

Future Ready

Mentor Toolkit



With support from



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About Future Ready

Students need more than just a dream for the future. They need you.

Future Ready Massachusetts gives you the tools you need to prepare students for academic, professional and personal success.

By 2020, Massachusetts will lead the nation with 72% of jobs requiring at least some education or training past high school*.

This means it's absolutely critical to prepare our students for a future that's more competitive than ever. It's not an easy task — and students need your help. Your experience in the world can prove invaluable to a student who may not see his or her true potential, or have a plan to achieve it.

Future Ready will give you everything you need to push them toward a better education, a better career and a better life.

Future Ready Massachusetts empowers the students, families and influential adults of the Commonwealth with access to resources and information they need become college and career ready. The Future Ready campaign aims to 1) increase the number of students pursuing and succeeding in college and careers, and 2) build community and family support for completion of a rigorous course of study and relevant experience, which offers better opportunities after high school.

* Source: Georgetown University Center for Education and the Workforce

About the Future Ready Mentor Toolkit

The Future Ready Mentor Toolkit is designed to help you guide conversations with your student about what it takes to complete high school prepared and ready to pursue college or career opportunities.

What Does It Mean To Be College and Career Ready?

Being college and career ready means having the knowledge and skills necessary for success in postsecondary education and economically viable career pathways in a 21st century economy.

Three simple building blocks you can use to help students be college and career ready:



Start Now



Aim High



Look Beyond

Future Ready is a project led by the Massachusetts Business Alliance for Education in partnership with the Massachusetts Department of Elementary and Secondary Education, the Massachusetts Department of Higher Education, and the Massachusetts Educational Financing Authority.



Start Now

Students need more than just a dream for the future – they need a plan to get there. Sometimes knowing the options is all it takes.



Get your student started on his or her way to academic, professional and personal success by creating an account with the free college planning portal, MEFA Pathway (mefapathway.org).



Help your student explore his or her skills, strengths and interests using the “Get to Know Yourself” self-assessments in MEFA Pathway. After your student creates an account, he or she will gain access to the assessment tool.

What's your plan for life after high school?

Don't have one? Well imagine this...

You've completed your degree and you've got the skills, but not the right ones. It's been a year and the only job offer you've received is from the local shoe-shine! Not exactly the level of success you envisioned? You need an easy way to figure out how what you like to do translates into success after high school. Start by logging into mefapathway.org today. We'll walk you through it. You'll have a plan!

mefapathway.org will help you:

- EXPLORE your interests by working through our interactive quiz bank and interest assessments. MAP your results to potential careers. Build a "Career List." Understand the courses and degrees you'll need to be successful.
- BUILD a resume. In your profile keep track of your academic and extracurricular activities, your volunteer work, jobs, awards and dual-credit courses, which will directly feed into your resume.
- MANAGE your Career Plan. Set after-high school goals, record preferences and interests based upon inventory results, manage your occupations list and set long- and short-term academic, personal and career goals.
- SEARCH for colleges either through an interactive interview or manual search or save your preferences to determine which schools may be a fit for you.
- SEE which colleges offer these degrees. Use the College Compare tool to view colleges side by side to determine which schools may be a fit for you. Which ones have students just like you? What kind of scores do you need to get in? Build and manage your "College List."
- Parents want to be in the know? Your adviser is asking what's up? SHARE your planning progress, COMMUNICATE your interests, and ASK them for advice – all from the same place at mefapathway.org.

Registration is Easy!

Go to mefapathway.org

Click "First-time user? Register Here"

Enter:

- First Name
- Last Name
- Date of Birth
- City/Town School is in
- School

*When creating your account, please note: Have your email address ready and create a password of at least eight characters, one numeric, and one capital letter.

[Log in
mefapathway.org](http://mefapathway.org)

- RESOURCES for prep for the SAT®, ACT®, and MCAS are available.
- TRACK college applications. Even your essays, letters of recommendation, transcripts, and test scores.
- LEARN about financial aid and student loan repayment. Use the College Cost Calculator and Loan Cost Estimator to help you.
- SEARCH for scholarships and create a Scholarship List to manage your opportunities and deadlines.

[Log in and start creating a plan for life after high school.](#)

Getting Started: Profile & Resume

Student Activity Handout for Students

Everything you need to know to get started with mefapathway.org

Life after high school? Imagine that! mefapathway.org is all about helping you think about what you want to do and where you want to go. The first step in working with mefapathway.org is logging in and creating your online profile. As you build your profile, a resume will be created simultaneously in your portfolio. You can access your resume anytime to help you hunt down a summer job or to send to colleges who require one!

STEP 1: Create Your Account in yourplanforthefuture.org

- Go to: mefapathway.org
- Follow your Student Registration Instruction sheet to quickly register

STEP 2: Build Your Profile (this step automatically starts a Resume)

- Once logged into the portal, go to Create Profile > Profile Details
- Some of your information has already been imported, so go ahead and get started!
- You'll see several options:
 1. Personal Info: Your contact information. Does anything need to be changed or added? Just click EDIT

2. School: Have you attended more than one? Add it here. Just click ADD NEW
3. Activities: Championship Basket Weaving? JV Track? Simply click ADD NEW for each one
4. Honors & Awards: Honor roll? Poetry slam champion? Just click ADD NEW for each one
5. Skills & Strengths: Good at problem solving? A great communicator? Click EDIT to add more
6. Employment: After school or summer job? Click ADD NEW to add any job you have had in the past

STEP 3: View & Print Your Resume

- Go to Create Profile > Resume Builder to view the personal information that you can add to a resume
- Check any of the boxes to remove information from this version of your resume
- Click Save to view the new resume you created
- You can download the new resume into a Word document or a PDF. You can also view all saved resumes

Congratulations! You've just taken the first steps towards your plan for life after high school! Remember to update your resume as you gain more experience throughout your high school career.

Career Module: Student Handout

Self-Assessments, Career Exploration, & Career Plans

What do I want to do for a career? I don't even know what I want for lunch! MEFA Pathway is all about helping you think about what you want to do and where you want to go. You've already started your Portfolio, now it's time to start planning for your career. Start by completing "Get to Know Yourself" followed by working on your Career Plan.

STEP 1: Complete the Get to Know Yourself Assessments

- Go To: Discover Careers > Get To Know Yourself
- Many students make the mistake of trying to "fit the mold" of different career paths. In reality, the best career choice may be one that naturally fits you. So how do you figure out what careers fit you? Take a look at these quizzes!
- What are your Interests? Identify your interests and learn about your "work personality." On a scale of 1-5, how happy would you be doing these tasks every day? Rate each one and be honest!
- What are your Work Values? Rank each value by selecting the appropriate plus sign on the 5-point scale from least important to most important.
- What are your Skills? Indicate which skills you've mastered and where you're less than stellar by selecting the right indicator. Don't forget to read

the skill definition!

