

# This is Your Life

A Career and Education Planning Guide





# LEARNING CLICKS

Life after high-school is an **adventure**.  
are you ready?

**Learning Clicks** is here to help. Our student ambassadors, who are currently at-tending post-secondary across Alberta, present to classes like yours to help you take control of your future. It's about giving you the chance to ask questions, dis-cover the resources available to you, and uncover who you want to be and how post-secondary education can help you become that person.

Find out more at [Learningclicks.ca](http://Learningclicks.ca).  
Ask your teacher to book a presentation  
by visiting [Learningclicks.ca/request](http://Learningclicks.ca/request)  
or by calling 780-415-9277.



What's  
Your  
Path?

**THIS IS YOUR LIFE.**  
DO WHAT YOU LOVE,  
AND DO IT OFTEN.

IF YOU DON'T LIKE SOMETHING, CHANGE IT.  
IF YOU DON'T LIKE YOUR JOB, TRY SOMETHING NEW.  
IF YOU DON'T HAVE ENOUGH TIME, STOP WATCHING TV.

IF YOU ARE LOOKING FOR THE LOVE OF YOUR LIFE, STOP;  
THEY WILL BE WAITING FOR YOU WHEN YOU  
START DOING THINGS YOU LOVE.

STOP OVER ANALYZING, LIFE IS SIMPLE.  
ALL EMOTIONS ARE BEAUTIFUL.  
WHEN YOU EAT, APPRECIATE EVERY LAST BITE.

OPEN YOUR MIND, ARMS, AND HEART TO NEW THINGS  
AND PEOPLE, WE ARE UNITED IN OUR DIFFERENCES.  
ASK THE NEXT PERSON YOU SEE WHAT THEIR PASSION IS,  
AND SHARE YOUR INSPIRING DREAM WITH THEM.

**TRAVEL OFTEN;** GETTING LOST WILL  
HELP YOU FIND YOURSELF.  
SOME OPPORTUNITIES ONLY COME ONCE, SEIZE THEM.

LIFE IS ABOUT THE PEOPLE YOU MEET, AND  
THE THINGS YOU CREATE WITH THEM  
SO GO OUT AND START CREATING.

**LIFE IS SHORT.** LIVE YOUR DREAM,  
AND WEAR  
YOUR PASSION



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This information was accurate, to the best of our knowledge, at the time of printing. Occupation information and educational programs are subject to change. You are encouraged to confirm information with additional resources when making career and education decisions.

"It takes courage  
to grow up and become  
who you really are."  
E.E. Cummings

## Introduction

# Welcome to Life After High School!

### If you've ever wondered...

- how do I decide what I want to do after high school?
- what kind of training or education should I take?
- what happens if I change my mind?
- how do I know what to do next?

### ...then keep reading this guide!

## The World Today

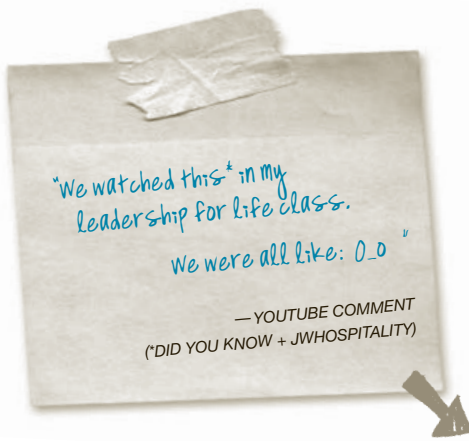
You are digital natives – the first generation to grow up globalized, collaborative and online – and you are redefining the world as we know it.

What does this mean for you? There is no limit to the options available, and post-secondary education is the best way to prepare for your future!

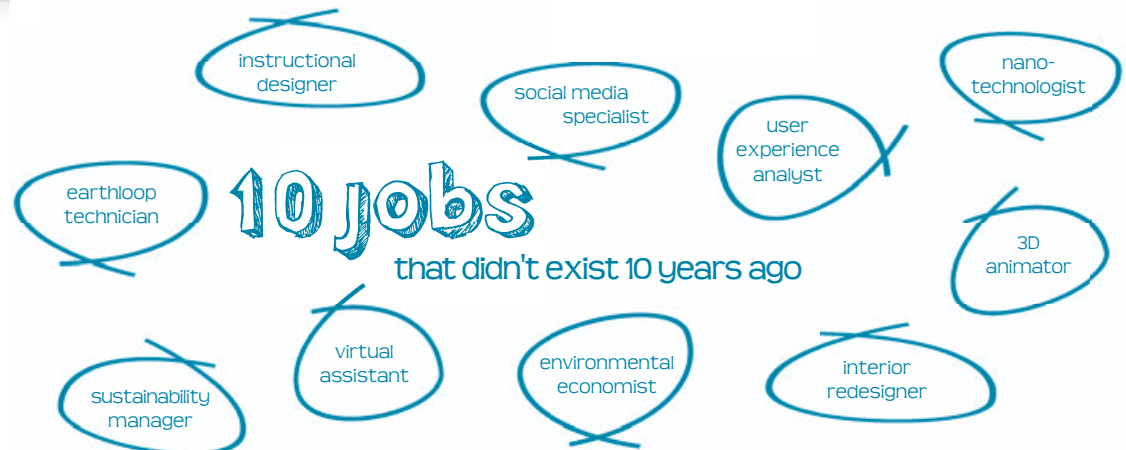
"We are currently preparing students for jobs that don't yet exist – using technologies that haven't been invented – in order to solve problems we don't even know are problems yet." Did You Know 3.0

Go to [YouTube.com](https://www.youtube.com) and search for **Did You Know 3.0 - Shift Happens**.

Watch the video to learn some cool facts about how the world is changing and what it means for your future.



Scan the QR code with your smartphone to link directly to the website.





"People say that you're going the wrong way when it's simply a way of your own."  
 Angelina Jolie

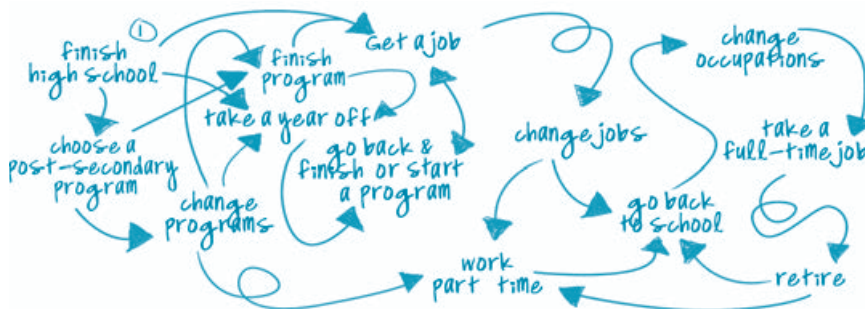
# How It Works

## Career and Education Planning

What most people think a career path should look like:



What most career paths look like in reality:



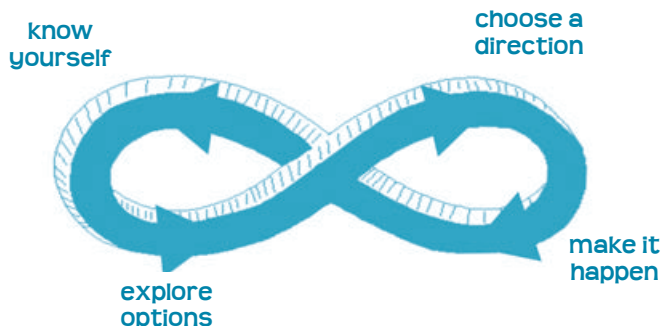
Career planning **isn't a one-time decision** - it's an ongoing cycle you will repeat many times throughout your life. In a world where things are constantly changing, your career path will change too.

Start by knowing yourself - find something you're good at and enjoy - and go from there. Your path will follow. **Where you go from here is up to you.**

### IT'S A WAY OF LOOKING AT LIFE<sup>1</sup>

- be flexible - make plans but stay open to unexpected events and opportunities
- today's job market is constantly changing - be ready to change and adapt with it
- stay curious - embrace lifelong learning and look for ways to continually develop and grow
- build skills and experience in areas that interest you - it might open doors to things you didn't even know existed!

### THE 4 STEPS of career and education planning



Doodle your thoughts

## DID YOU KNOW?

Career planning. It sounds so official, and probably more than a little overwhelming. But, if you've ever

- met someone and thought "their job sounds cool - I could do that"
- started a conversation with your parents or friends about what you might do after high school
- taken a course that gives you post-secondary level credits Registered Apprenticeship Program (RAP) Career and Technology Studies (CTS) pathways, etc.
- had a hobby, sport, or activity you really enjoyed and wondered if you could make money doing it

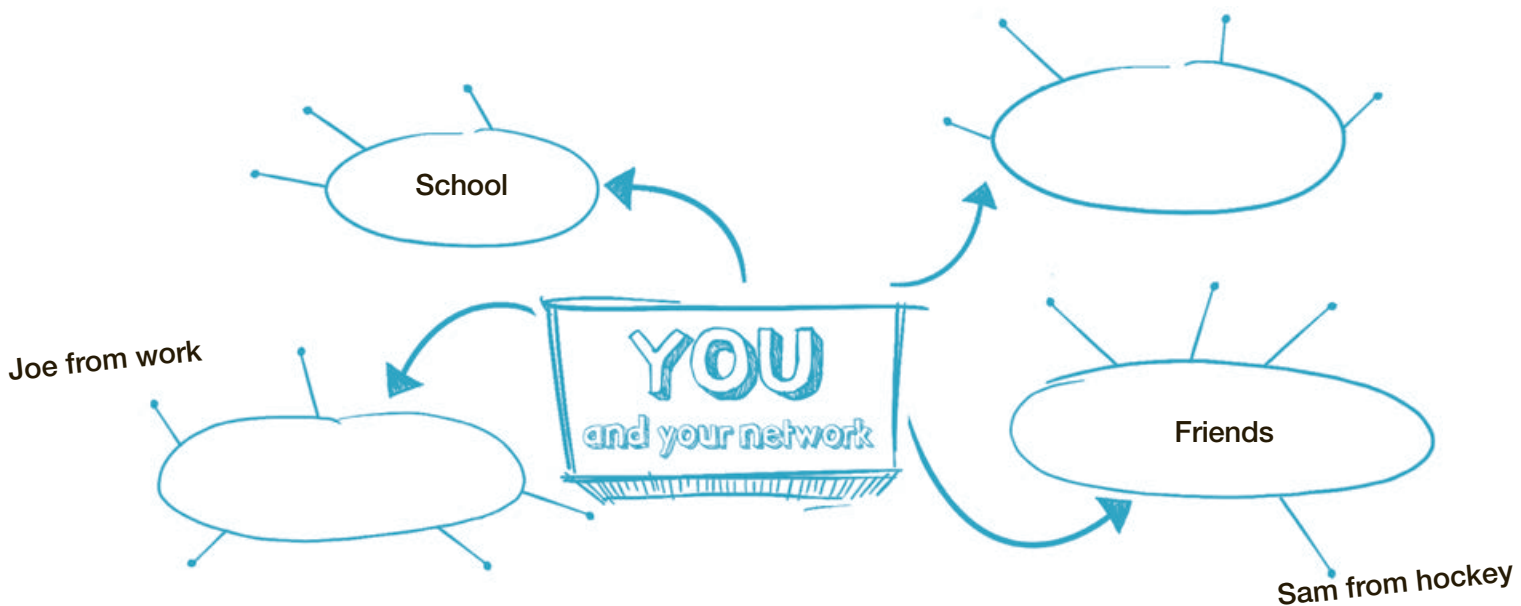
**YOU'VE ALREADY STARTED!**

## People with Answers

So, how do you go from having an idea about what you might like to do after high school to making some plans? Start by talking to people you know - their advice and experience is invaluable.

