

Independent Living Skills Module III

Preparing Adolescents for Young Adulthood (PAYA)

Module III

EDUCATION

Handbook for Skill Development

Massachusetts Department of Social Services

Independent Living Skills Module III

PAYA

MODULE III

Introduction

W

elcome! The topic areas you'll be working on in this booklet include such vital independent living skills as education, job seeking skills, and job maintenance skills. Each topic area includes sections for easy use: 1) Assessment; 2) Skill Plan; and 3) Activity/Resource Workbook.

The Assessment will help you determine your skill level in each topic area and target those skills in need of further development.

The Skill Plan will help you organize your efforts as you work towards each goal.

The Activity/Resource Workbook contains information and exercises for each of the topic areas to help you develop or strengthen your independent living skills.

As you move from one skill topic to the next, you will be increasing your understanding of the fundamentals of independent living and enhancing your abilities to make a successful and smooth transition to self sufficient young adulthood.

Remember, it's your future!

Good luck and enjoy yourself!

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EDUCATION SKILL ASSESSMENT

The following questions will help you identify education skills in which you excel and target those which you need to develop. By yourself or with your team try to answer each of the questions as honestly as possible. After completing this independent living skills assessment, review it with your team and identify those skills you would like to strengthen.

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
1. Am aware of the benefits of a good education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Am attending school, GED classes, or a vocational training program.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know how to handle problems that come up in my school or training program.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know how and where to find out about what jobs and occupations I might like.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know what job or career I might want to pursue after graduation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know what education or vocational training I'll need for the job/career I want.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know whom I can talk to regarding my plans for further education or training in preparation for a job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Am aware of the requirements for acceptance into higher education or training programs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Am able to complete application forms for educational or training programs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Am aware of the scholarships and loans available for further education and training.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
11. Know where and how to apply for financial assistance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Know about the job training and educational programs that are offered in my community and surrounding cities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Am able to develop a comprehensive education/career plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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LEARNING STYLES

Each of us has different learning styles. While some of us learn best in groups, others learn best alone. Some people learn by listening to information; others learn better through “hands on” activities. The following exercise will be helpful to you in identifying your personal learning style.

How Do I Learn?

CIRCLE ONE OF EACH PAIR

By myself

With others

From peers

From adults

By thinking

By doing

By practicing

By memorizing

By doing things once

By doing things several times

Quietly

Listening to music

Doing many different things

Doing one thing only

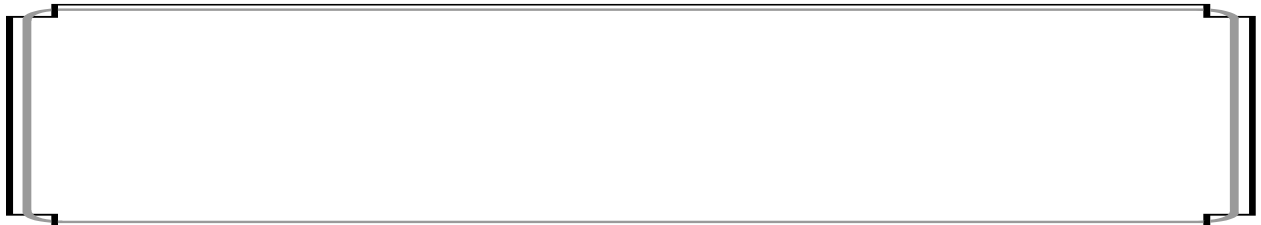
Through constructive criticism

Through rewards

To please others

To please myself

I Learn Best: (Summarize your answers from above.)



Now that you have identified your personal learning style, you will be able to acquire and practice new skills in the way that is most effective for you.

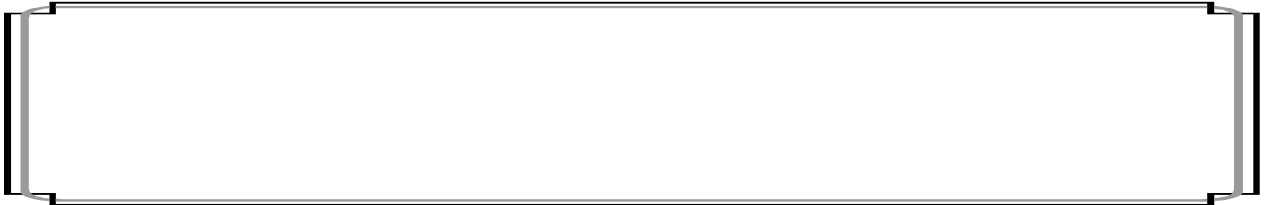
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STAYING IN SCHOOL

As a child growing up in my particular surroundings, I needed a place to focus my aggression. There was indeed such a place called school. I harnessed my energy from my aggression and placed it into my studies. As days were becoming harder in my life, I focused on my studies. I came to realize the numerous possibilities that an education can hold over one's life. In today's society one must have an education as well as dreams in order to succeed in life.