STEP 2: Explore Careers

- Go To: Discover Careers > Career Search
- In this section, you are able to explore and learn about careers according to career category, your interests and/or values, and education level needed to obtain a career.
- Take your time and have fun with it. Save careers you like to your Career List.

STEP 3: Career Plan

- Go To: Build Career Plan
- The Career Plan helps you organize your career search by allowing you to set goals and strategies for the future.

Great work with your Career Exploration! Remember:

Figuring out what you want to do for the rest of your life isn't an easy task!

Come back and spend more time searching to see what's out there. The possibilities are endless!



Aim High

For students of all ages, a high school diploma or its equivalent is an essential building block for success. What's more, taking challenging courses in high school is the single best predictor of how well students will do in college.



Check out MassCore, the Commonwealth's recommended curriculum, to find out what courses your student should take in high school. Visit doe.mass.edu/ccr/masscore/



Encourage your student to take advanced placement, dual enrollment and online courses.



Continually monitor your student's progress through MEFA Pathway.



Learn how you can support your student as college and career ready learning standards and assessments are implemented in Massachusetts.

What is MassCore?

MassCore is a state recommended, rigorous program of study that aligns high school coursework with college and workforce expectations. Although not required for graduation from every high school, the recommended program of studies includes:

How Many?	What Subjects?
4 years	English
4 years	Math
3 years	Lab-based science
3 years	History/Social Science
2 years	The same foreign language
1 year	The Arts
5 additional “core” courses	Career and technical education, or any other subject areas
As required by state law	Physical Education (M.G.L. c. 71,s. 3)
Additional learning opportunities including	<ul style="list-style-type: none">• AP Classes• Dual Enrollment / Early College• Senior Project Capstone Coursework• Online courses for high school or college credit• Service- or work-based learning

MassCore (doe.mass.edu/ccr/masscore/) should be considered a critical component of a student’s overall high school experience and may also include employment, work-based or community service learning, athletics, volunteer or extra-curricular activities and additional learning opportunities that help prepare students for their future.

What else can Influential Adults Do?

- Encourage your student to take challenging courses in high school including Honors, dual enrollment (mass.edu/strategic/read_cdep.asp), early college and/or Advanced Placement (AP) (doe.mass.edu/ap/) by discussing these options with his or her guidance counselor.
- Support your student in doing his or her homework and participating in other school-sponsored activities.
- Make it a point to communicate with your student’s teachers and counselors about his or her progress in school.
- Partner with your student and the school to develop an education and career plan so that he or she is ready for what comes next after high school.

What You Should Know About Common Core and PARCC

Massachusetts has shifted its expectations of what students need to know and be able to do to reflect the increasing demands of the world and the workforce. In 2010, the state adopted new learning goals known as the Massachusetts Curriculum Framework, which is aligned with the Common Core State Standards to ensure every student graduates with the knowledge and the skills he or she needs for success. No matter what path your child chooses to take – a two or four year college, a certificate program, straight from high school to the workforce – the Common Core prepares him or her for the future.

What this means in the classroom is a greater focus on not just memorizing facts, but on applying what the student has learned to solve real world problems. It means replacing the “mile wide and inch deep” approach to teaching math with deeper focus on building a strong foundation for future learning and problem solving. In English Language Arts, there is an added focus on clear and coherent persuasive writing.

With the new learning standards, comes a new assessment system that will measure whether students are meeting the learning goals. The new assessments are also being designed to let families know whether their student meets grade level expectations and is on course to graduate ready for his or her future.

Learn more about the learning standards, the new assessment and what you can do to support your student to meet these new expectations.



Middle School Checklist

It is never too early to start thinking about your student's future. Middle school is your student's time to lay the foundation for success in high school. Help your student better understand the early steps he or she can take to become Future

- ☐ Talk to your student about goals and long term dreams. Work together to set specific, achievable goals that he or she will be able to focus on. Remind him/her of the eventual payoffs, to help your student stay motivated.
- ☐ Help your student develop strong study habits such as studying at the same time and place, removing distractions such as a mobile phone and having all materials needed to complete homework assignments.
- ☐ Discuss extracurricular activities your student might enjoy. Joining clubs, teams or volunteering will help your student engage in the school and the community, meet new people, and discover personal interests.
- ☐ Ask your student about his/her academic and personal interests and work together to brainstorm possible careers that would relate to these interests.
- ☐ Consider having your student join you in "Take Your Son or Daughter to Work Day" to expose him or her to career possibilities.
- ☐ Succeeding in challenging courses will help your student develop confidence and strategies for addressing challenging courses in high school. Encourage him/her to seek tutoring if needed.
- ☐ Encourage your student to check in regularly with school counselor and teachers.
- ☐ Take your student to college fairs in the area and encourage him or her to learn about the admissions process and available programs.
- ☐ Discuss financial aid planning with your student and explore the idea of saving for a college education. Information on Massachusetts college savings programs may be found at mefa.org.



High School Checklist

Make smart college and career planning decisions by using this checklist to help you understand the early steps to take to ensure successful completion of high school.

Freshman Year

- ☐ Taking challenging courses in high school is the single best predictor of how well students will do in college. Encourage your student to meet with his or her school counselor to create a four-year curriculum plan and check out Massachusetts' recommended course of study – MassCore (doe.mass.edu/ccr/masscore/).
- ☐ Counselors can also help students find information on courses that will earn college credits, and connect them with community organizations that may help them prepare for college.
- ☐ Help your student understand that grades matter, starting NOW. Academic records for college and scholarship applications will include grades earned each year of high school.
- ☐ Talk with your student about saving for a college education. There are many ways to save for college and two tax-advantaged ways to save for future higher education expenses. Visit mefa.org for more information.
- ☐ Help your student make a plan – set up an account at mefapathway.org. Use this valuable tool to:
 - Explore careers
 - Create a personal profile of extracurricular activities and school involvement that can be saved and printed in a resume format
- ☐ Use mefapathway.org to help your student keep a record of his or her achievements. This profile will be helpful when applying for colleges and scholarships later on.

What's your plan for

success?



Continue Planning at mefapathway.org

Freshman Year

- ☐ Go to mefapathway.org and create your account
- ☐ Begin creating your Profile
- ☐ Take the "Get to Know Yourself" quizzes
- ☐ Start your Career Plan and set goals



High School Checklist

Sophomore Year

- ☐ Make sure your student registers for the Preliminary SAT®/National Merit® Scholarship Qualifying Test (PSAT/NMSQT®) sophomore year. Taking the PSAT® as a sophomore helps familiarize students with the kinds of questions and instructions they will see on the SAT®. If your student has challenges paying the registration fee, a fee waiver may be available. Your student should consult his or her guidance counselor.
- ☐ Visit a college campus together – take a tour, talk to people on campus, and ask the admissions office for materials about admission requirements. This will help your student get a taste of what a college campus is like, and the admissions process to come.
- ☐ Remind your student to work for the best grades possible in every class. Colleges will look at the grades students earn for all four years of high school.
- ☐ Encourage your student to join clubs, teams, find an internship or volunteer with an organization in your community. Activities outside of the classroom are important for helping students develop and improve upon skills such as communication and teamwork.

