



Table of Contents

Senior Year Road Map	1-2
College Application Tracker	3-4
Blank Cover Letter Template.....	5
My Scholarships	6-9
Financial Aid Comparison Worksheet.....	10-13
Post-Graduation Budget	14-18
Grade 12 Skills Checklist	19-22

Senior Year Road Map

Careers	Applying to College	Financial Aid																														
<p>I can identify one or more careers that are a good match for my skills and interests.</p> <p>LIST CAREERS:</p> <p>For further research: RUReadyND.com http://stats.bls.gov/oco/</p>	<p>I know where I will get this education.</p> <p>LIST AND CIRCLE STATUS FOR EACH.</p> <table style="margin-left: 150px;"> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>reach</td><td>match</td><td>safety</td></tr> </table> <p>For further research: RUReadyND.com www.collegeboard.com</p>	reach	match	safety	reach	match	safety	reach	match	safety	reach	match	safety	reach	match	safety	reach	match	safety	reach	match	safety	reach	match	safety	reach	match	safety	reach	match	safety	<p>I know how I'll pay for college.</p> <p>CHECK ITEMS AS YOU COMPLETE THEM.</p> <ul style="list-style-type: none"> Scholarship search Free Application for Federal Student Aid (FAFSA) and/or CSS Profile Compare Financial Aid Packages <p>For further research: RUReadyND.com www.fafsa.ed.gov www.finaid.org www.collegeboard.com (CSS Profile)</p>
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
reach	match	safety																														
<p>I know what education is required for my chosen careers.</p> <p>CHECK EDUCATION YOU PLAN ON PURSUING.</p> <ul style="list-style-type: none"> High School only Tech or Trade School Apprenticeship Community College Four-year College Professional Degree 	<p>I have the materials I need to apply.</p> <p>CHECK ITEMS AS YOU COMPLETE THEM.</p> <ul style="list-style-type: none"> Personal essay Transcripts References SAT or ACT scores 																															

Finding a Job	Money Matters	Next Steps
<p>I know how to find a job, and I have the tools I need to find one.</p> <p>CHECK ITEMS AS YOU COMPLETE THEM.</p> <ul style="list-style-type: none"> Resume Cover letter List of people in my network <p>For further research:</p> <ul style="list-style-type: none"> RUReadyND.com www.quintcareers.com www.jobsmart.org www.jobhuntersbible.com 	<p>I know how to create and revise a budget.</p> <p>CHECK WHEN YOU COMPLETE THIS.</p> <p>“Freshman Year” Budget</p> <p>For further research:</p> <ul style="list-style-type: none"> RUReadyND.com www.practicalmoneyskills.com www.360financialliteracy.org www.themint.org 	<p>I know how to make the most of my opportunities.</p> <ul style="list-style-type: none"> In college At work

College Application Tracker

Name of School →	1	2	3	4	5	6
Status: Safety? Match? Reach?						
Applications						
Early application deadline						
Regular application deadline						
Request info/application						
Complete application						
Get fee waiver or include application fee						
Sign application						
Make copies of all materials						
Send application						
Send extra material, if needed						
Confirm receipt of materials						
Academic Documentation						
Request high school transcripts						
Request mid-year grade reports						
Send ACT or SAT scores						
Send SAT Subject Test scores						
Letters of Recommendation						
Request recommendations						
Remind recommenders of due date						
Send thank-you notes						

Adapted from College Board's College Application Checklist: www.collegeboard.com/student/apply/the-application/8435.html

**Grade 12, Introduction 2: Are You Ready?
Portfolio, College Application Tracker**

Name of School →	1	2	3	4	5	6
Essay						
Choose topic						
Write essay						
Proof-read for spelling and grammar						
Have two people read your essay						
Interviews						
Interview at college						
Alumni interview						
Send thank-you notes						
Financial						
FAFSA deadline						
State financial aid deadline						
College financial aid deadline						
Apply for FAFSA Pin #						
Gather financial records						
Complete FAFSA						
Complete PROFILE, if needed						
Submit school financial aid form, if needed						
Submit state aid form, if needed						
Getting Accepted						
Receive acceptance letter						
Receive financial aid award						
Send deposit						
Confirm acceptance of financial aid package						
Receive orientation info						

Adapted from College Board's College Application Checklist: www.collegeboard.com/student/apply/the-application/8435.html

Your Name
Your Street Number and Name
Your City, State Zip Code
Your Phone Number
Your E-Mail Address

Today's Date

Company Name
Company Street Number and Name
City, State Zip Code

Dear _____,

Introductory paragraph here.

Paragraphs 2 and 3 here.

Sincerely,

Your Name

Use this page to track your scholarship applications.