Steve, 18

Why do you think getting an education is important?



When I was 16, I dropped out of high school because I thought it was just too hard and I wanted to hang out. When I was 17, I realized that I needed an education if I wanted to make anything out of my life. I went back and got my GED. I am now in my second year of college and plan to get my Bachelor's Degree.

Christine, 18

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Discussion Activities

Your best friend wants to drop out of high school. He/she states that he/she is just tired of school and does not get along with the math teacher. He/she wants to work full time in a fast food restaurant and save money to buy a car.

What kind of advice would you give him/her and why?

James has had a hard time in school lately. He has been tardy a lot and has been failing Math and English. James feels that he wants to quit school because he will not pass the year anyway.

What other possibilities does James have to resolve his problem?

Tinisha was placed in a new foster home and had to go to a new school. She misses her old friends and feels isolated. She doesn't like the other students and would like to quit school.

What advice would you give Tinisha?

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Mike receives special education services in English and history. Because of his special ed status, Mike thinks he will not be able to continue his education beyond high school; therefore, he wants to quit school.

Is Mike right? What do you think?

Amy is attending high school and is in the 11th grade. Her best friend is thinking about quitting school. Amy does not want to be in school without her best friend and is now thinking about dropping out as well.

What advice would you give Amy?

Robert and Zack recently met after not having seen each other for a year. They had gone to school together until Robert dropped out in the eleventh grade. Robert works at a local grocery store as a stock person and recently bought a car. He tells Zack that his decision to drop out was right because he can now afford to drive a car and has lots of spending money for the weekends. Zack responds that he is planning to go to a vocational training school after graduating from high school. Zack states that even though right now he has less money than Robert, four years from now he will earn a lot more and will be able to afford a better lifestyle and car. Robert replies that what really counts is the present and that four years from now is a long time.

Who do you think is right? Why?

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Questions for Discussion

Do you think that most adults who dropped out of school as teens regret their decision?

Do you think that dropping out provides people with better opportunities for life in the long run?

What kind of obstacles could get in the way of your completing your education? Describe.

What kind of strategies and supports can you think of to help you stay in school and complete your education? Describe.

Whom could you talk to if you need help staying in school and finishing your education?

1. _____

2. _____

3. _____

4. _____

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HIGHER EDUCATION

Some teens may want to continue their education after receiving a high school diploma or GED certificate. Some jobs/careers require an advanced degree or certification. In order for you to successfully plan for your future, you will have to research your interests as well as your educational options.

In the following section, you will have the opportunity to complete a basic career interest assessment. In addition, you will receive selected information about related educational programs. However, it will be helpful to you to research other options by utilizing the activities suggested in this module.

CAREER INTEREST ASSESSMENT

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CAREER ASSESSMENT/OPTIONS

Source: Department of Employment and Training, 1993

YOUR AREA OF INTEREST

If you answer yes to the majority of the questions in any of the areas of interest listed below, then refer to the career options & training/education categories for that section.

HUMAN SERVICES

- Do you like working with others? Yes No
- Do you like to help others? Yes No
- Do you like to work as part of a team? Yes No
- Do you like to work with children and/or elders? Yes No
- Do you like to care for others? Yes No
- Do you have good communication skills? Yes No



IF YES

CAREER OPTIONS

- Nurse's Aide
- Child Care Worker
- Teacher's Aide
- Licensed Practical Nurse
- Respiratory Therapist
- Recreation Worker
- Physical Therapist
- Counselor/Social Worker
- Registered Nurse

TRAINING/EDUCATION

- H. S. diploma/GED/Apprenticeship
- Two-year college/vocational training certificate
- Four-year college

BUSINESS

- Do you like to do paper work? Yes No
- Do you have organizational skills? Yes No
- Do you like working with people? Yes No
- Would you like to work in an office? Yes No
- Do you like math? Yes No
- Would you like to learn how to type? Yes No
- Would you like to file letters & forms? Yes No



IF YES

CAREER OPTIONS

- Office Clerk
- Receptionist
- Bank Teller
- Medical Secretary
- Paralegal
- Tax Service Representative
- Accountant
- Personnel Administrator
- Marketing Specialist

TRAINING/EDUCATION

- H. S. diploma/GED/Apprenticeship
- Two-year college/vocational training certificate
- Four-year college

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CAREER ASSESSMENT/OPTIONS

YOUR AREA OF INTEREST

If you answer yes to the majority of the questions in any of the areas of interest listed below, then refer to the career options & training/education categories for that section.

