About Invest in What's Next

Your teen is participating in a free online, educational mini-course that helps them develop a plan for life after high school. Invest in What's Next: Life After High School (<u>investinwhatsnext.org</u>) consists of three lessons that allow students to explore career interests, research post-secondary education options and funding, and create a future plan. You can support your teen's progress through the course by engaging in discussions about their future goals.

About this Guide

Below is an overview of the course content, questions you might ask your teen, and questions your teen may have for you. We have also included some fun ways to start these conversations with your teen. Please note that the information you and your teen discuss is only meant to help them get the most out of the course. It will not otherwise be collected or shared.

Lesson 1: Exploring Options

In Lesson 1, students explore personal interests, jobs, and post-secondary education options. They envision their future lifestyle and estimate how much income they will need to support it. They research two schools and the annual cost to attend.

You may want to ask your teen...

- What are your interests?
- What is your ideal job and why?
- What types of jobs did you find related to your interests? What level of education do those jobs require?
- What education path did you select and why?
- What schools did you research and why?

Your teen may ask you...

- How did you select your job?
- What path did you take to get there?
- What challenges did you face along the way?

Do Together

- Attend a career fair in your community to help your teen explore job options first-hand.
- Discuss the schools your teen is interested in attending. Sit down together to complete the Net Price Calculator on each school's website to estimate the amount of grants and scholarships your teen may be eligible for.

Straight from the Course

At the end of Lesson 1, students are given a homework assignment that asks them to research
funding sources for their education. One of the potential sources is family contributions. Your teen
may ask if you are able to contribute financially to their education and, if so, how much you could
contribute annually.

Lesson 2: Budgeting for Education and the Future

Lesson 2 gets students thinking about budgeting for their future lifestyle and paying for post-secondary education. As they go through the lesson, your teen will estimate their individual net price for school (advertised sticker price minus grants and scholarships) and identify funding sources, including student loans. Upon completion of the lesson, your teen will be able to estimate their potential future monthly student loan payment.

You may want to ask your teen...

- What are the benefits of creating a budget? Was it hard to make your budget balance? Why or why not?
- Which of your schools did you end up choosing in the lesson and why?
- How big was your estimated student loan payment? Were you able to fit it into your budget?

Your teen may ask you...

- What does your monthly budget look like?
- If you went to school after high school, what options did you have to pay?
 - o Did you work while you were in school? Was that hard?
 - o Did you have a student loan payment you had to manage? How big was it?

Do Together

- Schedule a tour of the schools your child selected, or visit a nearby school. Create a list of questions for the tour guide before you visit.
- Review your teen's future budget from the course. Discuss how they made choices about their saving and spending in their budget. If you have a budget, discuss how you make choices about your saving and spending.
- Sit down together to do an online search for scholarships, or visit your local public library and ask for assistance in your search.

Straight from the Course

• In the Lesson 2 homework, your teen answers questions about admissions and financial aid requirements for their selected schools. Take a look together at each school's admissions and financial aid requirements, and make a to-do list with deadlines to chart out the process.

Lesson 3: Evaluating the Plan

Your teen's research and selections from Lessons 1 and 2 come together as a printable plan in Lesson 3. But, first, they explore how unexpected events can impact their plan, and they complete a Preparation Assessment to see how ready they are for their future path. Teens also have the option to create additional plans and compare them.

You may want to ask your teen...

- If you created multiple plans, which one seems like the best fit for you and why?
- What tradeoffs did you have to make (give up one thing to get something else) when creating your plan?
- What are some events that could make your plan turn out differently than you think?

Your teen may ask you...

- What do you wish you knew when you were my age?
- Is there anything you wish you had done differently?
- How has your career path evolved?

Do Together

- Review your teen's plan(s) together, and discuss their selections.
- Create a resume. Make a list of any work or volunteer experience, other extracurricular activities, relevant classes and skills, and awards and accomplishments. Check out this <u>resource</u> from the College Board for tips on how to put it all together to create a resume.

Straight from the Course

• In Lesson 3, your teen completes a Preparation Assessment that gauges their academic readiness, soft skills, and awareness of education and career options. The Assessment shows if they are on track or in need of some attention in certain areas. Go through the Assessment with your teen (even if they have already taken it), and discuss areas for improvement and the things they can do to enhance their preparedness.