Fill in the web below with people from your family, friends, school, work - anyone that can help you on your journey!

*"Don't ask yourself what the world needs; ask yourself what makes you come alive. And then go and do that."*  
Harold Whitman

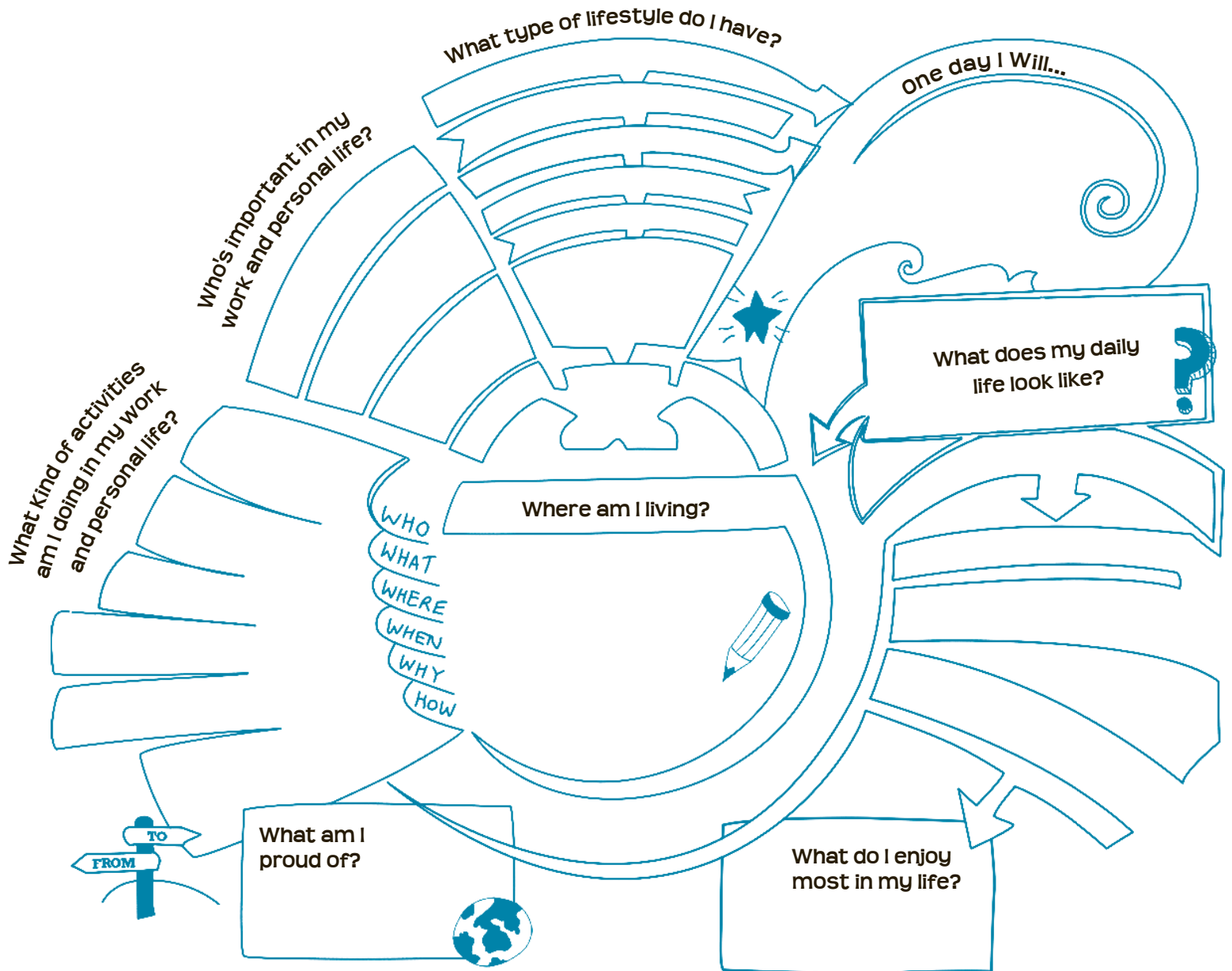


# Create the Future You Want

You will have many roles in your life - student, employee, sibling, auntie/uncle, coach, friend - and they are all connected.

Use this page to create an image of your ultimate life 10 years from now.

dream  
**BIG!**





# ALIS

## Alberta Learning Information Service

**NOTE!**

You'll be visiting  
ALIS ([alis.alberta.ca](http://alis.alberta.ca))  
often - bookmark it now!

The **ALIS** website (pronounced Alice) has information, tools and resources to help you with every step in the career planning process including

- career planning
- exploring occupations
- education after high school (post-secondary)
- paying for post-secondary education
- employment options and work search.



### What You'll Find Here

#### Explore the High School Students tab

- **choose** a topic in the left navigation menu
- **click** on a checklist
- **view** the next steps.

#### Contact the Career Information Hotline

- **find** contact information for Career Advisors who will provide answers to your career, learning and employment-related questions

The screenshot shows the ALIS website interface. At the top, it says 'Government of Alberta' and 'Alberta Learning Information Service'. There is a search bar and navigation links like 'About ALIS', 'Using this Site', 'Contact Us', and 'eNewsletters'. Below that, there's a breadcrumb trail: 'Home > High School Students'. A navigation menu contains several tabs: 'High School Students' (circled), 'Post-Secondary Students', 'Career Explorers', 'Education/ Training Seekers', 'Job Seekers', 'Educators/ Counsellors', 'Workplace Resources', and 'eProducts & Services'. On the left, there's a list of topics: 'What Am I Good At?', 'What Occupations Are Out There?', 'What Education is Right for Me?', 'How Do I Pay For My Education?', 'What Are My Next Steps?', and 'Website Feedback'. The main content area has a header 'ALIS AM I GOOD AT?' and 'Who CAN GUIDE ME?'. Below this, there's a section for 'HIGH SCHOOL STUDENTS' with the text 'Simplify the path to success'. It includes two main sections: 'Find out what you're good at.' and 'What occupations are out there?'. There are also 'alisvideos' and a 'CONTACT CENTRE' section. The 'CONTACT CENTRE' section is circled and contains the 'Career Information Hotline' details: 'Toll-free: 1-800-661-3753', 'Edmonton: 780-422-4266', and 'Submit an e-Question'.



"Doing your best at this moment  
puts you in the best place  
for the next moment."  
Oprah Winfrey

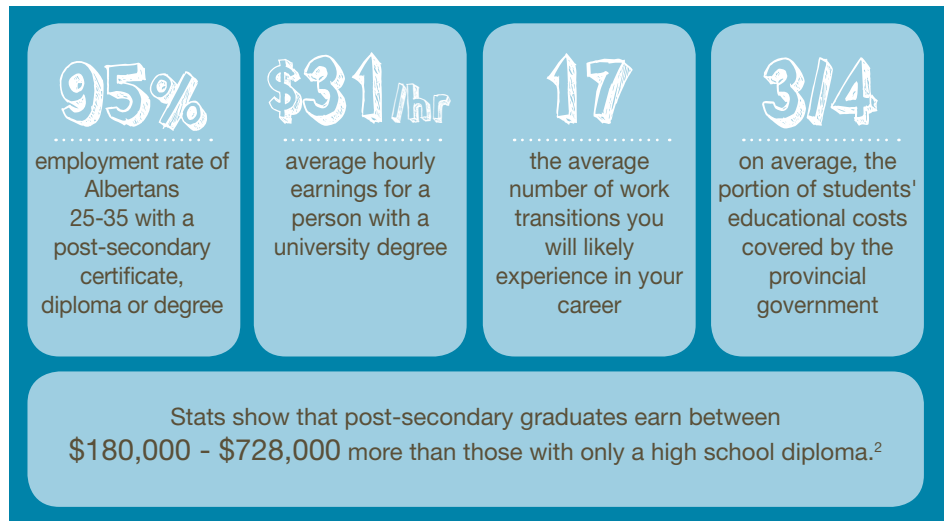
# Getting Started Education in Alberta

## Campus Alberta

You may have heard the term **Campus Alberta**. It refers to Alberta's post-secondary system and schools working together to provide the best possible opportunities for you, the student. This means that your education pathway can be as **unique as you are**.

The way to succeed in higher education is to find your "best fit" program or unique pathway. This means **the right program, at the right institution, at the right time**.

Use this resource to learn about planning your career and education, and to get a feel for what options are available. Then, go out and explore how these opportunities can lead you to your goals.



## DO SOMETHING!

You don't need to have all the answers or get everything figured out right now. What's important is to always be doing something that helps move you forward toward your goals.

- volunteer - get involved while gaining experience
- try new things - figure out what you like (and what you don't like)
- meet new people - expand your network
- ask questions - go online, visit schools, talk to students
- get extracurricular - join a team
- look around - who do you know that seems happy? who is living a life that you admire?

"I don't want to be the next Michael Jordan.  
I only want to be Kobe Bryant."  
Kobe Bryant

# Step One

## Know Yourself

In this section you will do some quizzes and exercises that will give you a better idea of who you are and what you want, and equally important, what you don't want.

When you know yourself, you can create a career plan based on what's important to you. Knowing yourself involves answering questions like

- What's important to me?

.....  
.....  
.....  
.....

- What inspires me?

.....  
.....  
.....  
.....

- What am I good at?

.....  
.....  
.....  
.....

## My Top Five Needs and Wants

These play a huge role in the choices you make.

Which **five factors** below are the most important to you in a career?

- working in a field that interests me
- work/life balance
- job security and benefits
- accommodates my culture or religion
- making a lot of money
- opportunities for personal growth/chance to develop my skills
- number of years of schooling required/cost to take the needed post-secondary program
- offers opportunities to advance

- flexibility to adapt work to changing life circumstance (family, return to school, etc.)
- knowing the work I do makes a difference/has purpose
- aligns with what my family wants or expects
- doing something I like/something I'm good at
- other:

.....  
.....

**Remember**  
These questions are about 'you' and not what your family, friends or teachers think about you.



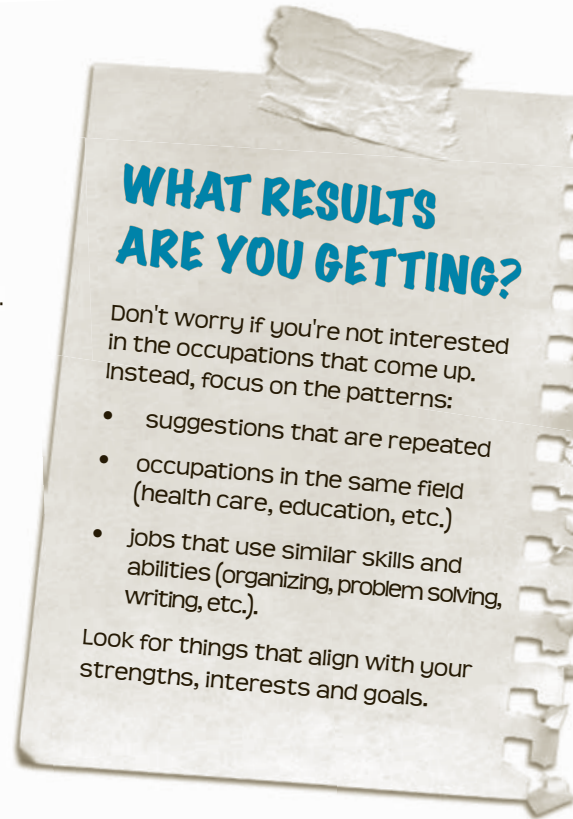
"Why fit in when you were born to stand out?"  
Dr. Seuss

# CAREERinsite

1 - go here

ALIS has a great career planning site ([alis.alberta.ca/careerinsite](http://alis.alberta.ca/careerinsite)) where you can do quizzes and exercises that will give you a better idea of who you are and what you want.