MECHANICAL

- Do you like working with your hands? Yes No
- Do you like to use tools? Yes No
- Do you like to build things? Yes No
- Do you like to fix things? Yes No
- Do you like to operate machinery? Yes No

IF YES



CAREER OPTIONS

- Carpenter
- Auto Mechanic
- Plumber
- Audio Technician
- Dental Hygienist
- Drafting Technician
- Industrial Arts Teacher
- Costume Designer
- Engineer

TRAINING/EDUCATION

- H. S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

ARTISTIC

- Do you like to express yourself? Yes No
- Are you creative? Yes No
- Do you like to communicate ideas, thoughts and feelings? Yes No
- Do you like to perform for others? Yes No

IF YES



CAREER OPTIONS

- Photographer
- Actor
- Dancer
- Camera Operator
- Designer
- Reporter
- Writer/Editor
- Public Relations Specialist

TRAINING/EDUCATION

- H. S. diploma/GED/Apprenticeship
- Specialized Training
- Two-year college/certificate
- Four-year college

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CAREER ASSESSMENT/OPTIONS

YOUR AREA OF INTEREST

If you answer yes to the majority of the questions in any of the areas of interest listed below, then refer to the career options & training/education categories for that section.

PLANTS & ANIMALS

- Would you like to work outdoors? Yes No
- Do you like working with animals? Yes No
- Do you like to raise and care for animals? Yes No
- Do you like working with plants? Yes No
- Would you enjoy working in a greenhouse? Yes No
- Would you like working on a farm? Yes No

IF YES



CAREER OPTIONS

- Logger
- Florist
- Farm Operator
- Veterinarian Ass't
- Animal Caretaker
- Veterinarian (plus Vet. school)
- Botanist
- Environmental Engineer

TRAINING/EDUCATION

- H.S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

PROTECTIVE

- Do you like helping others? Yes No
- Would you like to enforce the law? Yes No
- Would you like to protect others? Yes No
- Do you have good communication skills? Yes No
- Would you like to work to improve your community? Yes No

IF YES



CAREER OPTIONS

- Security Officer
- Guard
- Military Service
- Park Ranger
- Fire Fighter
- Police Clerk
- FBI Agent
- Probation Officer
- Intelligence Officer

TRAINING/EDUCATION

- H.S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

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CAREER ASSESSMENT/OPTIONS

YOUR AREA OF INTEREST

If you answer yes to the majority of the questions in any of the areas of interest listed below, then refer to the career options & training/education categories for that section.

INDUSTRIAL

- Do you like to create things? Yes No
- Do you like to build things? Yes No
- Do you like to work in production? Yes No
- Do you like to work "hands on?" Yes No

IF YES



CAREER OPTIONS

- Construction Worker
- Manufacturing
- Electronic Equipment Mechanic
- Chemical Plant & Systems Operator
- Industrial Engineer
- Operations Manager

TRAINING/EDUCATION

- H.S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

SELLING

- Do you like meeting new people? Yes No
- Do you have good communication skills? Yes No
- Would you work well under pressure? Yes No
- Do you like to influence others' opinions? Yes No
- Are you persuasive? Yes No

IF YES



CAREER OPTIONS

- Cashier
- Sales Assistant
- Retail Store Worker
- Insurance Agent
- Travel Agent
- Sales Worker
- Financial Service Representative
- Stock Broker

TRAINING/EDUCATION

- H.S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

CAREER ASSESSMENT/OPTIONS

YOUR AREA OF INTEREST

If you answer yes to the majority of the questions in any of the areas of interest listed below, then refer to the career options & training/education categories for that section.

ACCOMMODATING

- Are you eager to help others? Yes No
- Do you enjoy working with food? Yes No
- Do you enjoy helping others improve their appearance? Yes No
- Would you enjoy working in a restaurant or hotel? Yes No

IF YES



CAREER OPTIONS

- Cook/baker
- Chauffeur
- Private household worker
- Caterer
- Flight Attendant
- Cosmetologist
- Hotel Manager
- Restaurant Manager

TRAINING/EDUCATION

- H.S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

LEADERSHIP

- Have you always been a leader? Yes No
- Do you like to influence others? Yes No
- Are you persuasive? Yes No
- Do you like to direct others? Yes No
- Do you have good communication skills? Yes No
- Do you like to speak in front of an audience? Yes No

IF YES



CAREER OPTIONS

- Camp Counselor
- Legal Assistant
- Community Organizer
- Teacher
- Politician
- Government Worker

TRAINING/EDUCATION

- H.S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

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CAREER ASSESSMENT/OPTIONS

YOUR AREA OF INTEREST

If you answer yes to the majority of the questions in any of the areas of interest listed below, then refer to the career options & training/education categories for that section.