What should I know about entrance exams?

PSAT®: Students should register with their guidance counselor to take the PSAT®. While the PSAT® scores are not seen by admissions counselors in their review process, the scores are used for certain scholarships, namely the National Merit Scholarship. It is therefore important that you take this exam seriously and do your best!

SAT®: The SAT® is a test that is required for most college applications. It includes a verbal, math, and writing section. Students should register for the SAT® online at collegeboard.org or by mail. Students should generally take the SAT® in the spring of 11th grade and in the fall of 12th grade.

ACT®: The ACT® test includes sections on English, mathematics, reading, science, and an optional writing test. It can be used in place of the SAT® for most schools.

What's your plan for

success?



Continue Planning at mefapathway.org

Sophomore Year

- ☐ Update your Profile
- ☐ Retake the "Get to Know Yourself" quizzes and see what's changed
- ☐ Explore Test Prep and take Practice Exams for the SAT® or ACT®
- ☐ Take the Interactive Match Me College Interview to see which colleges are a good fit
- ☐ Start your College List
- ☐ Update your Career and Course Plans



High School Checklist

Junior Year

- ☐ Find out if your student's school or community has any resources for studying for the SAT or ACT® tests, or have your student visit collegeboard.org for free practice tests.
- ☐ Encourage your student to research career options by talking to adult professionals he or she knows. Use web resources such as mefapathway.org or masscis.intocareers.org to explore career options and their requirements.
- ☐ Ask your student what his or her postsecondary preferences are and discuss the available options. What kind of programs is he or she interested in? Go to college and financial aid fairs, look at college websites together, and make a list of schools that are of interest on mefapathway.org. Consider factors such as length of program (two or four years), cost, location, the campus community, academic rigor, and entrance requirements.
- ☐ Help your student find scholarship opportunities and discuss the application process together. Visit mefa.org for more information.
- ☐ Make sure your student is registered to take the SAT® or the ACT® in the spring. Most colleges require these test scores. Performing well can significantly increase your student's chances of admission and receiving a scholarship. Talk about available resources to prepare for the exam – test preparation can significantly increase a student's score. If paying the test fee is an issue, have your student talk to his or her school counselor about waiving the cost.
- ☐ Encourage your student to look for a summer job, internship or volunteer opportunity for the summer. These experiences will help him or her gain new skills and expose him or her to the world of work. Encourage your student to start early on this quest, networking and researching online in the winter and early spring. A great resource is the regional Workforce Investment Board (WIB), which has links to a wide range of employment programs for teens and young adults. Check out the Connecting Activities Map of Workforce Regions (massconnecting.org/wib-map) to find contact information for the relevant local WIB, and ask for the Connecting Activities staff person to get help.
- ☐ The summer before your student's senior year, start visiting college campuses and developing a list of options. Massachusetts' public colleges and universities are a great place to start.

What's your plan for

success?



Continue Planning at mefapathway.org

Junior Year

- ☐ Update your Profile
- ☐ Retake the "Get to Know Yourself" quizzes
- ☐ Register for the SAT®, ACT®, or TOEFL® and take practice exams
- ☐ Explore "Paying for College" and calculate your Expected Family Contribution (EFC)
- ☐ Search for Scholarships
- ☐ Update your Career Plan and set new goals
- ☐ Update your College List and Compare Colleges



High School Checklist

Senior Year

- ☐ Learn about the counselor's role in applying to college. Encourage your student to meet with his or her school counselor.
- ☐ Work with your student to use mefapathway.org or a notebook to create his or her college application calendar. You can use collegeboard.org to find deadline and requirement information.
- ☐ Help your student research choices for postsecondary education based on his or her career interests. Look back at the experiences he or she has had in work and volunteer settings to consider possible directions, and learn about colleges that have strong programs that relate to his or her interests.
- ☐ If your student did some goal-setting during his or her high school experience, let it help guide his or her selection of target colleges, whether they offer two or four year degrees, or certification programs that let him or her access well-paying jobs while continuing his or her education.
- ☐ Offer to help your student with college or scholarship applications. Every student needs an advisor, but remember to respect your student's voice. Check out mefapathway.org for scholarship research.
- ☐ Make sure your student completes the Free Application for Federal Student Aid (FAFSA) (fafsa.ed.gov/). Help your student identify a FAFSA Day event he or she can attend!
- ☐ Making a college choice that is a good fit is critical. Help your student compare and process college responses. Once your student hears back from colleges about admission and financial aid, he or she will need your support to decide what to do. Read about how to choose a college (bigfuture.collegeboard.org/get-in/making-a-decision/you-got-accepted-now-what).

What's your plan for

success?



Continue Planning at mefapathway.org

Senior Year

- ☐ Update your Profile
- ☐ Retake the SAT®, ACT® or TOEFL® and send score receipts
- ☐ Update your Scholarship Search and Scholarship List
- ☐ Compare financial aid awards and calculate loan costs
- ☐ Track Applications, Letters of Recommendation, and Transcript Requests
- ☐ Submit FAFSA as soon after October 1st as possible



Look Beyond



Good grades and “book smarts” aren’t enough. There are so many opportunities to gain work and life experience outside of the classroom. Students need your help to identify jobs, internships and volunteer opportunities that help them explore interests while building workplace and interpersonal skills.



Talk to your student about the importance of engaging in leadership or extracurricular activities in school.



Help your student seek out summer or after school job opportunities and prepare for potential interviews. Also, talk to your student about keeping a professional online and social media profile.



Check out the Commonwealth’s Connecting Activities (massconnecting.org) website to find out what local resources may be available at your student’s school or in his or her community such as career fairs, jobs shadows, internships and other work opportunities.



If your student is not able to find a job or internship opportunity, discuss the benefits of volunteering.

Look For Work Experience

Experience outside of the classroom will help students develop valuable skills. Students also can use these experiences as an opportunity to explore career options they are interested in pursuing. The experience can vary from paid work to job shadow experiences to volunteering. Encourage students to pursue summer or afterschool work, internships or other work-based learning opportunities. Explore the Connecting Activities page and the Commonwealth Corporation's Mass Youth Employment page to connect to available opportunities.

Connecting Activities
massconnecting.org/students

Commonwealth Corporation
commcorp.org/initiatives/youth.cfm

Job Interview Tips For Teens

Be prepared

Students should prepare for the interview in advance. They should have the directions ahead of time and might want to consider traveling to the interview location as a test run if they are unfamiliar with the location. Students can also set out their interview attire the night before and pack a few extra copies of their resumes. Being prepared will help keep nerves under control the day of the interview.

Know the company

Before heading into an interview students should do research on the company or organization where they will interview. The interviewer will want to see that students have basic knowledge about the company.