MY SCHOLARSHIPS

Name of Scholarship	Optimist International Essay Contest	
Deadline	Check with local chapter, no later than early February.	
Amount of Award	Up to \$6,000	
Eligibility Requirements	Essay on "The Power of Youth," under 19, U.S. citizen	
Number of Scholarships Awarded	53 district awards of \$650 each, first prize of \$6,000, one second prize of \$3,750, one third prize of \$2,250	
How Well Do I Meet Qualifications?	I'm a good writer, tiny chance of local prize, probably not bigger prizes. Limit amount of time spent.	
Contact Information		
Person		
Name of Organization	Optimist Club, e-mail programs@optimist.org for contact	
Street Address		
City, State, Zip Code		
Phone		
E-mail		

Required Documents		
One or two essays	400 – 500 word essay	
Letter(s) of reference		
Writing sample		
Resume		
Transcripts		
Student aid report		
Tax returns and W-2 forms		
GPA certification form		
Enrollment verification form		
Financial aid award letter		
Other	Application form, birth certificate	
Action Taken		
Made a copy for my records		
Application mailed		
Thank-you note sent		

MY SCHOLARSHIPS

Name of Scholarship		
Deadline		
Amount of Award		
Eligibility Requirements		
Number of Scholarships Awarded		
How Well Do I Meet Qualifications?		
Contact Information		
Person		
Name of Organization		
Street Address		
City, State, Zip Code		
Phone		
E-mail		

Required Documents		
One or two essays		
Letter(s) of reference		
Writing sample		
Resume		
Transcripts		
Student aid report		
Tax returns and W-2 forms		
GPA Certification form		
Enrollment verification form		
Financial aid award letter		
Other		
Action Taken		
Made a copy for my records		
Application mailed		
Thank-you note sent		

Financial Aid Comparison Worksheet: Year 1

College 1:

College 2:

Total Cost Of Attendance	College 1	College 2
Tuition		
Room and board		
Fees		
Other costs: _____		
1. Direct Costs Subtotal: add above three lines. This is the amount you owe the school in order to register/stay enrolled.		
Books		
Travel		
Personal expenses & miscellaneous		
2. Indirect Costs Subtotal: add above three lines		
3. Total Costs Add #1 and #2		

Grants and Scholarships	College 1	College 2
Pell Grant (federal)		
SEOG: Supplemental Educational Opportunity Grant SEOG (federal)		
State grant:		
State grant:		
Institutional Grants (from college; add all together)		
Outside/private scholarships (add together)		
4. Total Grants/Scholarships: Add all amounts, above six lines		

Work/Study*	College 1	College 2
5.		

* **Note:** Work/study funds are earned throughout the year. Make sure the number of work/study hours are reasonable for a full-time student, and don't count on these funds for anything other than personal expenses, since they won't be available at the beginning of the year.

Loans	College 1	College 2
Perkins		
Subsidized Stafford		
Unsubsidized Stafford		
PLUS		
Other _____		
6. Total Loans: Add all loan amounts, above five lines		

College 1:

College 2:

The Gap	College 1	College 2
7. Total Financial Aid Awards, not including work/study (Add lines 4 and 6)		
8. The Gap: Cost of Attendance – Financial Aid Awards, not including work/study (Line 3 – Line 7)		

Your Financial Responsibility**	College 1	College 2
9. Your Financial Responsibility: Total cost – grants/scholarships (subtract line 4 from line 3)		

**This does not include eventual interest you will pay on any loans you may take.

Projected Cost -- All College Years***	College 1	College 2
10. Your Total Financial Responsibility: Financial Responsibility x Number of Years in College (Line 5 x 4)		
11. Your Monthly Financial Responsibility: Using a loan calculator, which can be found at www.finaid.org/calculators/loanpayments.phtml , determine what #10 (your total financial responsibility) would equal in monthly payments.		

***This is an estimate, as the cost of attendance will increase each school year.

According to www.finaid.org:

Your total education debt should be less than your starting salary. If you borrow more than twice your expected starting salary, you will find it extremely difficult to pay the debt. Live like a student while you are in school, so you don't have to live like a student after you graduate.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, www.goddard.org

Financial Aid Comparison Worksheet: Year 1

College 1:

College 2:

Total Cost Of Attendance	College 1	College 2
Tuition		
Room and board		
Fees		
Other costs: _____		
1. Direct Costs Subtotal: add above three lines. This is the amount you owe the school in order to register/stay enrolled.		
Books		
Travel		
Personal expenses & miscellaneous		
2. Indirect Costs Subtotal: add above three lines		
3. Total Costs Add #1 and #2		

Grants and Scholarships	College 1	College 2
Pell Grant (federal)		
SEOG: Supplemental Educational Opportunity Grant SEOG (federal)		
State grant:		
State grant:		
Institutional Grants (from college; add all together)		
Outside/private scholarships (add together)		
4. Total Grants/Scholarships: Add all amounts, above six lines		

Work/Study*	College 1	College 2
5.		