CAREERinsite will provide occupation suggestions and provide results from multiple quizzes to give you the best personalized recommendations possible!



2 - sign up

Click the link and create a profile to save your quiz results.

3 - do these

Do the quizzes and exercises in the *Know Yourself* section. You can return to change your answers at any time.

"I like the fact that some of the quizzes led to possible occupations. It may lead students down a non-traditional path which is quite exciting."  
marc, learning clicks ambassador  
[learningclicks.alberta.ca](http://learningclicks.alberta.ca)

## Self-assessment quizzes and exercises

When done you can view your saved results and information in [My Career Plan](#)

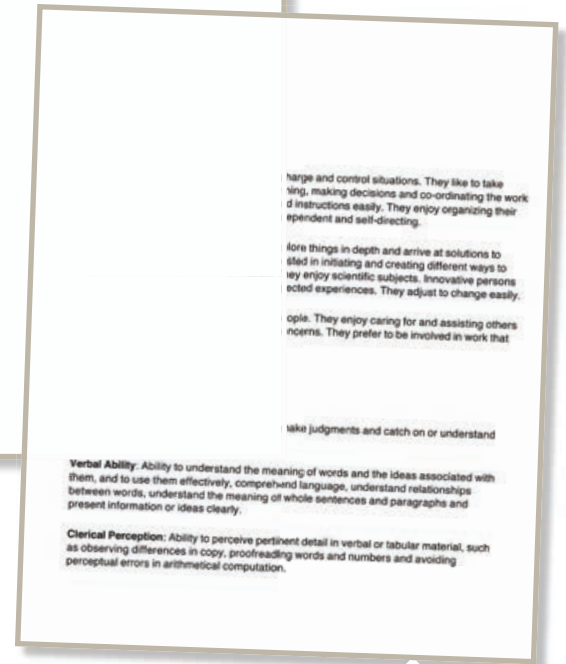
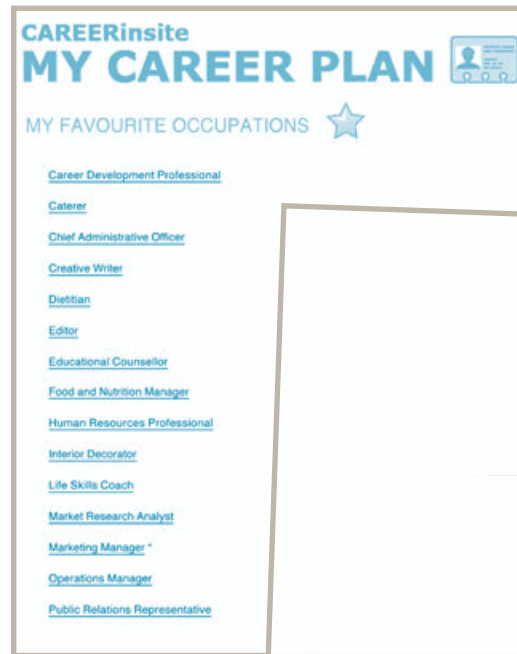
|  |  |
|--|--|
| <p><b>Interests Exercise</b><br/>Create your career doing things you enjoy.</p>                                  | <p><b>Abilities Exercise</b><br/>Identify the skills and talents that come naturally to you.</p>         |
| <p><b>Work Values Quiz</b><br/>Base your career plan on what's important to you.</p>                             | <p><b>Significant Experiences Exercise</b><br/>Use good things from your past to shape your future.</p>  |
| <p><b>Preferred Working Conditions Quiz</b><br/>Consider the impact of where you work and who you work with.</p> | <p><b>Multiple Intelligences Quiz</b><br/>Discover the ways you are smart - your many intelligences.</p> |

## 4 - get results

Your personal record is automatically created using results from the activities you complete.

When you finish the quizzes, view your results and information by clicking the **My Career Plan** link.

"I think that people just have this core desire to express who they are. And I think that's always existed." **Mark Zuckerberg**



## DID YOU KNOW?

**occupation** - a group of jobs with similar characteristics (e.g. nursing)

**job** - a specific position with an employer (e.g. RN at University of Alberta hospital)

**career** - the sum total of your life experiences including education, training and work (paid and volunteer).

**If you can put together a resumé, you've already started your career!**

## Your Skills at Work

Keep in mind the day-to-day activities you want to do and the skills you want to use in an occupation as you complete the activities in this step.



# My Self-Assessment Results

## My Top Five Needs and Wants: (page 8)

- 1 .....
- 2 .....
- 3 .....
- 4 .....
- 5 .....

Show your results to  
your network and  
get their thoughts.  
Then do what's right  
for you!

## Occupations: (My Career Plan - CAREERinsite)

- 1 .....
- 2 .....
- 3 .....
- 4 .....
- 5 .....
- 7 .....
- 8 .....
- 9 .....
- 10 .....

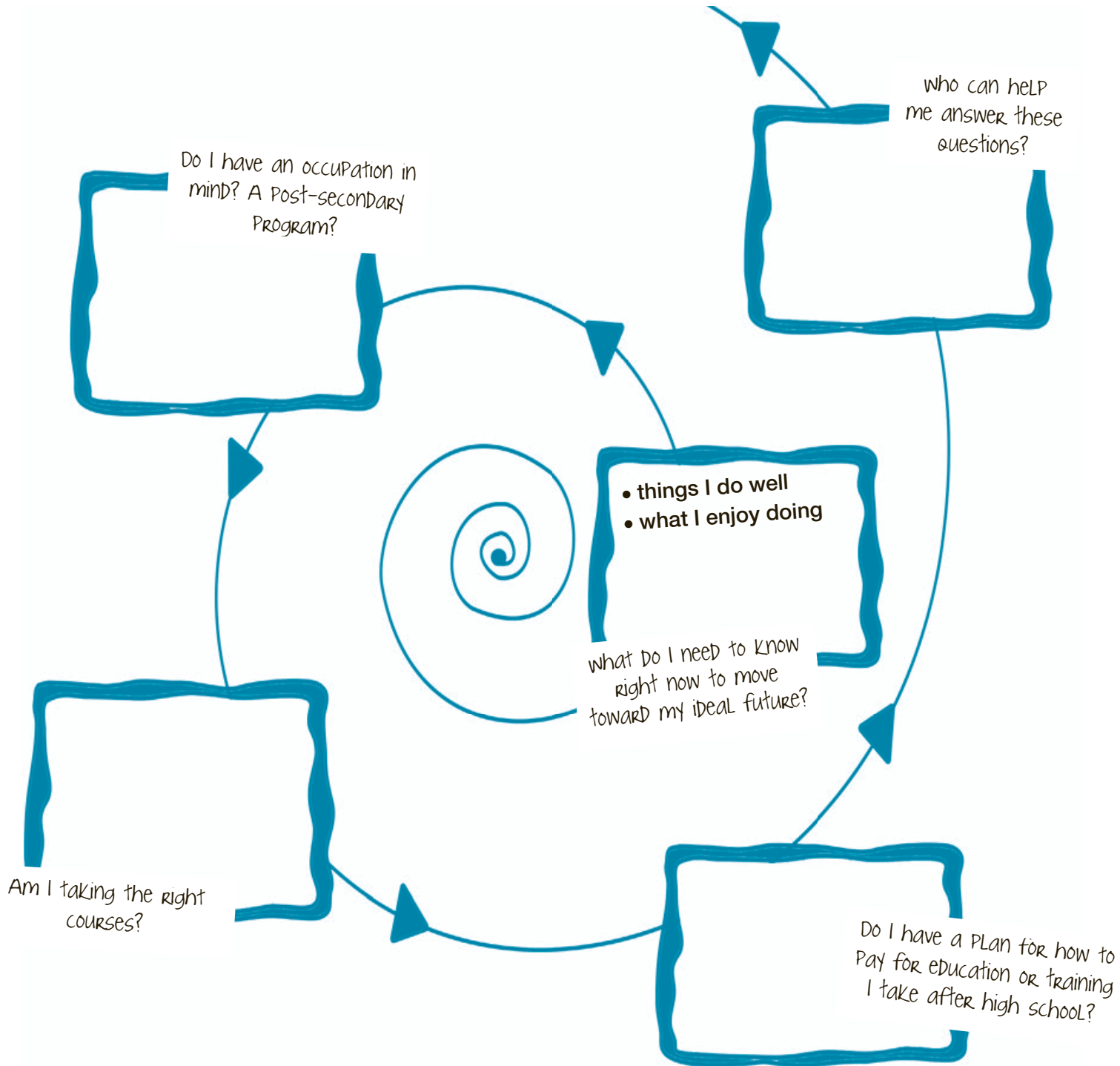
Staple your  
Career Plan PDF  
to this sheet!



# Where am I Right Now?

Before you make plans to move forward, it's helpful to have a clear picture of where you're starting. Take a few minutes to answer these questions.

Talk to your student advisor, guidance counsellor or career practitioner for help with this activity.





## Richard

Even though I always wanted to be an X-ray Technician, I ended up taking Commerce in University because my parents thought business was a better choice.

It didn't take long after graduating and starting an office job to realize I'd been right all along - I wasn't happy working in the business world. I wanted to be working on the front line interacting with people, not sitting at a desk writing reports.

I started thinking about how I'd always been interested in the health care field so I decided to check out some programs and job postings.

Last year I started an MRI technician program. I'm so much happier now that I'm doing something I enjoy that fits with who I am.

## NOTE!

Nothing except your own judgment can fully capture the unique complex person you are.

Check what you have learned against your own gut feelings or intuition. Interpret your results using your own common sense and self-knowledge.

## Julie

I've always loved to travel. After high school I wasn't sure what I wanted to do so I moved to Australia for a year to work and explore. When I came back to Alberta I started a general degree program. Even then I used any free time I had to travel.

One day I realized that my education and my hobbies didn't have to be separate things, so I enrolled in a Global and Development Studies program, and I haven't looked back.

Since then I've participated in a work/study exchange in rural Mexico and completed a year-long internship with the Canadian International Development Agency (CIDA) in South Africa. My goal is to one day work for a Canadian embassy abroad.

## Real-Life Stories

## Angela

When I graduated from high school, I had no idea what I wanted to do. All I knew was I wanted to be involved in some kind of post-secondary program.

I graduated with a business degree seven years after I started, but I took my schooling in a way that allowed me to explore my interests and balance my life.

During those seven years, I studied in three different programs, took courses at four different post-secondary schools, took time off at various points to work and travel, participated in distance and e-learning, was frequently a part-time student and using the transfer system, graduated with the degree I wanted.

