity reports. (4/91-10/91)

Voluntary Teachers Aid, Chestnut Hill School for the Blind, Chestnut Hill, MA. Assisted in hands-on activities and classroom management for the visually impaired. (10/87-4/88)

LANGUAGES

Basic knowledge of Spanish.

Intermediate fluency in American Sign Language.

References Available Upon Request

FUNCTIONAL RESUME

Tania Y. Henry
501 G Street, N.W.
Washington, DC 20006
(202) 676-8309

SUMMARY OF QUALIFICATIONS

Extensive and diverse health care experience in both acute care and research hospital settings. Knowledgeable of current regulatory standards, biomedical technology, and medico-legal considerations. Strong background in designing, implementing, and directing patient care programs. Experience with hospital information systems.

ADMINISTRATION

- Administered all operations for in-patient and ambulatory patient care units.
- Managed unusual incidents related to personnel functions and medical care.
- Acted as liaison between medical and nursing staffs.
- Supervised two to four para-professionals.
- Participated in auditing medical records for compliance with accreditation standards.
- Administered in-service educational programs.

RESEARCH

- Collected data for research studies and protocols.
- Incorporated findings into clinical applications.
- Collaborated in development of clinical investigations.

HEALTH CARE

- Assessed, planned, implemented, and evaluated holistic care for diverse patient populations.
- Designed, administered, and directed teaching programs.
- Worked extensively with biomedical technology.

EDUCATION

Master of Health Services Administration, The George Washington University, Washington, DC, January 1987.

BS in Nursing, Hampton Institute, Hampton, VA, May 1976.

EMPLOYMENT

The National Institutes of Health, Warren Grant Magnuson Clinical Center, Bethesda, MD, Clinical Nurse (May 1980-present).

Michael Reece Medical Center, Chicago, IL, Staff Nurse (May 1979-April 1980).

University of Chicago Medical Center, Chicago, IL, Staff Nurse (September 1976-May 1979).

AFFILIATIONS

Member, The George Washington University Health Services Administration

Associate, American College of Hospital Administrators Association.

References available upon request

SCANABLE RESUME KEYWORD

QUON X. XU
3429 E. Second Avenue
Washington, D.C. 20052
(202) 676-2756

OBJECTIVE:

Mathematics management position using mathematical computation skills in a startup high technology firm.

EDUCATION:

The George Washington University, Washington, D.C., May 1995

Bachelor of Science, Mathematics

Emphasis: Mathematical Computation, Application in Problem Solving, Probability-Statistics, Numerical Analysis, and Computer Programming.

GPA: 3.6

SPECIAL SKILLS

Basic, Fortran, Pascal computer languages.

WordPerfect 6.0, Lotus 1-2-3, dBase III+.

EXPERIENCE:

Financial Analyst, January 1996 - Present

XYZ Corporation, Washington, D.C.

Monitor and analyze casino's weekly receipts and expenses.

Prepare financial reports for all gross income.

Math Tutor, September 1994 - June 1995

Math and Computer Lab, The George Washington University, Washington, D.C.

Instructed college students in Algebra, Geometry, Trigonometry, Statistics, Calculus.

Computer Lab Assistant, September 1994 - June 1995

Information System Department, The George Washington University, Washington, D.C.

Assisted instructors with class projects and assisted students in computer lab assignments. WordPerfect, VP-Planner, Lotus 1-2-3, dBase III+, Basic Computer Programming.

Staff Learning Assistant, June 1994 - September 1994

Learning Center, The George Washington University, Washington, D.C.

Created database files using dBase III+. Assisted staff with clerical work.

HONORS AND ACTIVITIES:

Member, National Honor Society.

Member, Asian American Student Association.

These are the keywords that were scanned from this resume:

Mathematics. Management. Mathematical Computation. Probability. Statistics. Numerical Analysis. Computer Programming. Financial Reports. Financial Analyst. Algebra. Geometry. Trigonometry. Calculus. WordPerfect. Basic. Lotus 1-2-3. Fortran. Pascal. National Honor Society. Asian American Student Association. dBase III+. Bachelor of Science. GWU 3.6 GPA.

Avoid the Top 10 Resume Mistakes

It's deceptively easy to make mistakes on your resume and exceptionally difficult to repair the damage once an employer gets it. So prevention is critical, especially if you've never written one before. Here are the most common pitfalls and how you can avoid them.

1. Typos and Grammatical Errors

Your resume needs to be [grammatically perfect](#). If it isn't, employers will read between the lines and draw not-so-flattering conclusions about you, like: "This person can't write," or "This person obviously doesn't care."

2. Lack of Specifics

Employers need to understand what you've done and [accomplished](#). For example:

- Worked with employees in a restaurant setting.
- Recruited, hired, trained and supervised more than 20 employees in a restaurant with \$2 million in annual sales.

Both of these phrases could describe the same person, but clearly the second one's details and specifics will more likely grab an employer's attention.