PHYSICAL/PERFORMING

- Do you enjoy working out? Yes No
- Are you physically fit? Yes No
- Do you enjoy physical activities? Yes No
- Would you like to participate in sports events? Yes No
- Do you enjoy reading articles about sports events? Yes No

IF YES



CAREER OPTIONS

- Athletic Trainer
- Athlete
- Tour Guide
- Aerobics Instructor
- Athletic Director
- Nutritionist/Dietician
- Camp Director
- Physical Therapist

TRAINING/EDUCATION

- H.S. diploma/GED/Apprenticeship
- Two-year college/certificate
- Four-year college

This assessment and the career options listed are just a very few of the options available to you. Research additional career options by obtaining more information through:

* *The Higher Education Information Center, Boston Public Library, 666 Boylston Street, Boston, MA 02116; (617) 536-3400*

* *Massachusetts Department of Education, 350 Main Street, Malden, MA 02148; 617-388-3300*

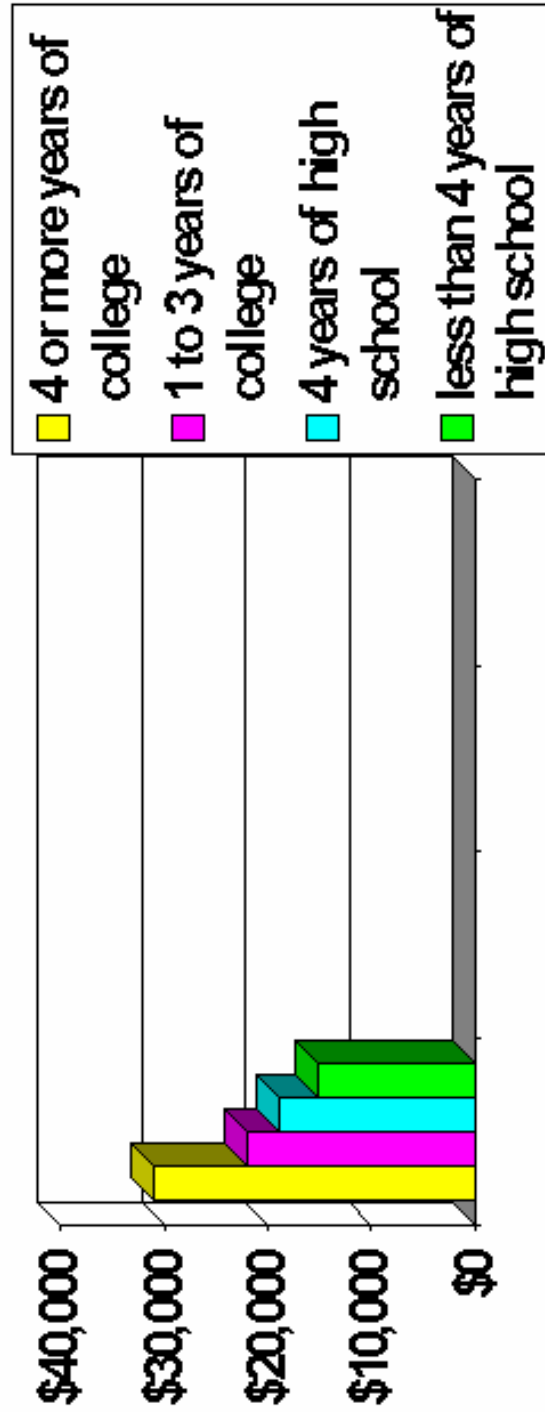
* *Local branches of the Department of Employment and Training in Beverly, Boston, Cambridge, Haverhill, Lawrence, Lowell, Lynn, Waltham and many other communities.*

Source: Higher Education Information Center, 666 Boylston Street, Boston, MA, 02116

EDUCATION PAYS OFF

Workers with more education also earn more . . .