Some people might find it unconventional, but I loved being able to customize my education in a way that worked best for me.

"I'm doing it because I choose it.  
And if it's not working,  
I can make a change." *Alanis Morissette*

## Step Two Explore Possibilities

In this step you're looking at options. You'll learn how to research your choices and discover what resources are out there to help you keep exploring possibilities. **You'll explore three of your potential occupations in depth.**

The occupations you chose to explore today are not necessarily the ones you will choose to pursue after high school. Your skills, interests and personality will continue to change and develop. So, keep repeating the career and education planning steps as you and your plans change.



## OCCinfo—Occupation Information

OCCinfo has more than 500 profiles on various occupations in Alberta - visit [alis.alberta.ca/occinfo](http://alis.alberta.ca/occinfo). Each profile has detailed information about:

Doodle your thoughts!

### Duties

What work might I actually be doing in a particular occupation

### Working Conditions

Would I be working inside or outside; at a desk or on my feet? Are there long work days or shift work?

### Educational Requirements

What type of education or training do I need? How long will it take to complete?

### Personal Characteristics

What type of people enjoy this work?

### Employment & Salary

Where could I work? How much money would I make?

### Related Occupations

What else could I do that's similar?

# OCCinfo Word Scramble

Unscramble the words below to discover the different search options you can use to find occupations on OCCinfo. **SEARCH BY:**

- title .....
- itenesrt .....
- bsutecj .....
- tnudrsyi .....
- conocde .....
- emrgineg .....

**1 - go here**



[alis.alberta.ca/occinfo](http://alis.alberta.ca/occinfo)

**2 - play**



Try out the different search options and see what you come up with.

**3 - save it**



If something interests you, save it to your Personal List.

Before you leave, print your list or write some of your possible occupations below.



.....

.....

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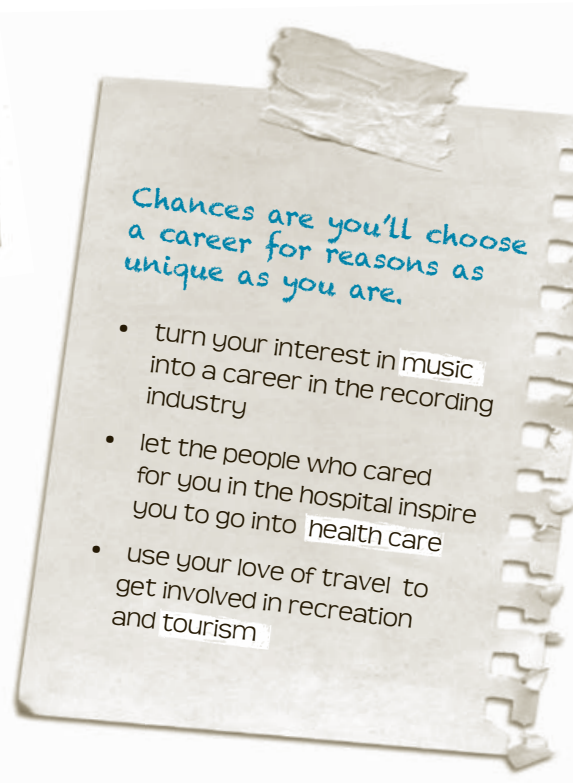
.....

.....

.....

.....

**NOTE!**  
If an occupation looks interesting but is not quite right for you, check out **Related Occupations** in the profile.



## Answers

title, interest, subject, industry, noc code, emerging



## Choose Your Top Three

Out of all the potential occupations you came up with in Steps 1 and 2, choose your top three.



.....  
.....  
.....

# NOTE!

Think about the web you created in Step 1 - how do these align with the future you want?

## Occupational Profiles

Now that you've narrowed down your choices to your top three, learn more about them!

1 - go here

[alis.alberta.ca/occinfo](http://alis.alberta.ca/occinfo)

3 - fill it in

Use *Search by Title* to find profiles for each of your three occupations.

Use the information in the profiles to fill out the *My Top 3* on the next page.

2 - search

### Can't find it on OCCinfo?

If you can't find one of your chosen occupations, try looking for a simpler title.

For example, if you're looking for fine arts teacher, look up teacher and then the form of fine arts you are interested in (i.e. dance). When completing the chart, combine information from both profiles.

## Watch the Videos

There are more than 200 five-to-six minute videos with real people giving an inside view of their occupation on the ALIS website ([alis.alberta.ca/videos](http://alis.alberta.ca/videos)).

ADD any new or interesting information you learn to your chart!

Still can't find what you're looking for?

# GOOGLE IT!

# MY TOP THREE

#1 \_\_\_\_\_ (#2) \_\_\_\_\_ #3 \_\_\_\_\_

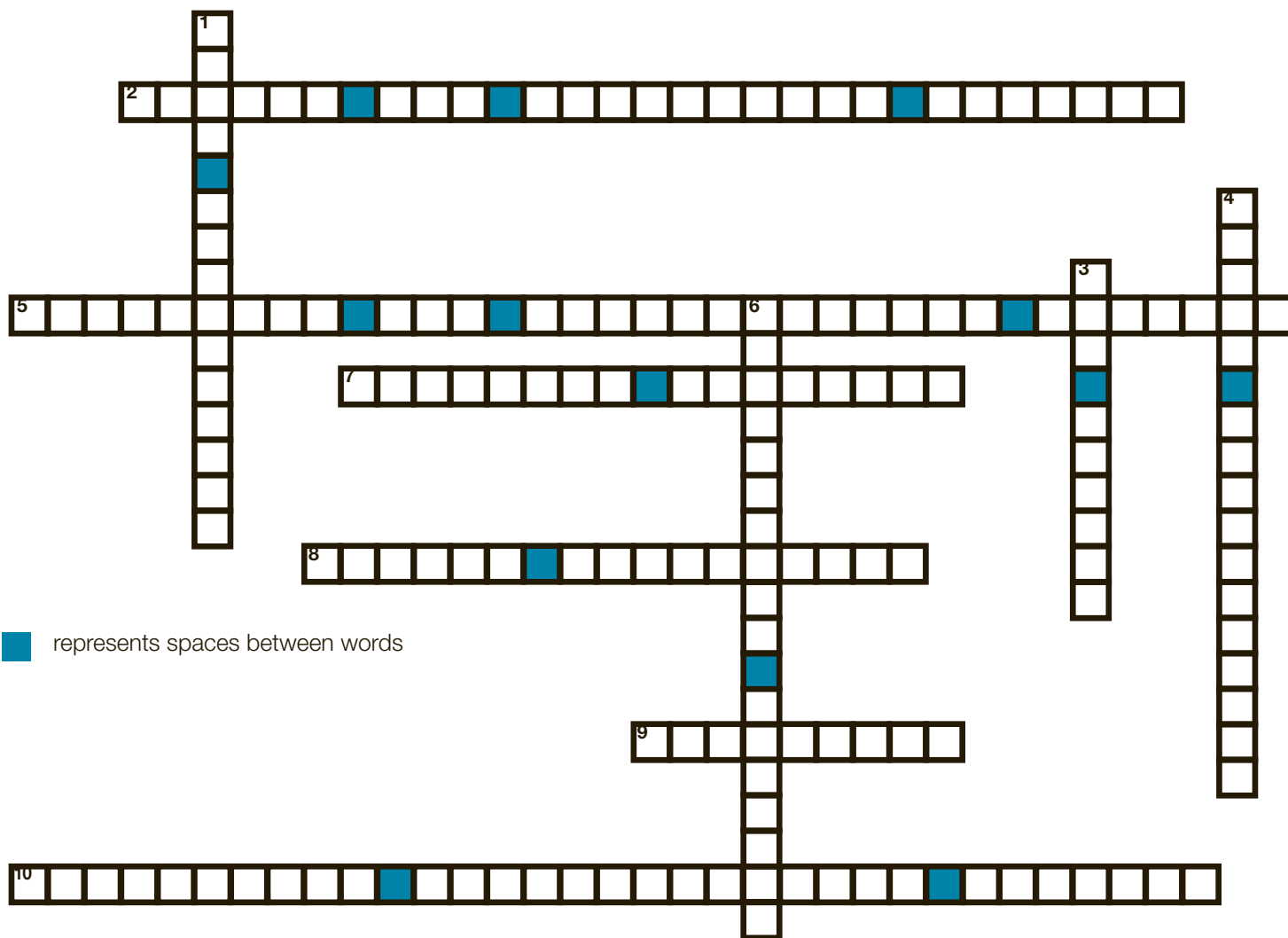
|                          | #1 | #2 | #3 |
|--------------------------|----|----|----|
| Duties                   |    |    |    |
| Working Conditions       |    |    |    |
| Personal Characteristics |    |    |    |
| Educational Requirements |    |    |    |
| Other Requirements       |    |    |    |
| Employment & Advancement |    |    |    |
| Salary/Wage              |    |    |    |
| Related Occupations      |    |    |    |

"You miss 100 per cent of the shots you never take."  
Wayne Gretzky

# Try It In High School!

High school offers tons of opportunities to try out different things that interest you. The crossword puzzle below uses examples of different programs and courses you can take to gain hands-on experience.

**Use the information on the next page to answer the questions!**



 represents spaces between words

## ACROSS

- 2 provide first-hand experiences and exposure to different career possibilities
- 5 similar to CTS courses, these offer hands-on experience in a variety of fields
- 7 taking these courses can open doors of opportunity around the world
- 8 work experience course that prepares you for entry into trade, technology and service careers
- 9 develop leadership skills, give back to your community, gain experience and earn credits
- 10 earn while you learn, and get a head start in your trade

## DOWN

- 1 earn credits working in your community while discovering your interests and skills
- 3 spend time with someone on the job and learn first hand what they do
- 4 an agricultural training program with an apprenticeship style of delivery
- 6 explore how Aboriginal people are working to maintain and promote their cultural values

*Answers can be found on page 41*



# Discover What You Love To Do

If any of these options sound interesting to you, try them! You won't know if something is really for you until you experience it for yourself. Try as many as possible!

## Career and Technology (CTS) Courses

Provide first-hand experience and exposure to different career possibilities. Learn more about the CTS options available to you on **page 20**.

## Green Certificate Program

An agricultural training program with an apprenticeship style of delivery. Learn by actively performing the skills required.

## Work Experience 15-25-35

Discover your skills and interests while earning credits working in your community.

## Mentoring

Develop leadership skills and gain real-world experience working with youth while giving back to your community. Earn credits in any of the five available mentoring courses.

## Knowledge and Employability Courses, Fine Arts, Social Sciences

Similar to CTS courses, these offer hands-on experience in a variety of fields.

## Career Internship 10

Prepares you for entry into trade, technology and service careers by placing you with local business, government or volunteer organizations to gain work experience in that field.

Recommended as a prerequisite to RAP and other technology or service career-related programs.

## Language Programs

Knowing another language can open doors of opportunity around the world.

## Aboriginal Studies

Examine how Aboriginal peoples are working toward maintaining and promoting their cultures and values.

## Registered Apprenticeship Program (RAP)

Earn while you learn and get a head start in your career! See **page 27** for more information.

## Job Shadow

Find someone who works in an occupation you're interested in. Spend time learning about the work they do and see if you could spend a day on the job with them learning first hand what they do.