* **Note:** Work/study funds are earned throughout the year. Make sure the number of work/study hours are reasonable for a full-time student, and don't count on these funds for anything other than personal expenses, since they won't be available at the beginning of the year.

Loans	College 1	College 2
Perkins		
Subsidized Stafford		
Unsubsidized Stafford		
PLUS		
Other _____		
6. Total Loans: Add all loan amounts, above five lines		

College 1:

College 2:

The Gap	College 1	College 2
7. Total Financial Aid Awards, not including work/study (Add lines 4 and 6)		
8. The Gap: Cost of Attendance – Financial Aid Awards, not including work/study (Line 3 – Line 7)		

Your Financial Responsibility**	College 1	College 2
9. Your Financial Responsibility: Total cost – grants/scholarships (subtract line 4 from line 3)		

**This does not include eventual interest you will pay on any loans you may take.

Projected Cost -- All College Years***	College 1	College 2
10. Your Total Financial Responsibility: Financial Responsibility x Number of Years in College (Line 5 x 4)		
11. Your Monthly Financial Responsibility: Using a loan calculator, which can be found at www.finaid.org/calculators/loanpayments.phtml , determine what #10 (your total financial responsibility) would equal in monthly payments.		

***This is an estimate, as the cost of attendance will increase each school year.

According to www.finaid.org:

Your total education debt should be less than your starting salary. If you borrow more than twice your expected starting salary, you will find it extremely difficult to pay the debt. Live like a student while you are in school, so you don't have to live like a student after you graduate.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, www.goddard.org

Post-Graduation Budget

Whether you're starting college or beginning your first full-time job, you need a plan to pay your bills and stay out of debt. Over the next four weeks, you'll create a budget to help you plan for the year following high school graduation.

The gray area below is for students expecting to attend college next year.

- Note that the college expenses area includes most of the items you'll find on a bill from your school. You'll need to estimate the cost of books.
- If you are planning on living with your family or renting your own apartment next year, put "0" next to room and board.

College Expenses & Income

College Expenses

Tuition and fees	
Room, if living in dorm	
Board, if meal plan is selected	
Books (Estimate for 1 semester and multiply by 2.)	
Total (a)	

College Income

Grants & scholarships*	
Work-study*	
Student loans	
Family contribution (Lump sum for college bills.)	
Family contribution (Monthly allowance, if any.) (Multiply by 10.)	
Savings (For example, from a summer job.)	
Total (b)	

*As of 2008, some forms of financial aid are taxable and some are not. Check with your tax preparer or financial aid office for the latest rules.

Post-Graduation Budget (continued)

College Income (b) – College Expenses (a) =

If your college income is higher than your expenses, this is the amount of money you'll have left to live on after college bills are paid.

If your college income is lower than your expenses, this is the amount of money you need to earn to pay your college bills next year.

To find your **monthly** surplus (extra) or shortfall (what you need to earn), divide the total above by the number of months you'll be attending school (10).

Post-Graduation Budget (continued) Income

All students should complete this page.

List money you'll have coming in next year.

- You can use “Job 1” and “Job 2” for jobs you expect to hold all year, or throughout the school year. For example, you may have a full-time job as an administrative assistant (Job 1), and work on the weekends selling clothing (Job 2).
- If your income is expressed in terms of a yearly salary or an hourly wage, figure out what you'll make each month before including it in the chart.

Example A:

You make \$20,000 a year. Divide this by 12 to figure out how much you'll make each month.

Example B:

You make \$10 an hour. Multiply this by the number of hours you'll work each month.

- If you're a college student with a work-study job or other kinds of financial aid, use the gray college surplus space, “d,” to list money you'll have left over after you pay your college bills. (See previous page of this activity.)

Gross Monthly Income

	Amount
Job 1	
Job 2	
TOTAL (e)	

Net Monthly Income

	Amount
Gross Monthly Income (e)	
Taxes Withheld (30%)	
Net Monthly Income (f) [subtract Taxes Withheld from (e)]	
College Surplus or Shortfall (d)	
Total Net Monthly Income [Surplus: add (d) and (f) / Shortfall: subtract (d) from (f)]	

Post-Graduation Budget (continued) Monthly Expenses

All students should complete this page. See next page for directions about rent and groceries.

