

SENIOR: FINANCING MY FUTURE

Hey Girl Scout! High school graduation may seem a long way off, but this is actually the perfect time to start thinking about what kind of further education you want. Why? Because whether you want to go to a university, community college, or vocational school, your education will cost money. If you find out how much money you'll need, you can start planning thoughtfully for the future. What you have earned this badge, you will have a plan for your educational future.

Step 1: Declare your dreams

1. Before figuring out how to get somewhere, you first need to know where you want to go. Let's think about your dreams and goals. What do you imagine yourself doing in 10 years? How about 20 or even 30 years from now? What career do you want to have, and what path will you take to get there? Draw a picture or write down where you would like to be in 5, 10, 20, and 30 years.

Supplies:

1. Blank paper
2. Pens/pencils

Step 2: Decide what you need and want

1. There are lots of options when you're considering higher education: the school's location, the kind of programs it offers, what campus life is like, and so on. Go through this list and think about what is important to you. Talk to someone in your home about these options.
 - a. A school in a big city vs a school in a smaller town
 - b. A school close to your home or farther away
 - c. A large school vs a smaller school
 - d. Programs for STEAM vs programs for performance/visual arts

Supplies: NONE

Step 3: Go comparison shopping

1. When you are shopping for jeans, you don't just pick the first pair off the rack. You try on several pairs to find the perfect fit at the right price. Picking your educational path after high school follows the same principle. In this step, you will research 3 schools or training programs that interest you.
2. Use the internet to research 3 schools or training programs that you might be interested in. Find out things like:
 - a. Location
 - b. Cost to attend
 - c. Details about the school community
 - d. Programs/Majors you might be interested in
 - e. What the city is like
 - f. Where you would live

Supplies:

1. Access to the internet

Step 4: Explore your financial aid options

1. It's common to get some form of financial aid to pay for continuing education. This aid can come in the form of grants, student loans, or work-study programs. Or it could be a

scholarship, ranging from the dream of an all-expenses-paid “full-ride” to a smaller but still very helpful scholarship that might pay for room and board or books.

2. Use the internet to research different types of financial aid. You can find information on this by going to www.studentaid.gov and by visiting the Community Foundation of Middle Tennessee’s website at www.cfnm.org.

Supplies:

1. Access to the internet

Step 5: Build a blueprint for your future

1. Now it’s time to share your future educational goals by building a blueprint of your future. High school graduation may be a few years away, but you can start laying the groundwork now. That might mean keeping a file of useful scholarships, earning good grades, or saving money. You will be making a timeline with a to do list of helpful things for you to do to prepare for your future.
2. Make your timeline that starts now and goes until you graduate from high school. When thinking about what is on your timeline, think about what you can do on your own and what you may need help with. Think about who can help you with the tasks on your timeline.
3. Share your timeline with someone in your home.

Supplies:

1. Blank paper
2. Pens/pencils