# Career & Technology Studies (CTS) - Explore Your Interests

Specialized Skill Pathways...

are a group of courses based on your individual interests in a field of study.

e.g. Event Planner, Outdoor Guide, Court Clerk

## Create and Select Personalized Pathways

- a group of courses\* that allow you to explore and develop the attitudes, skills and knowledge for a career relevant to your interests
- support goals that may include university, college, apprentice training or moving directly into the workforce.

### \* 5 GROUPS OF COURSES RELATED TO SPECIFIC AREAS OF WORK

- Business, Administration, Finance & Information Technology (BIT)
- Health, Recreation & Human Services (HRH)
- Media, Design & Communication Arts (MDC)
- Natural Resources (NAT)
- Trades, Manufacturing & Transportation (TMT)

2 TYPES

Credentialed Pathways...

are a series of specific courses leading to a credential or credit awarded by a recognized industry or community organization or post-secondary institution.

e.g. Welder, A+ Certification, Computer Repair Technician

## Is being self-employed right for you?

Do you have a flair for creativity, love challenges and enjoy taking on a leadership role?

These characteristics, together with a good business idea and business training could be the right ingredients to start your own company.

Learn more about entrepreneurship at [alis.alberta.ca/self-employment](http://alis.alberta.ca/self-employment).





# Connecting Learning to Life

Some of the courses you're taking might feel irrelevant right now because you can't see how they mean anything to "real life." Try this activity to see how taking core and options courses in school relates to the possibilities for your future.

Check out the *Search by Subject* feature on OCCinfo - choose your favourite core course and a favourite options course to discover occupations that use both!

## Options courses

give you the opportunity to experience hands on what it's like to work in a specific occupation or job.



## Core courses

give you a foundation of knowledge to build on and help you discover your strengths and interests.

## In Your Words

We asked Alberta high school students how they're deciding on potential occupations. Here's what they told us:

- o personal experience - "hobbies, volunteer work, things we like to do, subjects we like"
- o "career quizzes that we take at school or find online"
- o "hearing about what our parents, family, role models and people in the community do"
- o based on "the kind of lifestyle we want" (opportunities to travel, ability to balance home and work life, chance to earn a good income)
- o "stuff we've done at school like the RAP program and CTS courses"
- o "thinking about things we already do well and finding out if we can make money doing them" (working on cars, doing hair and makeup with friends, playing sports)
- o when people tell us "you'd be really good at..."

Math + Music  
= Sound Engineer

Social + Fashion  
= Theatre Production

Biology + Comm Tech  
= Forensic Lab Analyst

## Volunteer and discover your strengths

Most non-profit and service organizations are looking for volunteers. Ask if they need help!

This is a great way to learn about occupations, discover which work environments you find interesting and enjoyable and get some experience at the same time.

Check out [alis.alberta.ca/youthreflections](https://alis.alberta.ca/youthreflections) to see videos of real students gaining experience by volunteering.

Find the tip sheets *Volunteer, Putting Your Volunteer Experience to Work for You* and *Volunteer, Build Your Career While Helping Others* at [alis.alberta.ca/tips](https://alis.alberta.ca/tips).



## Step Three

### Choose a Direction

It adds up:  
Secondary (high school)  
+ Post-secondary (college, university, apprenticeship training, etc.)  
Possibilities!

You've got your top three potential occupations. This step will teach you how to figure out what you would need to do if you chose to pursue one of these. For most occupations, you would head towards a post-secondary education.

### What is Post-Secondary Education?

- the learning and training that comes after a high school education
- it's much more than just university and college

### NOTE!

You may or may not end up in one of the post-secondary programs you explore in this step. You might change your mind and your direction several times before you finish high school.

Step 3 will show you how to find information that will help you choose a direction when you're ready.



### DID YOU KNOW?

In 2012, the approximate average full-time yearly salary in Alberta for graduates with <sup>3</sup>

- a high school education was \$40,932
- a post-secondary certificate or diploma was \$47,540
- a university bachelor's degree was \$60,784
- a university graduate degree was \$64,916

**Not getting a post-secondary education will cost you more than getting one.** (Stats show that post-secondary graduates earn between \$180,000 - \$728,000 more than those with only a high school diploma even taking into account the cost of the education and the income you don't earn while in school.)<sup>5</sup>

### In Your Words

in recent high school student surveys, <sup>4</sup> students stated

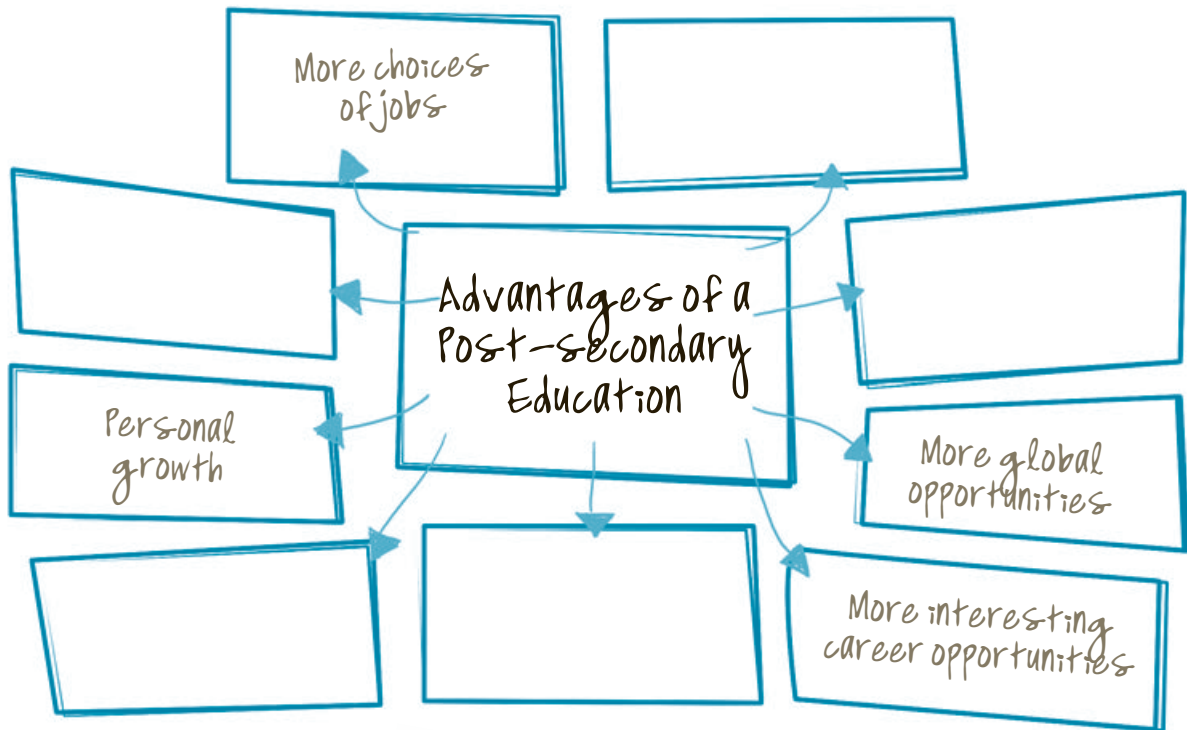
- that 81% plan to pursue education or training after high school
- the number one source students use for information is their parents and family

"With the changing economy, no one has lifetime employment. But [post-secondary education] provides lifetime employability."

Former U.S. president Barack Obama

## Why Get a Post-Secondary Education?

Brainstorm some reasons why it's a good idea to get a post-secondary education and fill in the **Advantages of a Post-Secondary Education** web below.



### DID YOU KNOW?

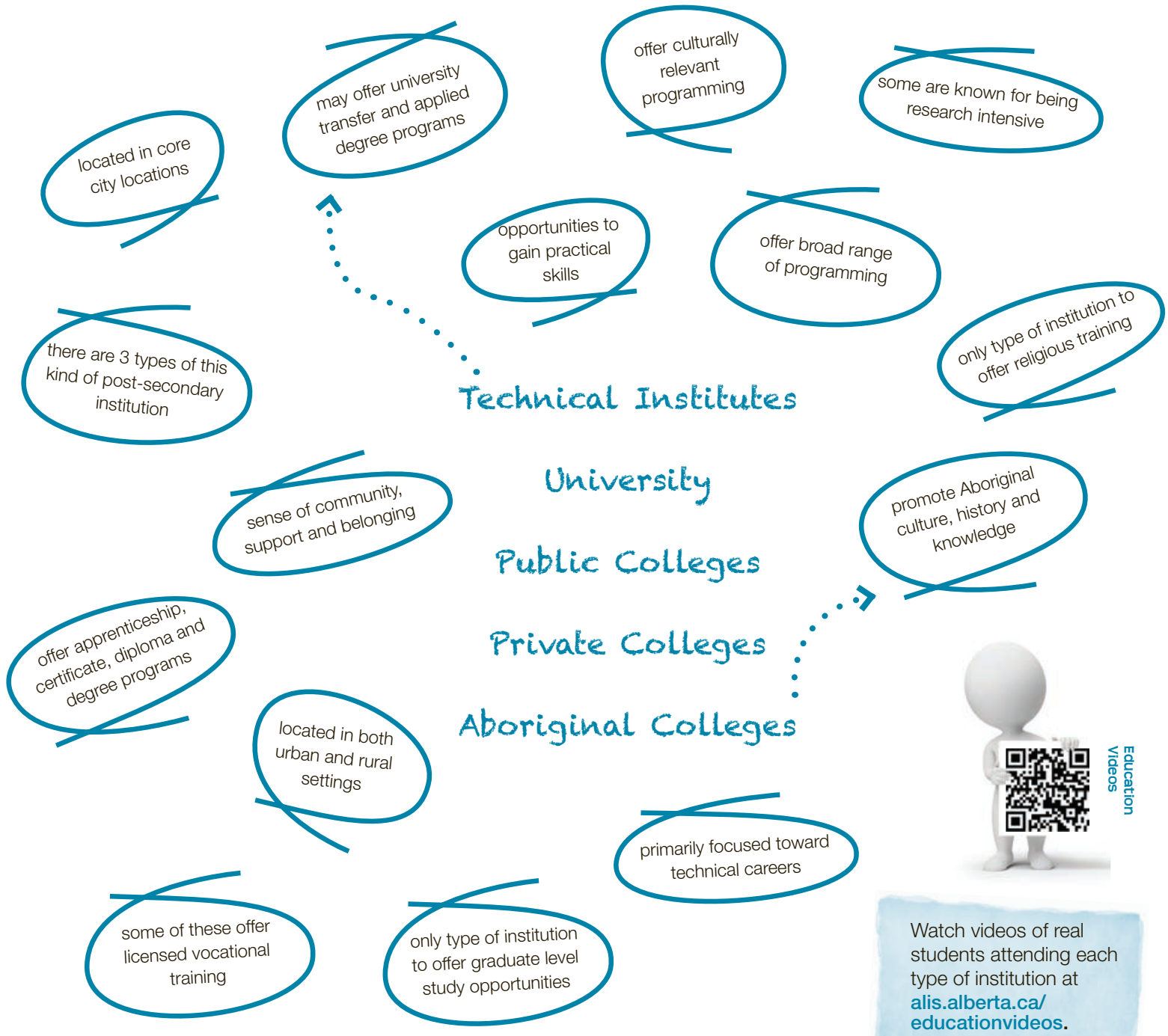
The longer you stay in school, the more **OPTIONS** you will have in life.  
**EVERYONE** can go to post-secondary, and there are many ways to help pay for it.  
There are many people and resources to help **YOU** go to post-secondary.  
Ask your network for help.