Dress for success

Students should dress appropriately for the interview even if the company has a casual dress code. They can show they are serious about the job. Slacks, a collared shirt, a cardigan over a blouse, knee-length skirt or tailored dress are appropriate. Keep hair, nails and makeup neat and avoid bright colors.

Arrive early

Students should plan to arrive to the interview ten minutes before the start time. Students should understand that being late to an interview is not like being late for class. Arriving five minutes late can ruin their chances of being chosen for the position.

Prepare for questions

Students should be prepared to answer questions from the interviewer. They should practice answering potential interview questions. Questions they may be asked include: How did you hear about our company? Why do you want to work for us? Can you give me an example of a time when you exceeded an employer's or teacher's expectation?

Ask questions

Students should prepare at least three questions they can ask the interviewer. This continues to show that they are interested in the company and are enthusiastic about the possibility of working there.

Follow up

Students should send a thank you note or email to the interviewer. This will give them a lead over the competition since many others who interview may forget to do this. Thanking the interviewer for meeting with you within a week shows that you value his or her time and are excited about the job.

If an employer asks for a reference, students should select an adult who knows them well, but is not a relative.

Tips

- Firm hand shake
- Make eye contact
- Make sure cell phone is off
- Do not chew gum during the interview
- Sit up straight



Signal Success:

Resume Checklist

Appearance and format

- ☐ The overall appearance is neat and business-like.
- ☐ The typing is sharp and clean.
- ☐ The paper is high quality.
- ☐ The paper is spotless and free of wrinkles.
- ☐ The use of "white space" enhances the resume.
- ☐ A consistent format is used.

Content

- ☐ The resume emphasizes results, achievements, and problem solving skills.
- ☐ The most relevant experiences are emphasized.
- ☐ Information on education is complete.
- ☐ Honors and awards reflect ability.
- ☐ Controversial activities or associations are avoided.
- ☐ Reasons for leaving employment are not given.
- ☐ Information is factual.
- ☐ The strongest experiences and skills are described first.
- ☐ The content supports the job objective.
- ☐ There are no obvious gaps in your employment history.

Writing style

- ☐ Proper capitalization and punctuation is used.
- ☐ Short phrases are used.
- ☐ Action words are used.
- ☐ "I" is not used.
- ☐ Present tense is used for current activities.
- ☐ Past tense is used for previous experiences.
- ☐ Information given is brief and necessary.

Signal Success:

Five Steps to Managing Your Online Presence

1. Google yourself on a regular basis.

This will help you become more aware of what the rest of the world can learn about you. Make sure you check all the main tabs; look at the top image and video search results as well as the general web results. If any of the results are too personal, remove any content that you have control over. Also, consider creating new professional accounts on LinkedIn, Twitter, Facebook, Pinterest, and Google+. Your profiles on these sites will quickly take over the top spots on most search engines.

2. Use security settings to keep sensitive material private. Better yet, don't post anything you would not want a potential employer to see.

Check all of your settings on your current accounts, and make sure that you understand what material can be seen by the public. Make sure any public material portrays you in a positive way.

3. Be mindful of what others post about you.

Remember if you participate in a thread on someone else's page that content can still be connected to you. Also, watch out for pictures friends take of you at a party and then post. Even if you aren't doing anything worrisome, the people in the picture with you will also impact how potential employers view you.

4. Use all your social accounts to promote a positive image of yourself.

Make sure that all of your accounts (Facebook, Pinterest, Twitter, LinkedIn, Google+, etc.) showcase your strengths. Use the about descriptions to market yourself. For example, your Twitter profile description might say something like, "Brockton High student and future nurse!- Huge fan of soccer, Hunger Games, anything related to health." Make sure you are consistent. For example, if you mention a career interest in your profile on Pinterest, and then have nothing but boards of pictures of cool tattoos that isn't very helpful.

5. Use social media sites to learn about companies and show interest

“Like” the company pages of potential employers and follow the company on Twitter, LinkedIn, and any other public organizational profiles. This will demonstrate interest and help you learn more about the company or organization.

Do not attempt to connect, friend or follow the personal accounts of employers with whom you are interviewing. If you get the job, you can request that they connect with you on LinkedIn after you have worked with them for a while. If they use Twitter mainly for work purposes then it is okay to follow them there as well. Never send your boss a friend request on Facebook or other largely personal social media sites. If your boss decides to “friend,” follow or connect with you, then make sure that the content being shared with him or her is not going to be too revealing.

Why Volunteer?

Explore interests

Volunteering is a great way for young people to explore their interests and engage with a cause they care about. Students should think about the issues and causes that interest them and contact organizations where they would like to volunteer. Before committing, students should determine how much time they have in their schedules to volunteer.

Opportunity to reflect on skillset

In addition to exploring interests, students should consider the skills they have to offer and how they fit with the organization where they would like to volunteer. Are they organized? Do they like being outdoors? Do they work well with children? This will help them decide what organizations to contact.

Gain new skills

Volunteering is another way to gain professional and interpersonal skills. Students will learn new things such as organizational skills, responsibility and teamwork, which will add value to college applications and resumes.

Meet new people

Students will meet other people with the same interests, but they may not be people that they would meet otherwise. They will work alongside volunteers of different backgrounds.

Fun

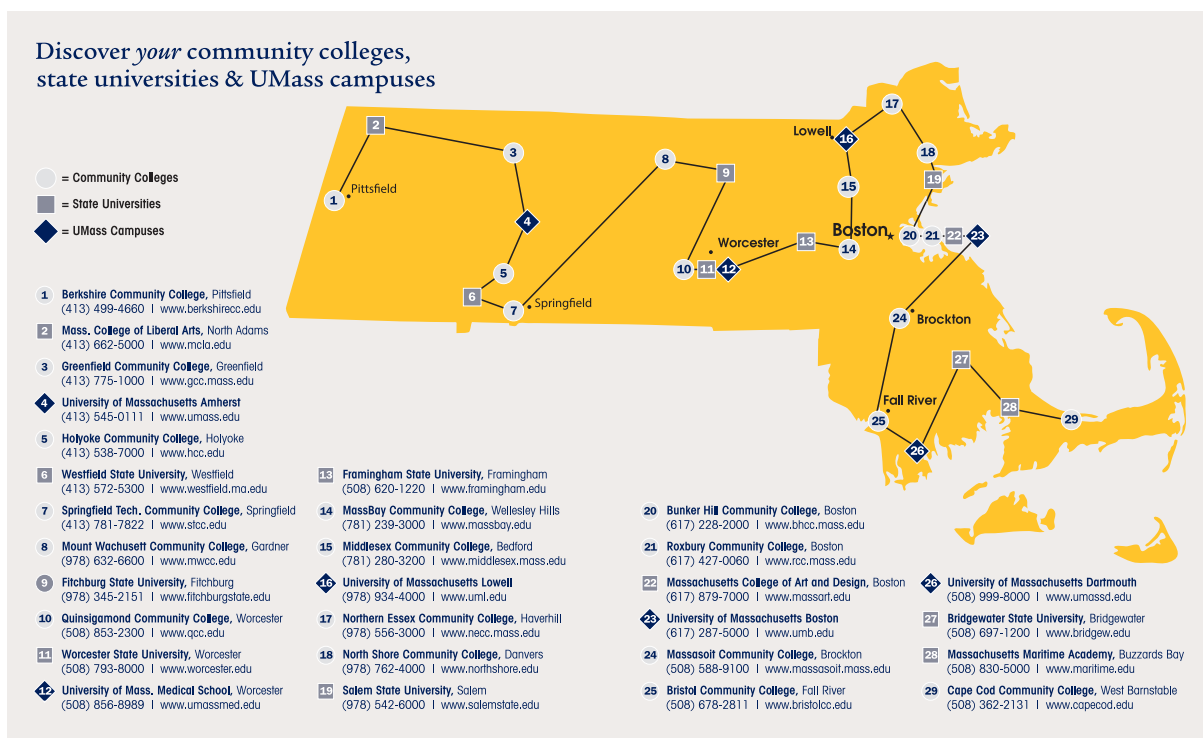
Volunteering is fun! Students will explore an area of interest, meet new people and acquire new skills.