	Estimate	Budget	Actual	Difference
Housing				
Rent (apt. share)				
Utilities (gas, electric, water)				
Phone				
Cell phone				
Internet				
Cable				
Household insurance (if yearly fee, divide by 12)				
Transportation				
Car payment or subway/bus fare				
Car insurance				
Car repairs				
Gas				
Parking and tolls				
Travel home (if living away from your family, add costs for the year and divide by 12)				
Food				
Groceries				
Snacks & other meals (including restaurants, fast food, & deliveries)				
Health				
Health insurance				
Prescriptions				
Medical expenses				

	Estimate	Budget	Actual	Difference
Other				
Savings				
Clothing				
Entertainment				
Personal (like shampoo or haircut)				
Household (like cleaning supplies)				
College shortfall (if income is lower than expenses)				
Other				
TOTAL (ALL CATEGORIES) Must be less than or equal to (f).				

Rent and Groceries:

If you'll be renting your own apartment next year, you'll need to figure out the amounts needed for rent and groceries.

If you'll be living and eating in a college dorm, write "0" next to rent and groceries. These expenses have already been listed as room and board on the first page of your **Freshman Year Budget**.

If you'll be living with your family, you can also write "0" next to rent and groceries. If you've agreed to help with your family's expenses, write the amount you've agreed to pay next to rent.

How to Use the Actual and Difference Columns:

To be useful, a budget has to reflect reality. This means you have to keep track of how much you spend. Suppose you've budgeted \$20 a month for snacks. You discover you actually spend \$12.99 every Friday night for pizza (\$51.96), and \$3.35 for snacks between classes every Tuesday and Thursday (\$26.80). The grand total is \$78.76. At the end of the month, you write this in the actual column. The difference ($\$78.76 - \20) is \$58.76. (This goes in the difference column.)

Now you have a couple of choices. You can make more of your food at home; it's cheaper! Or, you can find \$60 some other place in your budget. Maybe you aren't spending as much as you budgeted for clothes. Or you've decided you can live without cable television. Or, you can take on some extra work.

It's all about choices. But you have to have the facts to make smart choices.

Use these pages to keep track of the skills you're building.



Grade 12 Skills Checklist

Check the box that shows your level of skill in each area.
Then answer the questions below.

INTRODUCTION

I can ...

List three ways Roads to Success will assist me in making plans for the year following high school graduation.	not at all	somewhat	very well
Determine whether or not I'm on track to graduate from high school.	not at all	somewhat	very well
List three ways college is academically different from high school.	not at all	somewhat	very well
Track important college application and financial aid deadlines.	not at all	somewhat	very well

APPLYING TO COLLEGE

I can ...

Identify and keep track of the admissions requirements at the colleges of my choice.	not at all	somewhat	very well
Complete a college application.	not at all	somewhat	very well
Identify one or more personal strengths of interest to an employer or college admissions officer.	not at all	somewhat	very well
Identify an experience that provides appropriate evidence of one or more of my personal strengths.	not at all	somewhat	very well
Create an essay that effectively conveys my personal strengths.	not at all	somewhat	very well

FINDING A JOB

I can ...

Identify the most effective job-hunting methods.	not at all	somewhat	very well
Name at least 15 people in my personal network.	not at all	somewhat	very well
Make a cold call to find out if a company is hiring.	not at all	somewhat	very well
Research companies that interest me.	not at all	somewhat	very well
Create a resume that describes my skills and relevant experience.	not at all	somewhat	very well
Write a cover letter that connects my skills to skills needed by an employer.	not at all	somewhat	very well
Describe the purpose of writing a thank-you note following an interview.	not at all	somewhat	very well
Organize and track my job-hunting efforts and their results.	not at all	somewhat	very well

FINANCIAL AID

I can ...

Rate the merits and drawbacks of different kinds of financial aid.	not at all	somewhat	very well
Find and apply for scholarships suited to my needs.	not at all	somewhat	very well
Use an online tool to calculate the monthly payments on a student loan.	not at all	somewhat	very well
Understand the consequences of defaulting on a student loan.	not at all	somewhat	very well
Complete the FAFSA.	not at all	somewhat	very well
Compare financial aid awards from two or more schools.	not at all	somewhat	very well

MONEY MATTERS

I can...

Understand the purpose for creating and revising a budget.	not at all	somewhat	very well
List expenses associated with attending college or living on my own.	not at all	somewhat	very well
Identify hidden housing and transportation costs (that is, other than rent and a car loan).	not at all	somewhat	very well
Understand the importance of health insurance, and identify ways to obtain it.	not at all	somewhat	very well
Create a budget for the year following high school.	not at all	somewhat	very well

NEXT STEPS

I can...

Identify resources to solve problems at college or in the community.	not at all	somewhat	very well
Describe two or more strategies for dealing with bureaucracy.	not at all	somewhat	very well
List three tips or strategies for a successful freshman year.	not at all	somewhat	very well
List three tips or strategies for success at work, and three behaviors to avoid.	not at all	somewhat	very well