Additional Resources

• For more information, visit <u>investinwhatsnext.org</u> and be sure to check out the FAQs and Resources sections, too.

Turn it into a game with...

To get conversation flowing with your teen, use the Conversation Cards and/or the Chatterboxes.

CONVERSATION CARDS

To use, print and cut out the conversation cards. Take turns asking each other questions.

CHATTERBOX

Instructions for folding the chatterbox:

- 1. Print the chatterbox, and cut off any extra white paper that may be showing.
- 2. With the image side facing up, fold the paper in half and unfold. Repeat.
- 3. Flip the paper over, and fold each corner to the middle.
- 4. Flip the paper over, and fold each corner to the middle again.
- 5. Fold the paper in half.
- 6. Slide your fingers into the flaps of the chatterbox, and gently push the four corners together.
- 7. All the colors should be at the front with the center touching. You are now ready to use your chatterbox!

Instructions for using the chatterbox:

- 1. Have your partner pick a color from the outside of the chatterbox—orange, green, blue, or purple. You spell out the color, opening the chatterbox one way and the other way with each letter.
- 2. Next, your partner should pick from the visible vocabulary terms showing. You should again spell the term, opening one way and the other for each letter.
- 3. Now, your partner should pick from the vocabulary terms. You open the chatterbox, and read the question under that vocabulary term for your partner to answer.
- 4. Switch roles.

Interests

What is/was your favorite school subject?

Interests

What are your hobbies?

Interests

What is a hobby or subject you would like to learn more about?

Education

What is one scholarship you can apply for?

Education

How much education does/did your dream job require?

Education

What education paths are/were you interested in?

Careers

What skills would you need for your dream job?

Careers

Name three things that are most important for you in a job.

Careers

What job would you never want? Why?

Preparedness

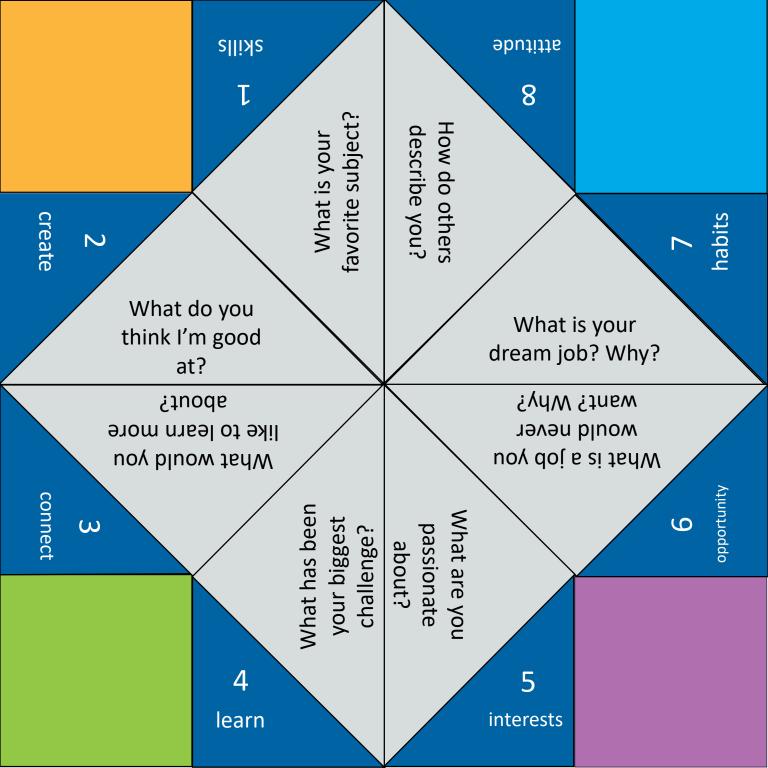
Which skill do you believe is most important when it comes to success?

Preparedness

What are/were your toughest subjects in school? What subjects do you/did you excel in?

Preparedness

What are your strengths? What are your weaknesses?



Create Your Chatterbox

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