# How Well Do You Know Your Post-Secondary Options?

Match the type of school to the programs and options they offer.

A couple have been done for you. Check out pages 25 and 26 for more information on types of post-secondary schools and programs.

"Education is not the answer to the question. Education is the means to the answer to all questions."  
*William Allin*



Watch videos of real students attending each type of institution at [alis.alberta.ca/educationvideos](http://alis.alberta.ca/educationvideos).



# What Types of Post-Secondary Schools are out There?

## DID YOU KNOW?

With more than 270 post-secondary school locations and more than 2,500 post-secondary programs offered in Alberta, everyone can find something that matches their needs, wants and interests!

[alis.alberta.ca/Occinfo](http://alis.alberta.ca/Occinfo)

Offer apprenticeship, certificate and diploma and degree programs focused primarily towards technical careers.

### Why Choose?

- provide opportunities to gain practical skills that are market focused and currently in demand by employers
- provide a quality education oriented to career and technical programming

## Technical Institutes

Offer a wide range of academic and professional programs. Some universities are research intensive and offer graduate studies.

### Why Choose?

- located in core city locations across Alberta (e.g. Edmonton and Calgary), allowing students to live at home or move out on their own to attend
- offer on-campus and/or online delivery of courses
- there are a wide variety of institutions and programming available...  
DO YOUR RESEARCH!

## Universities

### 3 TYPES

- 1) Degree primarily offer liberal arts, science, business and education degrees in a smaller, more personalized classroom setting.
- 2) Licensed Vocational Training offers short-term programs that lead to specific jobs.
- 3) Religious Training provides training in the theology and scriptures of a recognized faith group.

## Private Colleges

Offer a broad range of programming including apprenticeship, certificate, diploma, foundational learning and academic upgrading. These institutions may also provide university transfer and applied degree programs. One college specializes in Fine Arts programs and only offers Bachelor of Fine Arts (BFA) and Bachelor of Design (BDES) degrees.

### Why Choose?

- provide adult learning opportunities throughout Alberta
- located in both rural and urban centers across Alberta, so students may not have to move away from home

## Public Colleges

Offer a variety of programs that meet the needs of Aboriginal students and communities and help to promote Aboriginal culture, history and knowledge.

### Why Choose?

- education and training in an environment that includes culturally relevant programming, counselling services and access to elders
- encourage a sense of community, support and identity/belonging

## Aboriginal Colleges

## NOTE!

Many of Alberta's post-secondary schools offer online courses and programs.

Visit page 32 to learn more about distance/online learning.

# What Types of Programs can I Take?

There are many types of programs offered at post-secondary institutions in Alberta. These programs vary in length, result in earning different credentials and ultimately lead to different types of work.

## CERTIFICATE PROGRAMS

- short-term programs that provide entry into a specific occupation
- generally one year or less of full-time study

## DIPLOMA PROGRAMS

- prepare students for employment in a particular field or group of occupations
- generally two years of full-time applied study

## APPLIED DEGREE PROGRAMS

- enhanced career preparation that combines theoretical learning (classroom) with practical application (hands-on experience)
- can lead to opportunities beyond entry level
- four-year programs (about three years of academic study and one year of related work experience)

## BACHELOR DEGREE PROGRAMS

- theoretical or academic learning with direct access to graduate studies
- three or four years of full-time study

## APPRENTICESHIP PROGRAMS

- combine on-the-job training with technical training delivered in a classroom
- one to four years of combined work and study

"I haven't chosen a program yet but it's not a question of IF I'm going, it's WHAT I'll be taking so that's what I'm trying to figure out now."

Alberta high school student

## NOTE!

For more information, go to [alis.alberta.ca/program-differences](http://alis.alberta.ca/program-differences) for the tip sheet, Certificate, Diploma, Applied Degree, Degree ... What's the Difference?

## TIME TO CHOOSE

This publication gives you

- details on the types of post-secondary schools and programs available in Alberta
- a chart showing programs and where they are offered
- features chart listing each school's services.

Download this resource at [alis.alberta.ca/publications](http://alis.alberta.ca/publications) (key phrase: Time to Choose)

# The Trades: Careers with a Bright Future



For more information on apprenticeship, visit the **Tradesecrets** website at [tradesecrets.alberta.ca](http://tradesecrets.alberta.ca).

## NOTE!

The **Registered Apprenticeship Program (RAP)** is for high school students who want to learn the skills of a trade while earning high school credit.

- earn credit toward an apprenticeship program
- earn credit toward your Alberta high school diploma
- earn a wage for your time on the job

For more information, visit the Tradesecrets website or talk to the RAP Coordinator at your high school or regional Apprenticeship and Industry Training (AIT) office.

Apprenticeship is a great post-secondary choice. Learn more about careers in the trades at [alis.alberta.ca/apprenticeship](http://alis.alberta.ca/apprenticeship).

### What is Apprenticeship?

- post-secondary education leading to certified journeyman status
- a combination of on-the-job learning (80%) and classroom technical training (20%)
- a program that takes between one and four years to complete, depending on the trade.

### Why Choose a Career in the Trades?

- earn while you learn (wages increase with each successfully completed training period)
- it's a career path that can lead to many opportunities
- become independent and responsible for your own success.

### Trade Certificates

- **Alberta Journeyman Certificate:** granted to a person who successfully completes an Alberta Apprenticeship program.
- **Red Seal Certification:** enables journeymen to work anywhere in Canada by completing an Interprovincial Standards Examination.
- **Blue Seal Certificate:** enhances a trades certificate with business knowledge and expertise; great for those who aspire to own their own business!



# NOTE!

The important thing is the **differences** in these occupations.

Which activities do you think you would want to do on a day-to-day basis?

"Life isn't about finding yourself. Life is about creating yourself."

unknown

## Career and Education Pathways

**In some fields, different programs and levels of education can lead to similar occupations.** Not ready for a four-year degree? Want to try out a trade? This example compares related occupations within one field.

### Example: Careers in Video Game Development

#### Digital Animator

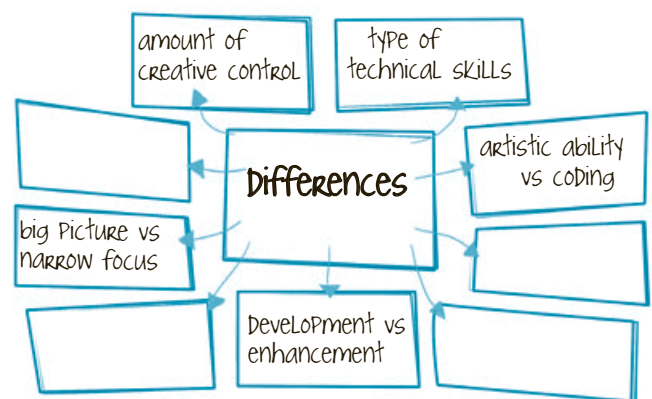
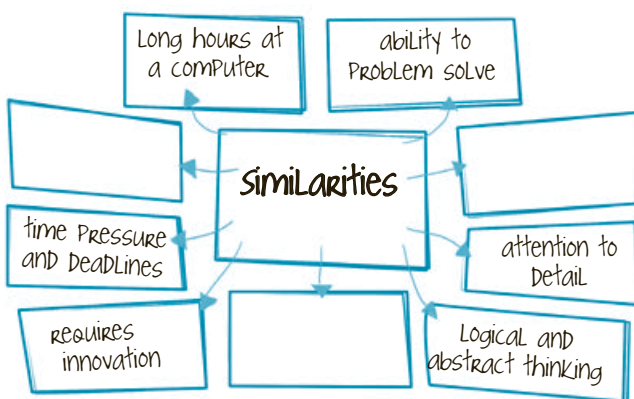
- one-year certificate in 3D Animation Production and Digital Illustration
- average wage \$26.81/hr
- create the illusion of movement by manipulating sequences of still images using computer software and other mediums

#### Interactive Media Programmer

- two-year diploma in Multimedia Production
- average wage \$43.71/hr
- write, modify, integrate and test computer code and develop interfaces for interactive digital media

#### Software Engineer

- four-year degree in Computer Science or Information Technology
- average wage \$38.61/hr
- design, evaluate, modify, research, integrate, test and maintain software applications and technical environments



## Check It Out For Yourself!

Choose one of your top three from the previous step, and

- 1) find the profile for your chosen occupation on OCCinfo ([alis.alberta.ca/occinfo](http://alis.alberta.ca/occinfo))
- 2) check out the **Related Occupations** at the bottom of the profile - choose two more that interest you and write all three below
- 3) fill in each section with the **education** required, average **salary** and a brief **description**, then take a look at the **similarities and differences** between them.



Check out videos of people working in the occupations you're investigating - click the occupations tab at [alis.alberta.ca/videos](http://alis.alberta.ca/videos).

## Careers in

#1 .....

#2 .....

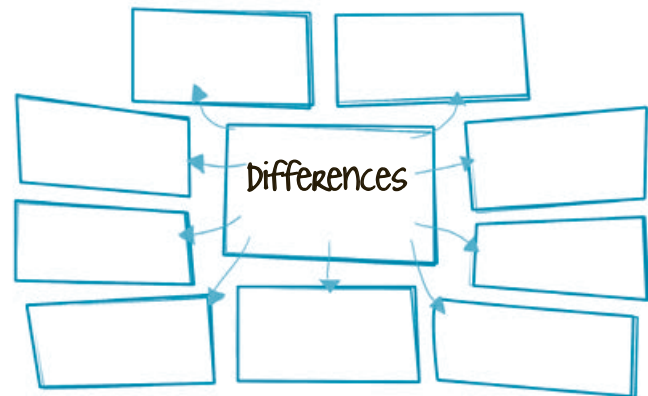
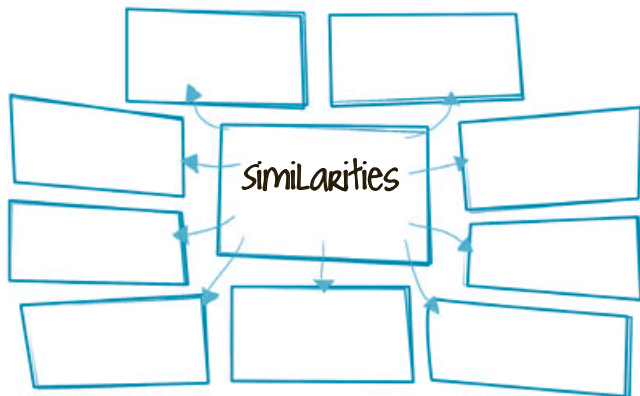
#3 .....

.....

.....

.....

.....



Think about your skills, needs and wants and personal characteristics. Which can you see yourself succeeding at and enjoying?

It's all up to you and what you are interested in. Learn as much about your options as possible so you can make informed choices and take the best path for you.

# OCCinfo - Education and Occupational Information

OCCinfo is a database that contains information on post-secondary schools and programs available in Alberta, in addition to information on over 500 Occupations

1 - go here

[alis.alberta.ca/occinfo](http://alis.alberta.ca/occinfo)

2 - search

Choose EITHER A OR B for this activity.

- A Find **one education program for each occupation** on your top three list.
- B Find **three education programs related to one occupation** on your top three list.