Beyond High school

Massachusetts State Colleges and Universities

Massachusetts has 29 exceptional state colleges and universities. Students and families do not have to go too far to discover quality academic programs, faculty, and a wide array of degree programs. For students concerned about the cost of college, a public college or university is a great option; it provides a quality education at a fraction of the cost of most private colleges and universities. Massachusetts public college and universities are great places to begin the college campus tour process.

mass.edu/system/documents/MassPublicHigherEdMap.pdf



College Checklist



Your student may want to relax before heading off to college in the fall, but the summer before freshman year is a crucial time. Help keep your student on track and ensure a smooth transition to college by going over these checklist items.

Freshman Year Preparations

- ❑ Make sure your student keeps track of all forms and due dates. Those can be financial aid forms, class registration, room and board forms, orientation registration, etc.
- ❑ Students should check with the financial aid office if they have any questions about the award amount, work study requirements, loans, etc.
- ❑ Encourage your student to research courses he or she would like to take and choose back up classes just in case a popular class is filled.
- ❑ Students should freshen up on language and mathematics skills if they would like to take a placement exam. A high enough score will mean that students can bypass beginner classes.
- ❑ Students should also look into what extracurricular activities are available on campus. Students will no longer have the support of their high school teachers and friends. They will need to build a new support network on campus.
- ❑ Encourage your student to connect with his or her academic advisor when he or she arrives on campus. Academic advisors can help students figure out course selection and are a general resource on campus. Students should not be shy about seeking help or advice.
- ❑ Students should make an effort to connect with professors during office hours or after class to ask questions or share ideas.
- ❑ Freshman year can be an overwhelming time for students because it is an entirely new environment with new people, new rules and new expectations. You can help your student prepare for these expectations by talking through some of the differences between high school and college.

High School vs. College

Classes

High School	College
Students follow a school-directed schedule	Individual students must select classes and manage their own time and schedules
Typically a school is 36 week long with some classes extended across semesters	The academic year is divided into two semesters (some colleges follow a trimester schedule; courses are offered in the summer to accelerate graduation)
Class attendance is mandatory and monitored carefully	Attendance policies may vary by instructor; lack of attendance can impact grades
Classes generally have no more than 30-35 students	Classes can have as little as 12 students to more than 100 depending on the size of your institution
Textbooks are provided at little or no expense	Students must purchase textbooks for class; the cost of textbooks can range from \$200-\$500 per semester or more
Guidance is provided so student are aware of graduation requirements	Graduation requirements vary for different fields. You are responsible for monitoring your progress and seeking advice from your academic advisor

Workload, Time Management and Grades

High School	College
Homework assignments are checked and graded	Instructors assume homework is completed and students are able to perform on the test
May remind students of incomplete assignments or allow for make ups	May not remind students of incomplete assignments; it is your responsibility to check with your instructor about incomplete assignments, extensions or make up work
May be available before, during or after class	May expect students to attend scheduled office hours or contact them to make an appointment
Often provide students with information missed during absence	Expect students to get missed information from classmates
Present materials to help students understand what is in the textbook	May not follow the textbook and will expect students to connect lectures and textbook readings
Often write information on the board for students to copy	May lecture nonstop; it is the student's responsibility to take notes
Teach knowledge and facts, leading students through thinking process	Expect students to think independently

Workload, Time Management and Grades (Continued)

High School	College
Often take time to remind students of assignment and test dates	Expect students to read, save and refer to the course syllabus which details what is expected of students, how they will be graded and when assignments are due
Study time outside of class may vary	Students generally need to study at least 2-3 hours outside of class for each class hour
Expected to read short assignments that are discussed and retaught	Substantial amounts of assigned reading and writing may not be addressed in class
Frequent testing covering small amounts of material	Usually infrequent testing; may be cumulative and cover large amounts of material; some classes may require papers or projects
Make-up tests are often available	Make-up test are seldom an option and must be requested.
Frequently conducts review sessions emphasizing important concepts prior to testing	Faculty rarely offer review sessions; students should regularly review class notes and materials in between classes; students can independently set up study sessions with classmates
Good homework grades may assist in raising a grade when test scores are lower	Tests, major papers and class participation provide the majority of the grade
Initial test grades, especially when low, may not adversely affect final grade	First tests are often “wake up” calls to let you know the level of work expected and may account for a substantial portion of final grade
Graduation requirements may be met with a grade of D or higher	Requirements may be met only if the student meet the departmental standards, generally a 2.0 or higher

Responsibilities

High School	College
Parents typically manage finances for school related activities	Students are responsible for money management of basic needs and extra spending money; students may need to secure a job
Parents and teachers may provide support and guidance in responsibilities and setting priorities	Students are responsible for setting their own priorities

Adapted from: SMU A-LEC Home pages and OKC Community College Accessibility Handbook

Financial Literacy

Use the Financial Literacy activities to help your student learn about financial literacy by reviewing the sample budget and helping your student create his or her own. Talk to your student about “wants” versus “needs” and how he or she can make smart financial decisions now and in the future.