Average Salaries for Workers Ages 25 to 64

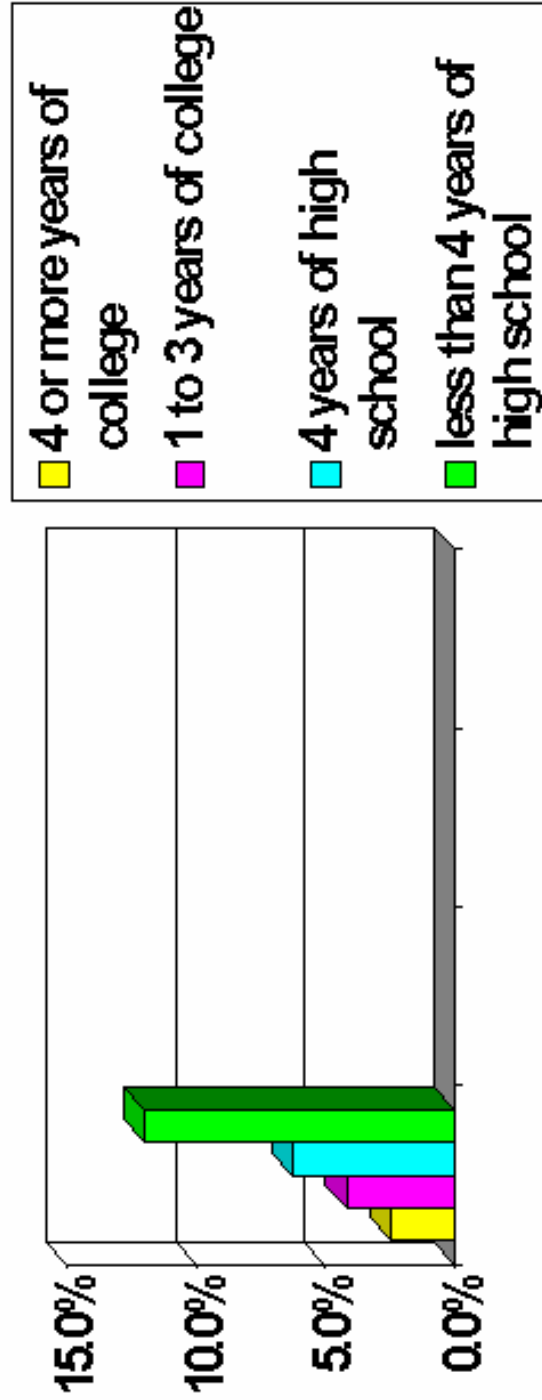


Model available by the Higher Education Information Center's Statewide Youth Educational Awareness Program, 330 Stuart Street, Suite 500, Boston, MA 02116
Source: Occupational Outlook Quarterly, Spring, 1992.

EDUCATION PAYS OFF

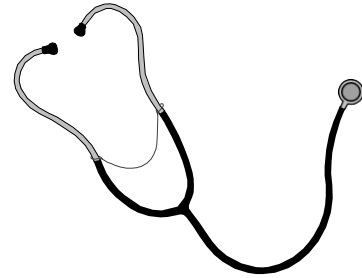
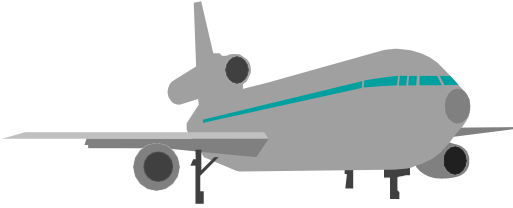
. . . and are less likely to be unemployed.

Unemployment Rate for Workers Ages 25 to 64



Model available by the Higher Education Information Center's Statewide Youth Awareness Program, 330 Stuart Street, Suite 500, Boston, MA 02116.
Source: Occupational Outlook Quarterly, Spring, 1992.

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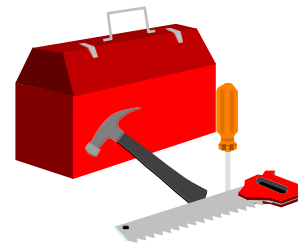
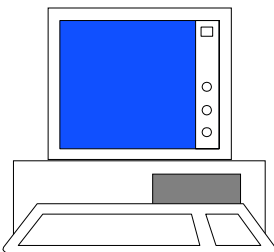
VOCATIONAL TRAINING/CERTIFICATION PROGRAMS

Vocational training and certification programs offer a wide variety of courses in many careers. The entry requirements differ greatly. Some programs require a GED or high school diploma for acceptance into the course. Others offer a combination of GED classes and vocational training. Some programs are free of charge; others require tuition payments. A selected few might pay you a stipend. Training/certification programs also vary in duration. Most Nurse's Aide programs, for example, last for about six weeks, while computer training programs average six months. Some programs are held during the day and are full time. Others are offered through night classes and allow part-time attendance. To get more specific information about certification and training programs available in your area, contact your local Office of Employment and Training.