3 - pick three

Keep in mind your preferences of

- **Program type** - Do you want a certificate, diploma, degree or journeyman certificate?
- **School type** - Do you want to attend a college, university or technical school?
- **School location** - Will you live at home, go away to school or take an online program?
- **Admission requirements** - Do you have (or can you get) the grades and prerequisite courses required?

## Go Exploring

What's it like to be a post-secondary student? Find out for yourself by attending any of the following

- Orientation Days
- School Open House
- Information Sessions
- Campus Tours / Campus Visits
- Student for a Day / Buddy System

Contact the student Services centre at the school you're interested in to find out what they have available for you!

## NOTE!

If there's a specific school you're interested in, use the **search by school** feature to find a list of all the programs available at that school.

4 - fill it in!

You'll need to visit each school's website to get the information (you can link to a school's homepage from the OCCinfo profile)

## DID YOU KNOW?

**Admission Requirement Courses** (prerequisites) are the high school courses you need to be accepted into a post-secondary program.

Most programs require a high school diploma for entrance.

Talk to your guidance counsellor, career practitioner or student advisor to make sure you're on track.



# My Three Programs

"I always say don't make plans, make options."  
Jennifer Aniston

|                           | #1 | #2 | #3 |
|---------------------------|----|----|----|
| Program                   |    |    |    |
| Type of Credential Earned |    |    |    |
| Institution (school)      |    |    |    |
| Length of Program         |    |    |    |

## ADMISSION REQUIREMENTS

|         |  |  |  |
|---------|--|--|--|
| Courses |  |  |  |
| Grades  |  |  |  |
| Other   |  |  |  |

## COSTS PER ACADEMIC YEAR

|                  |  |  |  |
|------------------|--|--|--|
| Tuition & Fees   |  |  |  |
| Books & Supplies |  |  |  |

# Alternatives & Options

More and more schools are offering flexible, customizable learning opportunities, allowing you to find the best-fit institution, program and learning environment, when you need it, where you need it.

## Different Types of Students

You might choose to be a full-time student attending classes on a traditional campus, but that's only one of many options available to you. You might also choose to

- study online after work and on weekends
- attend classes for two full days and work three days per week
- take part-time courses a few evenings a week or on weekends

There are unique pathways into and through higher education for every student – know what options are available so you can **choose what fits best for you.**

## Distance/Online Learning

Post-secondary education is no longer just about attending a physical institution made of bricks and mortar. Today you can complete a variety of post-secondary schooling from virtually anywhere.

This may be an option if you want to work while studying or if you prefer self-directed learning.

- most, or all, of the learning occurs outside a formal classroom setting
- offered online and by correspondence (students and teachers may never meet face to face)
- requires considerable self-discipline and the ability to work with little supervision or support.

## Part-time Study

- worth considering if you can't make the financial or time commitment required to attend a post-secondary program full time
- a great way to try out a program before you commit to full-time studies

## Who's offering distance programs?

**Athabasca University** [athabascau.ca](http://athabascau.ca)

- offers more than 750 courses and 90 undergraduate and graduate degree, diploma and certificate programs in a range of arts, science and professional disciplines

Many schools offer select courses and programs through distance delivery. Find more information about the programs and options available at

[alis.alberta.ca/occinfo](http://alis.alberta.ca/occinfo).

## Watch the Videos

Check out what it's like to be a post-secondary student. Watch student video interviews at [alis.alberta.ca/studentlife](http://alis.alberta.ca/studentlife).

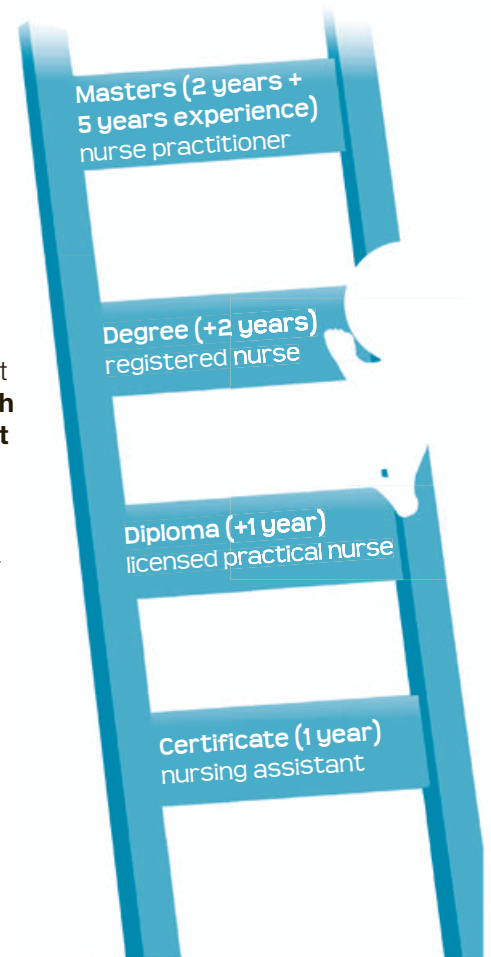
Student Life  
Videos



## Education Laddering

If circumstances such as time, funding or incomplete prerequisites prevent you from getting into your desired program directly, consider **starting with another certificate and/or diploma program, and then applying that period of study toward another credential**. This process is known as education laddering.

Alternative educational pathways like the one shown here are available for most occupations.



## What if I Change My Mind?

It's hard to know exactly what it's like to work or study in a certain field until you've actually tried it. If you start a program and find it's not for you,

- consider exploring related occupations (page 28)
- look at education laddering options (above)
- find out if you can apply transfer credit to a different program.

## Transfer Alberta

If you start a program and decide not to complete it, you may be able to transfer some of your completed credits toward a different program or school.

Some post-secondary schools offer transfer programs where you do your first year(s) at one school (generally a smaller school at, or near, home) and finish your program at another.

Visit [TransferAlberta.ca](https://www.transferalberta.ca) to find out more about transfer credit.

**...and don't forget to download the Transfer Alberta app!**

- It's easier to find information on course and program transfers.
- New and better online tools are now available.
- Enjoy a user friendly way to find out information related to transferring.



"You see things and you say,  
"Why?" But I dream things  
that never were and I say,  
"Why not?" *George Bernard Shaw*

## Post-Secondary Word Search

a y s p f h d a u p q e t e a w l k t  
w a l a i t n e d e r c i h o q a c a  
h l t d a m  
t j f g s u e c l l p d v a d r o  
a u b r t b w s n o i t h l e e l  
p n r a p m n r e p  
f i e d y l o p u o t v i r i  
c v f u t c y d c x r d n f d  
n e d a e l k f b a p g s b  
z r w t c n g d j b e w  
p s c i h q s w n v p e f p e e  
i i q o n i c a l c g s e t r p  
h t f n s r g r  
x y h y b o n l i n e c i a m a e o  
e h a v r x i p h c z g n i n i d g  
s a k r  
e i o e r e f s n a r t d z f o y b h a  
d l e g e l l o c e d u c a t i o n e m

### WORD LIST

career  
college  
credential  
degree

diploma  
education  
graduation  
laddering

online  
options  
polytechnical

pathways  
program  
trades

training  
transfer  
university

## Step Four

# Make it Happen

"The best way to predict your future is to create it."  
*anonymous*

To make things happen in your career and education planning process, you need to

- identify your goals (what you want)
- make plans to achieve your goals
- put your plans into action

The first three steps were about discovering what you want. **Now you'll figure out how to make plans to achieve your goals and learn about resources that can help you put your plans into action when you're ready.**

Choose the occupation you are most interested in and use the information you've discovered to complete this section. Record your findings in your **Making it Happen Plan** (page 39).



## Identify Your SMART Goal

Begin by setting a goal related to the occupation you are most interested in and a related post-secondary program.

Record your goal in your **Making it Happen Plan**.

### EXAMPLE OF A SMART GOAL

"By September of 2017, I will be accepted into, and will have funding in place for, the Computer Systems Technology program at ABC Institute."

### DID YOU KNOW?

Sharing your goals with others and writing them down helps you commit more to achieving them.

## Making Plans to Achieve Your Goal

Plans help you identify the steps you need to complete to achieve your goal. A plan for your education goal should include

- completing the admission requirement courses to get into your chosen program
- getting the grades you need to be accepted
- applying for the program of your choice
- paying for tuition, books and living costs.

## DO YOU HAVE A PERMANENT DISABILITY?

Find your **Planning for Post-secondary Transition Guide** and other great resources and tools at [alis.alberta.ca/disabilities](http://alis.alberta.ca/disabilities).

Make your post-secondary transition a success!

## Completing admission requirement courses

- Use the information you found in **My Three Programs** (page 31), to fill in the admission requirement courses to your program of choice on your **Making it Happen Plan**.



## Getting the grades

- Record the grades you need for acceptance into your program on your **Making it Happen Plan**.
- Some programs have **competitive admission** requirements. Check your program website to determine if this applies to you.
- For study tips, go to [alis.alberta.ca/tips](http://alis.alberta.ca/tips), and find the tip sheet, **How to Study Effectively**.
- For help preparing for Grade 12 diploma exams, visit [education.alberta.ca/students/exams.aspx](http://education.alberta.ca/students/exams.aspx).

## Applying for the Program

Visit [alis.alberta.ca/onlineservices](http://alis.alberta.ca/onlineservices) for direct links and information on

- applying for admission to Alberta post-secondary schools (**ApplyAlberta**)
- applying for Student Aid (online aid application)
- requesting your high school transcripts (if not using ApplyAlberta)
- finding your Alberta Student Number (ASN)

## ApplyAlberta

- Applying for post-secondary studies in Alberta?
- Interested in applying to more than one institution?
- Want a simpler application and transcript process?

### ApplyAlberta can help

You can apply to one or more institutions and only enter your personal and academic history once.

You don't have to pay for transcripts transferred through [applyalberta.ca](http://applyalberta.ca).

Check out [applyalberta.ca](http://applyalberta.ca) to find out more about Alberta's online application system.

## DID YOU KNOW?

To apply for high school transcripts, post-secondary programs and Student Aid, you need to know your **Alberta Student Number (ASN)**.

Every student in Alberta is assigned a unique ASN.

Find yours at [education.alberta.ca/asn](http://education.alberta.ca/asn).



## What's Your Plan?

It's never too early to think about how to pay for post-secondary!

### Costs

Record the cost of tuition and books you found in Step 3 (page 31), for your chosen program on your **Making it Happen Plan**.


Your costs will include tuition, fees, books and supplies. It may also include living expenses, such as transportation, food, personal expenses and rent.

The average cost per year for attending post-secondary will vary depending on the school and program you attend and whether you live at home with your parents or independently. For current tuition costs, visit the website of the post-secondary institution you are planning on attending.

### Where Do I Find Money?

There are lots of ways to pay for your education. You'll probably use several sources to help pay for your education including your savings, help from family, earnings from part-time and summer jobs, scholarships and maybe even student loans. Check out [alis.alberta.ca/payingforschool](http://alis.alberta.ca/payingforschool).

### Start by Finding Free Money

There's lots of free money out there to help you pay for your education, but you'll have to take the time to hunt for it. 

**Scholarships:** often based on achievement, demonstrated leadership or community involvement

- from government, community organizations and post-secondary institutions
- from other organizations (potential sources include your parents' employers or union, or your employer if you are working part-time).