MONEY AS YOU GROW



20 THINGS KIDS NEED TO
KNOW TO LIVE FINANCIALLY
SMART LIVES

1
YOU NEED MONEY
to buy things.

2
You earn money by
WORKING.

3
You may have to **WAIT**
BEFORE YOU CAN BUY
something you want.

4
There's a difference
between **THINGS**
YOU WANT and things
you need.

5
You need to **MAKE**
CHOICES about how
to spend your money.

6
It's good to shop around
and **COMPARE PRICES**
before you buy.

7
It can be costly and
DANGEROUS TO SHARE
INFORMATION online.

8
Putting your money in
a savings account will
PROTECT it and pay
you interest.

9
You should **SAVE AT**
LEAST A DIME for every
dollar you receive.

10
Entering personal
information, like a bank
or credit card number,
online is risky because
SOMEONE COULD
STEAL IT.

11
The sooner you save,
the **FASTER YOUR**
MONEY CAN GROW
from compound interest.

12
USING A CREDIT
CARD IS LIKE TAKING
OUT A LOAN; if you
don't pay your bill in
full every month, you'll
be charged interest
and owe more than you
originally spent.

13
When **COMPARING**
COLLEGES, be sure to
consider how much each
school would cost you.

14
You should **AVOID USING**
CREDIT CARDS to buy
things you can't afford
to pay for with cash.

15
Your first paycheck
may seem smaller than
expected since **MONEY**
IS TAKEN OUT FOR
TAXES.

16
A great place to **SAVE**
AND INVEST MONEY
you earn is in a Roth IRA.

17
You should use a credit
card only if you can **PAY**
OFF THE MONEY OWED
IN FULL each month.

18
You need **HEALTH**
INSURANCE.

19
It's important to save
at least three months'
worth of living expenses
IN CASE OF AN
EMERGENCY.

20
When investing, consider
THE RISKS AND THE
ANNUAL EXPENSES.

3-5 YRS

6-10 YRS

11-13 YRS

14-18 YRS

18+ YRS

moneyasyougrow.org

3-5 YEARS

1 YOU NEED MONEY to buy things.

● **Identify** coins and their value. ● **Discuss** how you may value something that is free, such as playing with a friend. ● **Identify** items that cost money, such as ice cream, gas for the car, or clothes.

2 You earn money by **WORKING**.

● **Describe** your job to your child. ● **Walk through** your neighborhood or town and point out people working, like the bus driver or the police officer. ● **Explain** that some people start their own businesses, like clothing stores or restaurants, and those people are called entrepreneurs. ● **Encourage** your child to think about how she could earn money by setting up a lemonade or cookie stand.

3 You may have to **WAIT BEFORE YOU CAN BUY** something you want.

● **When your child** is standing in line for a turn on the swings, or looking forward to her favorite holiday, point out that sometimes we have to wait for things we want. ● **Find** three jars (or cans) and label one for saving, one for spending, and one for sharing. ● **Suggest** that your child put some of the money she gets into the saving jar, so she can buy a toy or treat when she has saved enough.

4 There's a difference between **THINGS YOU WANT** and things you need.

● **When you are** out shopping, point out essentials such as food and clothing, and ask your child to describe items that she may want but are optional. ● **Talk about** how your family decides what to buy and what to pass up. Which is more important, buying cookies or fresh fruit? Soda or milk? ● **Draw a circle** and divide it into sections for food, rent or house payments, clothes, and "optional items," to show that there is a finite amount of money to spend.



6-10 YEARS

5 You need to **MAKE CHOICES** about how to spend your money.

- **Include** your child in some of your small decisions. For example, at the grocery store, explain why you pick one item over another.
- **Give** your child two dollars and let her choose which fruit to buy.
- **When shopping** with your child, ask yourself aloud: Do I need this item? Can I borrow it? Would it cost less somewhere else?

6 It's good to shop around and **COMPARE PRICES** before you buy.

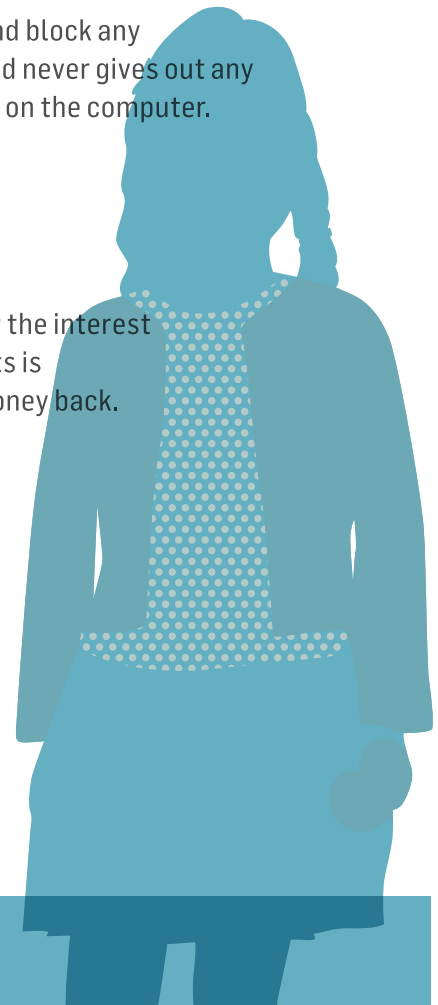
- **With your child**, compare prices for a particular toy at various online or brick-and-mortar stores.
- **Use** coupons and discount cards, and show your child how much you are saving.
- **Consider** allowing her to keep part of the savings, if she helps clip or print out coupons.

7 It can be costly and **DANGEROUS TO SHARE INFORMATION** online.

- **Know** the websites your child visits.
- **Decide** which websites are appropriate, and block any inappropriate sites using parental control software.
- **Make it a rule** that your child never gives out any personal information—like her birthdate, address, phone number, or school—when on the computer.
- **Don't allow** her to buy anything online without your permission.

8 Putting your money in a savings account will **PROTECT** it and pay you interest.

- **Visit** a nearby federally insured bank or credit union with your child.
- **Ask about** the interest rate on a savings account.
- **Discuss** with your child how money in savings accounts is protected by federal insurance. If the bank goes out of business, she will get her money back.
- **Open** a savings account for your child.



11-13 YEARS

9 You should **SAVE AT LEAST A DIME** for every dollar you receive.

• **Encourage** your child to always save 10% of the money he gets. • **Have your child** set a goal to buy something he wants, and have him work toward that amount. • **To reinforce the savings** habit, go to the bank two to three times a year with your child to deposit savings into his account, and look at how much bigger the balance is on each visit. • **Consider** a “matching plan” for your child’s savings: You put in 25 cents for every dollar he saves.

10 Entering personal information, like a bank or credit card number, online is risky because **SOMEONE COULD STEAL IT**.

• **Discuss** the dangers of entering personal information online. • **Explain** that thieves can use Social Security numbers or other personal information to open credit cards or create fake documents. • **Explain** that “free” offers online, such as cell phone ringtones or games, are scams to get people to spend money without realizing it. • **Make it a rule** that your child never answers emails from someone he doesn’t know and never clicks on pop-up ads. • **Go to ftc.gov/idtheft** for tips on information security.