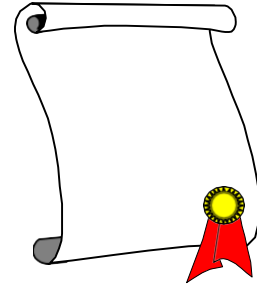


ACTIVITY

Contact your local office of Employment and Training to get more specific information about certification and training programs.



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COLLEGES & UNIVERSITIES

TWO-YEAR COLLEGES

Private and community colleges offer many certification and Associate's Degree programs. To get accepted into a two-year college, applicants must have either a high school diploma or GED. Some two-year colleges require that applicants submit SAT scores. Most schools offer extensive tutoring and academic support services. Many students transfer to four-year schools upon completing their Associate's Degree. To be considered a full-time student you must be enrolled for at least 12 credit hours. Most two-year schools do not offer on-campus housing. Financial aid is available to students who demonstrate a need for financial assistance.

Here are some examples of degree and certification programs that might be available at a two-year college.

Associate's Degrees

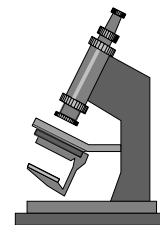
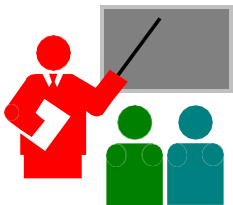
Accounting
Business Administration
Chemical Science
Communications
Computer Science
Criminal Justice
Culinary Arts
Early Childhood Education
Electronic Technology
English
Hotel Management/Travel
Human Services
Mathematics
Medical Radiography
Music
Nuclear Medicine
Nursing
Office Administration
Physics/Engineering
Psychology

Certificate Programs

Accounting
Computer Programming
Culinary Arts
Desktop Publishing
Early Childhood Development
Gerontology
Health Care Management
Medical Assistant
Office Management
Phlebotomy Technician
Surgical Technology

**Source: Bunker Hill Community
College, Boston**

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FOUR-YEAR COLLEGES

Private and public colleges and universities offer Bachelor of Arts or Bachelor of Science degrees in a wide-variety of subjects including Liberal Arts, Education, Nursing, Business Administration, Engineering, and pre-professional programs (pre-medical, pre-dental, pre-law, pre-veterinary). To get accepted into a four-year college, applicants must have a high school diploma, GED, or Associate's degree as well as have taken the SAT and Achievement Tests. Often private colleges require a personal interview with an Admissions Officer and recommendations from past teachers. Many four-year schools offer the option of living in a residence hall (dormitory) or commuting from home. Some schools offer the option of co-operative education that allows students to spend certain semesters applying the knowledge they gained in the classroom to actual businesses in a temporary paid position. All schools have extensive academic support services. To be considered a full-time student you must be enrolled for at least 12 credit hours. Financial aid is available to those students who demonstrate a need for financial assistance.

Here are some examples of degree and certification programs that might be available at a four-year college.

Bachelor of Arts/Bachelor of Science Degree Programs

Liberal Arts (English, history, foreign languages & literatures, linguistics, biology, chemistry, physics, math, sociology, psychology, geology, international relations, political science, economics, religion, philosophy, social psychology, computer science, Afro-American studies, anthropology, archeology, bio-chemistry, music, art history, architecture, marine biology, fine arts, drama, communications, classical studies, Greek, Latin, geography, European area studies, Asian studies, etc.)

Nursing (RN certification)

Education (Early childhood education, educational psychology, educational counseling, high school teacher certification programs, etc.)

Business Administration (Accounting, marketing, finance, management, human resource management, public policy, hotel management, etc.)

Engineering (electrical, mechanical, aerospace, aeronautical, chemical, engineering psychology, civil, environmental, engineering physics, biomedical, etc.)

Pre-professional programs ***These programs all lead to graduate study.* (pre-medical, pre-dental, pre-law, pre-veterinary.)

So you wanna go to college...?

Higher education opportunities are out there, but it can be confusing to get the process started. Here are some tips!

Tip 1: Decide to make a career out of doing something you love.

There is nothing more discouraging than getting up everyday to go to a job you hate just because you have to pay bills. If you study and then work in a field that you're excited about, you'll be more likely to put a lot of energy into learning and working your craft, and feel more positive overall.

Tip 2: Think about how much time you want to invest in reaching your goal.

Two-year and four-year colleges offer many of the same major areas of study. The main difference is that with a two-year school, you will receive an associate's degree, indicating an average level of study in a specific area. With a four-year program, you are awarded a bachelor's degree, indicating a wider array of topics studied and a greater breadth of knowledge. A four-year degree will also typically bring a higher earning potential once your education is completed.