3. Attempting One Size Fits All

Whenever you try to develop a [one-size-fits-all resume](#) to send to all employers, you almost always end up with something employers will toss in the recycle bin. Employers want you to write a resume specifically for them. They expect you to clearly show how and why you fit the position in a specific organization.

4. Highlighting Duties Instead of Accomplishments

It's easy to slip into a mode where you simply start listing job duties on your resume. For example:

- Attended group meetings and recorded minutes.
- Worked with children in a day-care setting.
- Updated departmental files.

Employers, however, don't care so much about what you've done as what you've [accomplished](#) in your various activities. They're looking for statements more like these:

- Used laptop computer to record weekly meeting minutes and compiled them in a Microsoft Word-based file for future organizational reference.
- Developed three daily activities for preschool-age children and prepared them for a 10-minute holiday program performance.
- Reorganized 10 years' worth of unwieldy files, making them easily accessible to department members.

5. Going on Too Long or Cutting Things Too Short

Despite what you may read or hear, there are no real rules governing the [length of your resume](#). Why? Because human beings, who have different preferences and expectations where resumes are concerned, will be reading it.

That doesn't mean you should start sending out five-page resumes, of course. Generally speaking, you usually need to limit yourself to a maximum of two pages. But don't feel you have to use two pages if one will do. Conversely, don't cut the meat out of your resume simply to make it conform to an arbitrary one-page standard.

6. A Bad Objective

Employers do read your resume's [objective statement](#), but too often they plow through vague pufferies like, "Seeking a challenging position that offers professional growth." Give employers something specific and, more importantly, something that focuses on their needs as well as your own. Example: "A challenging entry-level marketing position that allows me to contribute my skills and experience in fund-raising for nonprofits."

7. No Action Verbs

Avoid using phrases like "responsible for." Instead, use [action verbs](#): "Resolved user questions as part of an IT help desk serving 4,000 students and staff."

8. Leaving Off Important Information

You may be tempted, for example, to eliminate mention of the jobs you've taken to earn extra money for school. Typically, however, the [soft skills](#) you've gained from these experiences (e.g., work ethic, time management) are more important to employers than you might think.

9. Visually Too Busy

If your resume is wall-to-wall text featuring five different fonts, it will most likely give the employer a headache. So show your resume to several other people before sending it out. Do they find it visually attractive? If what you have is hard on the eyes, [revise](#).

10. Incorrect Contact Information

I once worked with a student whose resume seemed incredibly strong, but he wasn't getting any bites from employers. So one day, I jokingly asked him if the phone number he'd listed on his resume was correct. It wasn't. Once he changed it, he started getting the calls he'd been expecting. Moral of the story: Double-check even the most minute, taken-for-granted details -- sooner rather than later.

RESOURCES

BOOKS ON COLLEGES AND UNIVERSITIES

1. Selective Guide to Colleges – Edward B. Diske, Times Books, Three Park Avenue, New York, NY 10016
2. College Handbook
3. The College Planning/Search Handbook
4. How We Do It: Student Selection at the Nation's Most Prestigious Colleges – Octameron Assoc., Inc., P.O. Box 3437, Alexandria, VA 22302
5. The New American Guide to Colleges - Gene Hawes and Peter Novalis, New American Library, P.O. Box 999, Bergen field, NJ 07621
6. The Gourman Report - a rating of undergraduate programs in American and International universities
7. Comparative Guide to American Colleges - James Cass and Max Birnbaum, Harper & Row Publishers
8. College-Bound Digest - Education Communications, Inc., 721 N. McKinley Road, Lake Forest, Illinois 60045
9. From the Kudzu to the Ivy - How to Find Your College: A Southerner's Guide to Northeastern Colleges - Julie R. Bravmer, Elaine W. Hallum, Jackie E. Montag, Jane G. Swann, Matilda P. Thrasher, Sue S. Trotter, College Admissions Planning and Guidance Service, P.O. Box 52743, Atlanta, GA 30355
10. The Kudzu-Ivy Guide to Southern Colleges Julianne Rand Brawner, Elaine Ward Hallum, Dorothy Chandler Hamilton, Jackie Eichold Montag, Matilda Parker Thrasher, Kudzu-Ivy, P.O. Box 52743, Atlanta, GA 30355
11. College 101 - Ronald T. Farrar, Social Studies School Service, 10,000 Culver Blvd. Dept. 55, Culver City, CA 90232-0802
12. Americas Best Colleges
13. Peterson's Guide to Colleges in the Southeast
14. Rugg's Recommendations on the Colleges
15. Your College Application - Gelband, Jubale and Schorr