11 The sooner you save, the **FASTER YOUR MONEY CAN GROW** from compound interest.

• **Compound interest** is when you earn interest on both the money you save and the interest you earn. • **Show your child** the following: If he sets aside \$100 every year starting at age 14, he’d have about \$23,000 at age 65. However, if he begins saving at age 35 he’d have about \$7,000 at age 65. Assume the account earns 5% every year. • **To compute compound interest**, use the calculators at investor.gov. • **Discuss** how much your child can save. What will he have to give up? Is it worth it?

12 **USING A CREDIT CARD IS LIKE TAKING OUT A LOAN**; if you don’t pay your bill in full every month, you’ll be charged interest and owe more than you originally spent.

• **Discuss** why you should not use a credit card to buy something that you can’t afford to pay for with cash. • **Look at** credit card offers online with your child, and compare the interest rates. • **Using** the Credit Card Repayment Calculator at federalreserve.gov, see how long it could take to repay a \$1,000 credit card debt by making the minimum monthly payments. • **Discuss** how a credit card can be useful for making purchases online, or as a convenience.

14-18 YEARS

13 When **COMPARING COLLEGES**, be sure to consider how much each school would cost you.

- **Point out** that college grads earn almost twice as much as people who did not go to college.
- **Discuss** how much you can contribute to your child's college tuition and expenses each year.
- **See** what schools cost by finding the "net price calculator" on their websites; know that most families don't pay the tuition sticker price.
- **Use** the Consumer Financial Protection Bureau's Paying for College Cost Comparison Worksheet at consumerfinance.gov.
- **To estimate** your financial aid, use the FAFSA4caster tool at fafsa.ed.gov.
- **Go to** studentaid.ed.gov to research additional loans, scholarships, and grants, and use the calculators to estimate your monthly loan payments.

14 You should **AVOID USING CREDIT CARDS** to buy things you can't afford to pay for with cash.

- **With your child**, fill out the Income and Expenses budgeting worksheet available at mymoney.gov
- **Discuss** why having a savings and spending plan in place could help him avoid using credit cards.
- **Drive home this rule:** When you use a credit card, aim to pay it back in full each month; otherwise, you could be charged high interest.
- **Using** the Credit Card Repayment Calculator at federalreserve.gov see how long it could take to repay a \$1,000 credit card debt by making the minimum monthly payments.

15 Your first paycheck may seem smaller than expected since **MONEY IS TAKEN OUT FOR TAXES**.

- **Discuss** the difference between gross pay (before taxes are taken out) and net pay (the amount you take home).
- **Explain** that the W-4 form, which you fill out when starting a job, determines the amount of taxes taken out of a paycheck.
- **Explain** that tax brackets vary depending on how much you earn. (In 2012, single people who earn \$8,700 or less per year pay a tax rate of 10%, for example, and those who earn between \$8,700 and \$35,350 pay 15%.)
- **Discuss** what taxes pay for, including schools, road maintenance, and medical help for the elderly.
- **Once your child has a steady job**, help him set up an automatic savings program so that at least 10% of earnings goes directly into his savings account.

16 A great place to **SAVE AND INVEST MONEY** you earn is in a Roth IRA.

- **If your child has a job**, encourage him to open a Roth IRA (Individual Retirement Account).
- **Explain** that a Roth IRA allows the interest you earn to grow tax-free for life.
- **Experiment with** different amounts of savings and interest rates. Use a compound interest calculator at investor.gov
- **Use the "Rule of 72"** to estimate how many years it would take to double your money. If you invest in an account that earns 8% interest, you'll double your money in nine years (72 divided by 8 is 9).
- **Explain** to your child that once he starts a job, he may be offered a similar account at work called a 401(k). Some employers even provide matching contributions.



18+ YEARS

17 You should use a credit card only if you can **PAY OFF THE MONEY OWED IN FULL** each month.

- **Understand** that when a parent cosigns, any late payments you make will also affect their credit history.
- **Paying bills** late can hurt your credit history and affect your chances of getting a job.
- **Get free credit reports** once a year at annualcreditreport.gov.
- **Look for** a credit card with a low interest rate and no annual fee.
- **There may be** an emergency expense that you can't pay off immediately and need to charge. That's why it's important not to charge everyday items.
- **To learn more** about the credit card rules, go to federalreserve.gov.

18 You need **HEALTH INSURANCE**.

- **Comparison shop** for insurance like you would for any other product.
- **If your parents have health insurance**, see if you can stay on their policy—with some exceptions, you are entitled to, by law, until you turn 26.
- **Get more information** about the health insurance available to you at healthcare.gov.
- **Purchase** renter's insurance if you lease an apartment, and auto insurance if you own, lease, or rent a car.

19 It's important to save at least three months' worth of living expenses **IN CASE OF AN EMERGENCY**.

- **Make a list** of your expenses (rent, bills, food) to see how much you spend each month; this will help you estimate how much you'll need to save for three months' worth of expenses.
- **Store** the money in a safe place, like a federally insured bank or credit union.
- **If you're able to**, try saving six to nine months' worth of living expenses, instead of only three.
- **Don't stop** once you've built your emergency fund; try to automate your savings so you stash away 10% of your earnings.

20 When investing, consider **THE RISKS AND THE ANNUAL EXPENSES**.

- **Invest** in an IRA or a 401(k) as soon as you have some income.
- **Putting** all your eggs in one basket can be a risky way to invest; consider a diverse mix of stocks, bonds, and cash.
- **Compare** mutual fund costs: An "annual expense ratio" of 1.5% instead of 0.5% on a \$1,000 investment could cost you almost \$2,000 over the course of 35 years.
- **Ask about index funds**, which tend to have low annual fees.
- **Think about** your goals. Attending college? Buying a home in 10 years? Purchasing a car in five? Define two financial goals for the long-term future, and make a plan to achieve them.
- **For more information** go to investor.gov.



Sample Monthly Budget for Kids

What is a Budget?

A Budget is a list that helps you remember how much money you have to buy things.

It is easy to make a Budget!

1. Write down the money that you get.
2. Write down the money that you spend when you buy things.

Here is how it works:

If your parents give you \$2 a week for allowance, then your "Income" (or Money) is \$2.

If you want to buy a toy that costs \$6, then you know you won't have enough money yet. You only have \$2 now.

So you have to earn 4 more dollars to buy the toy.

$$\begin{array}{r} \$6 \text{ Toy} \\ - \$2 \text{ "Income" (Money)} \\ \hline = \$4 \text{ Still Needed to Buy the Toy.} \end{array}$$

If you save your allowance for three weeks, then you can buy the toy!

$$\begin{array}{r} \$2 \text{ Week 1 Allowance} \\ + \$2 \text{ Week 2 Allowance} \\ + \$2 \text{ Week 3 Allowance} \\ \hline = \$6 \text{ Total "Income" (Money)} \end{array}$$

Use the sample budget on the next page to practice making a budget. Ask your parents for help!