If you have a high school diploma, you can apply to either type of program. If you've earned a G.E.D., you will need to at least begin at a two-year college before transferring to a four-year school. Most four-year universities will not accept the G.E.D. as adequate preparation for a bachelor's degree-level of study.

Tip 3: Prepare to take the Scholastic Aptitude Test (SAT).

The SAT is an aptitude test used by almost all colleges and universities to help determine how successful you will be as a student. Many studies have found a strong link between how well a person does on this test and how good their grades will be in college. The test tries to measure how well you have been taught over the years, as well as how much you've understood your lessons.

You can prepare for the test by taking SAT preparation classes, but you will typically only learn test-taking skills that are specific to the SAT, not new academic material. If you're concerned that you have not been adequately prepared to take the test, don't worry. Colleges and universities look at a number of things before they offer or deny admission. Admissions committees are interested in knowing what extracurricular activities you participated in while in school, such as sports, part-time work, dance, etc. They also want to know about the life experiences that affected your ability to study, such as foster care, frequent family moves, or needing to help raise younger brothers or sisters. All of these factors are given a lot of weight in helping a school decide if you are a good candidate. Your application, essay, recommendations, and interview will also be very important to the admissions committee.

DSS can assist you in getting a fee waiver to take the SAT. Contacting the Teen Peer Line at 1-800- 238-7868 will put you in touch with someone who can help get you started.

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Tip 4: Apply early for financial aid.

Forget the usual deadline of March 1st or 15th. Get your Free Application for Federal Student Aid (FAFSA) filed as soon as you get the form and your W-2 tax filing information. By law, all W-2 forms must be received by January 31st of any year. On January 31st or February 1st, use the information to complete your FAFSA and mail it off immediately.

Each school has a certain amount of money to award in financial aid. If you send in your request for aid too late, any money the school may have wanted to give you will be gone. Sending in your request too early, (before you get your W-2's) might result in your over- or under-estimating your earnings to such a degree that you will have to resubmit financial earning information, slowing down the school's ability to give you *any* type of aid.

Tip 5: Make sure you have someone review the essay for your application.

Your college essay will say a lot about you, so you want to present yourself well. Admissions committees will look unfavorably on careless, unclear sentences, poor spelling, grammar, and punctuation. They may also look less favorably on a handwritten essay, as opposed to an easier-to-read typewritten paper. If writing clearly and persuasively is not your strong point, it is critical that you have your writing reviewed by a teacher, guidance counselor, social worker, or anyone else you trust to have the necessary skill to help your essay become the best you can make it.

It is also usually very difficult to know what to write about. Just keep in mind that the admissions committee is interested in knowing what makes you unique. They are interested in discovering why you would be an asset to their school. If your life has been different from the average college freshman, write about it. If you've faced some unique challenges and are still driven to rise above and succeed, put that into words. Decision committees can't help but be moved to learn about the things that make you interesting, able to handle a challenge, and determined to succeed. These are all the traits that a prospective student needs to meet the heavy demands of college-level work.

Tip 6: Be prepared for your interview.

Many small and mid-size four-year schools will ask you to come in for an interview. As with the essay, the school will use this as an opportunity to see who you are and why you would be an asset to their university. You can prepare for it by writing on a few subjects you would like to talk about. An interviewer will usually give you the chance to stress any area of interest. So, if you tend to talk excitedly about politics, car repair, dance, or even flying airplanes, work this into the conversation. If the interviewer does not ask directly, find a way to weave it into your discussion. It shows interest, passion, and commitment to something larger than yourself – and schools love that.

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Another way to prepare is to get a friend, teacher, social worker, etc., to sit with you and ask different questions that the interviewer might ask. Typical questions are:

“Why are you interested in this school?”

” What do you hope to achieve with a degree from _____?”

” What interests do you have?”

” What type of activities did you participate in during high school?”

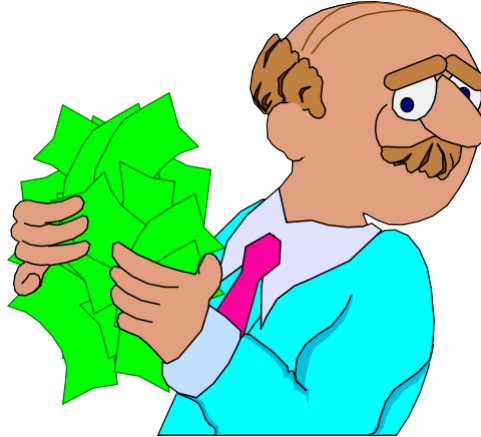
” What are your academic strengths and weaknesses?”

” How would your friends describe you?”