16. Countdown to College - Schneider and Kalb

17. Writing Your College Application Essay

BOOKS ON FINANCIAL AID

1. Need a Lift - American Legion, 4th Floor, War Memorial Bldg, Corner of Amite and North State Street, \$2.00

2. College Loans from Uncle Sam - Octameron Assoc. Inc., P.O. Box 3437, Alexandria, VA 22302

3. College Grants from Uncle Sam - Octameron Assoc. Inc., P.O. Box 3437, Alexandria, VA 22302

4. The As and Bs of Academic Scholarships - Octameron Assoc. Inc., P.O. Box 3437, Alexandria, VA 22302

5. Don't Miss Out-Guide to Scholarships and Loans
OctameronAssoc.Inc.,P.O.Box3437,Alexandria,VA 22302

6. Co-operative Education Opportunities Offered by Federal Government - Octameron Assoc. Inc., P.O. Box 3437, Alexandria, VA 22302

7. Doing More With Less - Office of Student Financial Aid, Duke University, 2138 Campus Dr., Durham, N.C. 27706

8. The Directory of Athletic Scholarships - Barry and Alan Green, Social Studies School Service, 10,000 culver Blvd., Dept. 55, P.O. Box 802, Culver City, CA 90232-0802

9. Chronicle Sports Guide: Intercollegiate Athletics and Scholarships

10. How to Pay for Your Children's College Education

11. Alternative Approaches to Tuition Financing,

BOOKS ON COLLEGE ADMISSIONS TESTING

1. How To Beat the S.A.T. - Michael Donner, Workman Publications, NY

2. 10 S.A.T.s - book of ten actual S.A.T. tests

3. The College Board Achievement Tests - 14 tests in 13 subjects. The actual and complete tests plus full descriptions of what each is like.

4. Mathematics for the College Boards - The P.S.A.T. & S.A.T., Barnett Rich, Amsco School Publishers, Inc., 315 Hudson St., New York, NY 10013

5. How To Teach Children Responsibility - Harris Clemes, Reynold Bean, Social Studies School Service, 10,000 Culver Blvd. Dept. 55, P.O. Box 802, Culver City, CA 90232-0832
6. The High School Survival Guide: An Insider's Guide to Success - Barbara Mayer, Social Studies School Service, 10,000 Culver Blvd. Dept. 55, P.O. Box 802, Culver City, CA 90232-0832
7. How To Raise Children's Self-Esteem - Harris Clemes, Reynold Bean, Social Studies School Service, 10,000 Culver Blvd. Dept. 55, P.O. Box 802, Culver City, CA 90232-0832
8. The Turbulent Teens: Understanding, Helping, Surviving - James E. Gardner, Social Studies School Service, 10,000 Culver Blvd., Dept. 55, P.O. Box 802, Culver City, CA 90232-0802
9. Student Success Secrets - Eric Jensen, Social Studies School Service, 10,000 Culver Blvd., Dept. 55, P.O. Box 802, Culver City, CA 90232-0802
10. Getting In! The First Comprehensive Step-By-Step Strategy Guide to Acceptance at The College of Your Choice - Paulo de Oliveira and Steve Cohen, Social Studies School Service, 10,000 Culver Blvd., Dept. 55, P.O. Box 802, Culver City, CA 90232-0802
11. Inside Strategies for the SAT - Gary R. Gruber, Social Studies School Service, 10,000 Culver Blvd., Dept. 55, P.O. Box 802, Culver City, CA 90232-0802
12. Complete Preparation for the S.A.T. - Harcourt, Brace and Jovanovich
13. Barron's How To Prepare for the S.A.T.
14. The College Bound Guide to Preparing for the P.S.A.T. /N.M.S.Q.T
15. Basic Tips for the A.C.T.
16. How to Take Tests
17. How To Beat Test Anxiety and Score Higher on the S.A.T.
18. Scholastic Aptitude Test
19. American College Testing Program
20. How to Prepare for the S.A.T.
21. Barron's How to Prepare for the A. C.T.
22. Cliff's S.A.T. Preparation

23. Cliff s A.C.T. Preparation
24. Verbal Review for Standardized Tests
25. Math Review for Standardized Testa
26. Cliffs P.S.A.T. /N.M.S.O.T. Preparation

VISIT YOUR COUNSELOR’S OFFICE!!!

They may have many of the books listed above and others that can help you with your college search in their office. They also have college catalogs for the majority of colleges and universities in the US. Please take the time to look through the catalogs to help you determine a major. The type of classes offered and curriculum could help make or break your college choice decision.

**The more you go to your counselor’s office the more they can help you with your decision, questions, scholarships, etc.

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The following monthly or quarterly publications of the College Entrance Examination Board and The American College Testing Program and websites were used in research that is contained in the handbook:

Getting In by Paulo de Olivisa and Steve Cohen

College Handbook, College Entrance Examination Board

College Search/Planning Book, The American College Testing Program

The Directory of Athletic Scholarships by Barry and Alan Green

The Kudzu-Ivy Guide to Southern Colleges by Julianne Rand Brawner, Elaine Ward Hollum, Dorothy Candler Hamilton, Jackie Eichold Montag, Matilda Parker Thrasher

Investor Words - www.investorwords.com

U.S. Department of Labor: Bureau of Labor Statistics - www.bls.gov/oco/