Sample Weekly Budget for Kids

Money	How Much Money Do I Have?	How I Got the Money
Allowance	\$2.00	\$2 a week for helping Mom & Dad
Birthday Money	\$5.00	\$5 from Grandma in my birthday card
Other Money	50 Cents	I found two quarters in the sofa!
All Of My Money Together	\$7.50	All my money added up

Things I want to buy	How Much Does It Cost?	Why I Want To Buy It
New Toy	\$6	I saw it at the toy store and I like it!
Birthday Gift for Mom (Ring)	\$4	Mom will like the pretty ring!
Candy Bar	60 Cents	Buy a Candy bar at School
What it all costs	\$10.60	Everything I want to buy together
Do I have enough money? (Money – Cost)	-\$3.10	Oops! I don't have enough money yet! I still need \$3.10.

Make your own weekly budget

Name _____

Money	How Much Money Do I Have?	How I Got the Money
Allowance		
Birthday Money		
Other Money		
All Of My Money Together		

Things I want to buy	How Much Does It Cost?	Why I Want To Buy It
New Toy		
Birthday Gift for Mom (Ring)		
Candy Bar		
What it all costs		
Do I have enough money? (Money – Cost)		

Sample Monthly Budget for Teens

Making a Budget

Making a budget is the most important step in controlling your money.

A budget allows you to track your Income (the money that you have) and your Expenses (the money you spend). By writing down your monthly income and expenses, you can see how much money you expect to have for the month and plan for how much you can spend.

The First Rule of Budgeting

The first rule of budgeting is simple: Spend less than you earn!

If you earn \$150 a month from your job, and earn another \$50 from your allowance or birthday money, your income for the month is \$200. If your savings account earns another \$5, your total income is \$205.

Now you know that you have to spend less than \$205 for the entire month.

Structuring Your Budget

1. Determine your Income.

Estimate all “incoming” money, including salary from a job, allowance from your parents, and birthday money.

2. Estimate Required Expenses.

Required expenses include taxes and bills that you must pay. Required bills may include your cell phone bill and gas money to drive to work or school. You should also include payment to your savings in the “Required Expenses” category. Whether you are saving for something specific (like a car or college) or just tucking money away for the future, it is critical that you get in the habit of paying yourself first! Even a few dollars each month helps build your savings.

3. Estimate Discretionary Expenses.

After you have paid your Required Expenses, you can use the money left over for some fun! Discretionary Expenses may include clothes, shopping, pizza, video games, gifts and any other expenditures that are considered “optional.”

Review the following Sample Budget, and then make your own monthly budget using the worksheet. Stay within your budget, pay yourself first, and you will always be in control of your Money and Stuff!

Sample Monthly Budget for Teens

Negative amounts are (in parentheses)

Category	Monthly Budget	Actual Amount	Difference
Income:	Estimate Your Income	Your Actual Income	
Wages/Income Paycheck, Allowance, Birthday Money, etc.	\$200	\$210	\$10
Interest Income From Savings Account	\$5	\$4	(\$1)
Income Subtotal	\$205	\$214	\$9
Expenses:	Estimate Your Expenses	Your Actual Expenses	
Savings			
Savings Account	\$10	\$10	\$0
Bills			
Taxes – From Paycheck	\$30	\$32	(\$2)
Rent/Mortgage	\$0	\$0	\$0
Utilities Electric, Cell Phone, etc.	\$30	\$30	\$0
Groceries/Snacks	\$15	\$12	\$3
Car			
Car Payment	\$0	\$0	\$0
Car Insurance	\$0	\$0	\$0
Gasoline	\$20	\$25	(\$5)
Shopping			
Clothes	\$40	\$35	\$5
Other Shopping	\$10	\$0	\$10
Fun			
Entertainment Movies, Pizza, Video Games, Bowling, etc.	\$20	\$25	(\$5)
Other Expenses	Ski Club: \$10	Ski Club: \$10	\$0
Expenses Subtotal	\$185	\$179	\$6
Net Income Income Minus Expenses	\$20	\$35	\$15!

Your Monthly Budget

(Fill in the spaces using the Sample Budget as a guide)

Category	Monthly Budget	Actual Amount	Difference
Income:	Estimate Your Income	Your Actual Income	
Wages/Income Paycheck, Allowance, Birthday Money, etc.			
Interest Income From Savings Account			
Income Subtotal			
Expenses:	Estimate Your Expenses	Your Actual Expenses	
Savings			
Savings Account			
Bills			
Taxes – From Paycheck			
Rent/Mortgage			
Utilities Electric, Cell Phone, etc.			
Groceries/Snacks			
Car			
Car Payment			
Car Insurance			
Gasoline			
Shopping			
Clothes			
Other Shopping			
Fun			
Entertainment Movies, Pizza, Video Games, Bowling, etc.			
Other Expenses			
Expenses Subtotal			
Net Income Income Minus Expenses			

Activities & Resources

Use the Career Ideas worksheet to help students think about their interests, think about what careers they might want to pursue and the steps they must take to prepare.

Use the My College Team worksheet to help your high school student identify persons who will be a part of his or her support team to help him or her take the steps to go to college.

Activity: Career Ideas

What does the future hold for you? Brainstorm five careers that you find interesting, and write down the salary earned and the education you'll need for each career.

If you're not sure about the salary or education level for a job, or just want some career ideas, check out the list of occupations at masscis.intocareers.org for details on salaries, education levels, working conditions, how many jobs will be available, and more.

Career	Salary	Education needed
Example: Software Systems Developer	\$110,600 average in MA	Four-year college
1,		
2.		
3.		
4.		
5.		



Activity: My College Team

Who's on your team for college? Planning for the future can be tough, but remember – you're not alone!

Your mentor, parents, teachers, guidance counselor, and adults from your community are all great resources when you have questions – and if they don't know the answers, they might know someone who does.

Write down five people who can help support you as you plan for college and career, along with their relationship to you and their role on the team. Not sure who can help? Try brainstorming with your mentor or parent.

Team member	Relationship to me	Role on the team
Example: Mary Johnson	mother	Can help me research colleges, careers, and ways to save money for college
1,		
2.		
3.		
4.		
5.		

Future Ready Resources

You can use the web to help plan your future, choose a college, and find out how to pay for school, too. Check out these sites for more information.

Career interest assessments

MassCIS
masscis.intocareers.org

MEFA Pathway
mefapathway.org

My Next Move
mynextmove.org

College Board
collegeboard.org

College and career plans

MEFA Pathway
mefapathway.org

Naviance
naviance.com

Career Cruising
careercruising.com

College Board
collegeboard.org

KnowHow2Go
knowhow2go.org

Jobs and internships

massconnecting.org

commcorp.org/initiatives/youth.cfm

Government agencies

Massachusetts Department of Higher Education
mass.edu

Massachusetts Department of Elementary and
Secondary Education
doe.mass.edu

U.S. Department of Education
ed.gov

Financial aid

FAFSA
fafsa.ed.gov

FastWeb
fastweb.com

FinAid
finaid.org

Testing

SAT®
collegeboard.org/testing

ACT®
actstudent.org