Practicing answers to questions like these, as well as some you make up on your own, will prove to be very helpful once you find yourself in the actual interview. Practicing aloud helps you to get used to what you will sound like to the interviewer. You want your answers to be clear and concise, while shedding light on why you are a natural choice for admission to your school of choice.



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HOW WILL I PAY FOR SCHOOL?

Whether you enroll in a Certificate Program, a two-year college or a four-year college, **financial aid** is available to students who demonstrate the need for financial assistance. Financial aid programs include scholarships and grants, the federal government's work-study program, and loans. Financial aid is awarded to students from funds provided by the federal government and the Commonwealth of Massachusetts and is administered by the financial aid office in each school. Listed below are some samples of financial resources that you may use to finance your education:



Scholarships & Grants

Brooks Brothers Scholars Program
Gilbert Matching Scholarship (State)
MIT Educational Talent Search
Orphan Foundation Scholarship Program
Paul Douglas Teacher Scholarship (Federal)
Pell Grant (Federal)
Perpetual Benevolent Fund Baybank
Middlesex
Public Service Scholarship
Tuition Waiver (State)
William Warren Scholarship(DSS)
Foster Child State Grant Program(DSS/State)
Foster Child Tuition Waiver(DSS/State)
Adopted Child Tuition Waiver(DSS/State)

Loans

Health Education Assistance Loans (HEAL)
Mass Plan
Massachusetts Family Education Loan
MEFA Loans
NELLIE MAE
No Interest Loan (NIL)
Perkins Loan (Federal)

PLUS Loan (Parent)
Stafford Loan (formerly GSL)
Supplemental Loans for Students (SLS)
TERI Loans

Independent Living Skills Module III

DID YOU KNOW THAT...?

There are some sources of aid available that are specifically designed to aid young people who have been in care or lived through challenging personal circumstances. An example of some are:

National Foster Parent Assoc. – Eaton Scholarship Fund	\$1,000
The Oliver Project	\$4,000
Orphan Foundation of America	\$500-5,000
The R.O.S.E Scholarship	pays for full tuition up to \$10,000
Christian A. Herter Memorial Scholarship	pays for up to 50% of financial need

The **Department of Social Services College Scholarship Guide** is updated yearly and includes detailed information on these and other sources of aid. To order your free guide call 1-800-238-7868.

DSS also offers the following:

William E. Warren Scholarship

This is scholarship money that is awarded to youths under the age of 25 who have been in the care of DSS. The award ranges from \$250- \$5,000, and can be applied to two-and four-year colleges, as well as vocational and technical schools.

Massachusetts Foster Child Grant

This state grant is offered to youth under 25 years of age who were never adopted or returned home, and who were placed in care through a Care and Protection petition (significant abuse or neglect concerns). The state grant will cover up to \$6,000 of unmet expenses at a qualifying school. A qualifying school may include public or private colleges and universities that are either in- or out-of-state, as well as vocational and technical certificate programs

Foster Child Tuition Waiver

Current or former foster youth attending a Massachusetts public two- or four year college or university may also qualify to attend such a school tuition-free. The youth would meet the following criteria: 1) be under 25 years of age; 2) never have been adopted or returned home; and 3) have spent time in care under a Care and Protection petition. All other charges (room, board, books, fees, travel, etc.) are not covered under this form of aid. Additional expenses must be covered by other forms of assistance.

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Adopted Child Tuition Waiver

This waiver acts in the same manner as the Foster Child Tuition Waiver. However, the only two criteria a youth would have to meet are as follows:

- Under 25 years
- Adopted through DSS or one of its contracted agencies

If you think you qualify, speak with your social worker about the application process, or call Adolescent Services at (617) 748-2000.

The **Higher Education Information Center** uses an extensive database of scholarship and financial aid information that can help you learn about the many types of assistance that you may qualify for, including those listed above. They can also help you complete the financial aid application. The toll-free number for Higher Ed. is 1-800-442-1171. They have offices in:

Boston	(617) 536-0200
Lynn	(781) 592-0440
New Bedford	(508) 996-3147
Pittsfield	(413) 499-9531
Springfield	(413) 593-8807
Worcester	(508) 755-2592

The **Higher Education Information Center** can also offer help with finding the right college or vocational program, completing the admissions applications, choosing the career best suited to your interests, and may even be able to provide a waiver to allow you to apply to a school(s) free of charge.

Now that you have completed your career interest assessment and have researched the many options available to you, you are ready to develop your Educational Career Plan. Utilize the following sample plans and your educational inventory to write your own career plan. If your goals and educational plans change in the future, you can always establish a new plan for yourself.

Independent Living Skills Module III

Independent Living Skills Module II