**Grants and bursaries:** usually based on financial need

**1 - go here**  
[alis.alberta.ca/scholarships](http://alis.alberta.ca/scholarships)

**Scholarship Connections** lists more than 450 scholarships and awards.

**2 - pick some**

Check out the details of two or three **scholarships or bursaries** you think you could apply for.

**3 - write it down**

Record your choices on your **Making It Happen Plan**.



Check out the information on the next couple pages and **pick the four likely ways you could pay for post-secondary**.

Record these on your **Making It Happen Plan**.

High school students with an average of 75% or higher, in certain courses, in Grade 10, 11 or 12, qualify for the **Alexander Rutherford Scholarship**. Scholarships are awarded to every qualifying student pursuing post-secondary studies.

For more information, visit [studentaid.alberta.ca/scholarships/alberta-scholarships/rutherford-scholarship/](http://studentaid.alberta.ca/scholarships/alberta-scholarships/rutherford-scholarship/)

### DID YOU KNOW?

Not all scholarships are based on grades – check out the following link [alis.alberta.ca/scholarships](http://alis.alberta.ca/scholarships), and search by any of these categories:

- general
- academic
- financial need
- students with disabilities
- leadership
- athletic
- high school
- Aboriginal

## Government Student Loans

- Student Aid Alberta helps cover the basic costs of learning and living for Alberta students.
- The goal of the program is to reduce financial barriers and enable access to post-secondary education.

## Student Line of Credit

- This is a low-interest line of credit from a bank.
- You may need a co-signer for this type of loan.

## Parental Contribution

- Your parents might contribute finances to pay for your education. Ask if they have planned to assist you with education costs.

## RESPs

### A great way to start saving for your education

- RESPs are a savings plan registered with the Government of Canada that allows savings to grow tax-free until you withdraw the funds for post-secondary education.
- You may also qualify for additional government funds through the Canada Education Savings Grant and the Canada Learning Bond ([canlearn.ca](http://canlearn.ca)).

## Co-op Programs

- These offer alternate terms of full-time study with work placement terms (usually paid).
- Earn money to help pay for school while gaining work experience and making contacts.
- Many employers use co-op positions as “trial” positions that can lead to full-time employment when you graduate.

## Employer Programs

- Your employer may pay part of your tuition as you work and go to school at the same time, or sponsor you to go to school for a period of time each year.
- Talk to someone in your human resources department to see if your company has this type of program.

## Did You Know?

2014-15, more than 60,000 full-time students were issued a total of approximately \$800 million in federal and provincial loans and grants<sup>6</sup>.

Visit [studentaid.alberta.ca](http://studentaid.alberta.ca) to learn more or find out how much funding you qualify for with real-time, online assessments. JUST APPLY!

## Funding for Part-time Studies

**Alberta Part-time Grant:** available to students who prove financial need (up to \$1,800 annually).

**Canada Student Grant for Part-time Studies:** available to students who prove financial need (up to \$1,200 annually).

NOTE: Students cannot receive both the Alberta Grant and Canada Student Grant in the same academic semester.

**Part-time Canada Student Loan:** part-time students can apply to a maximum lifetime balance of \$10,000. Application forms are available online at [studentaid.alberta.ca](http://studentaid.alberta.ca) and at most post-secondary financial aid offices and at Alberta Works Centres.

## Other Sources include

- savings
- part-time jobs
- apprenticeship (earn and learn).

# Making it Happen Plan

"The journey of a thousand miles begins with one step."  
Lao Tsu

## GETTING INTO POST-SECONDARY

My SMART goal

Post-secondary program

Credential earned

School name and location (online?)

Length of program

Prerequisite grades and courses

Possible occupations

## PAYING FOR POST-SECONDARY

Cost of tuition, fees & books/yr

Living costs/yr (rent, personal expenses, other)

Potential sources of funding

Action steps to getting funding



## VOLUNTEER AT HOME OR ABROAD!

Make a difference and gain valuable experience. Explore these programs or search online for other great opportunities!

**Canada World Youth:** a volunteer organization offering a two-part program, with one phase in Canada and the other in another country, for youth aged 15 to 25. [canadaworldyouth.org](http://canadaworldyouth.org)

**Explore:** a five-week intensive language-learning course that offers opportunities to discover another region of Canada and improve your knowledge of French. [myexplore.ca](http://myexplore.ca)

**CUSO:** sends volunteers of all ages to work on collaborative development projects and social justice issues around the world. [cuso.org](http://cuso.org)

**International Experience Canada:** Canadians and non-Canadians can travel and work in each other's countries for up to one year. [cic.gc.ca/english/work/iec/](http://cic.gc.ca/english/work/iec/)

## GOOGLE IT!

Look online for **Volunteer Abroad** opportunities.

## Put Your Plans Into Action

There's lots to keep track of while you're planning for post-secondary. Find out what steps you should be taking each year:

- Grade 10: [alis.alberta.ca/checklist10](http://alis.alberta.ca/checklist10)
- Grade 11: [alis.alberta.ca/checklist11](http://alis.alberta.ca/checklist11)
- Grade 12: [alis.alberta.ca/checklist12](http://alis.alberta.ca/checklist12)



## What if I Don't Feel Ready?

If you don't feel ready to head straight to post-secondary after high school, you can keep your options open by



- volunteering—do something that interests you and helps you gain experience
- working and learning on the job in a paid position as an apprenticeship or intern
- trying out a post-secondary program—take some part-time courses
- traveling to volunteer, work or seek new experiences.

Visit the **Career Information Hotline** ([alis.alberta.ca/hotline](http://alis.alberta.ca/hotline)) to get advice and referrals about your career, education and employment options in Alberta from career advisors.

## Final Thoughts

- You might feel uncertain or overwhelmed at times. It's normal, don't let it get the best of you.
- You'll reach your goal by taking **many small steps, not one big one.**
- It's okay to change your direction along the way as you learn more about yourself.

This is the first of many new beginnings you'll experience on your career and education journey. Use the skills and resources you've learned about in this guide to help you keep moving forward and growing as you find your career and life path.

# GOOD LUCK!

and remember to have fun  
on your journey as  
THIS IS YOUR LIFE!

"Try It In High School" - crossword puzzle answers  
1. work experience 2. career and technology studies 3. job shadow 4. green certificate  
5. knowledge and employability courses 6. Aboriginal studies 7. language programs  
8. career internship 9. mentoring 10. registered apprenticeship program

## End Notes

- <sup>1</sup> Krumboltz, J. D., & Levin, A. S., 2010. *Luck is no accident: Making the most of happenstance in your life and career* (2<sup>nd</sup> ed.). Atascadero, CA: Impact Publishers.
- <sup>2</sup> Alberta Advanced Education. 2014 Campus Alberta Planning Resource. <http://iae.alberta.ca/media/427131/capr2014.pdf>
- <sup>3</sup> Alberta Jobs, Skills, Training and Labour. Employment and Wages for Alberta Workers with a Post-Secondary Education <http://work.alberta.ca/documents/employment-and-wages-with-post-secondary.pdf>
- <sup>4</sup> Alberta Advanced Education. High School Student Report. 2014-15 Stakeholder Satisfaction Survey.
- <sup>5</sup> Alberta Advanced Education. 2014 Campus Alberta Planning Resource. <http://iae.alberta.ca/media/427131/capr2014.pdf>
- <sup>6</sup> Alberta Advanced Education—Student Aid

## Budgeting Scenarios

Choose a scenario below, and use the information to practise budgeting. Use your current spending habits to fill in information that is not provided (i.e. How much do you pay for your phone right now? How much do you spend a month on clothes and entertainment?) Think about ways to make up any shortages. Can you spend less on certain things? Will you apply for a loan or line of credit?

## Student Spending Tips

- Start by identifying your resources and expenses.
- Begin with your first month of school and end one month after your studies are done for the year (it can take up to a month after you start a summer job before you get your first pay cheque).
- Expenses that are often overlooked include moving, vehicle repair and prescriptions.
- Sources of income that are often overlooked include GST cheques (October/January/April/July) and tax refunds.

## Want More? These great resources can help!

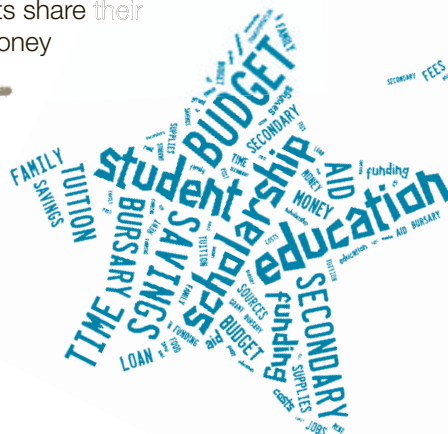
### Tip Sheets ([alis.alberta.ca/tips](http://alis.alberta.ca/tips))

- Financing Your Education
- Show Me The \$\$\$ - Scholarships, Bursaries and Grants

### Money 101 ([alis.alberta.ca/publications](http://alis.alberta.ca/publications))

- how to figure out what your education will cost and how to pay for it
- budgeting, banking and avoiding the pitfalls of plastic
- stretching your \$\$\$ - students share their experiences with handling money

\* make your own word cloud at [tagxedo.com](http://tagxedo.com)



#1

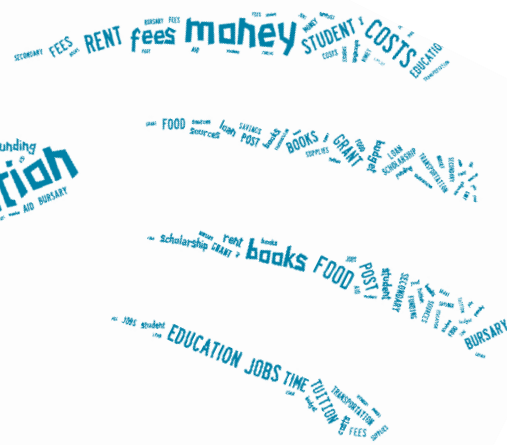
You live at home and have no rent, utility, or food costs. Your parents are not able to contribute to the cost of your tuition or books, and you are responsible for buying your own clothes and personal items. You earn \$1,200/month at your part-time job, and have \$2,500 in savings from working over the summer.

#2

You live on campus, and your rent is \$800/month, which includes a meal plan. You don't have a car, but you're taking a heavy course load and playing on a hockey team, so you don't have much time for part-time work. You earn \$500/month working one shift a week at a restaurant nearby, and you received a \$1,500 Rutherford Scholarship for your marks in high school.

#3

You live with a roommate off campus. Your rent is \$600/month, including utilities, and you need to pay a one-time damage deposit of \$600. You have a car that needs fuel and insurance each month. You work two part-time jobs, earning a total of \$1,500/month, and your parents have offered to pay for your tuition using RESP money they invested for you.







# Notes

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# Student Spending Plan



## 1. Total Income

| Source   | Amount   |
|--|----------|
| Scholarships, grants or bursaries  | _____    |
| Family contribution (savings/RESP, etc.)   | _____    |
| Student loans  | _____    |
| Savings/summer job   | _____    |
| Part-time earnings while in school<br>(monthly amount) x (# of months in school) | _____    |
| Tax refund (GST/income tax)  | _____    |
| Other: _____   | _____    |
| _____  | _____    |
| _____  | _____    |
| _____  | _____    |
| <b>Total income:</b>   | #1 _____ |

## 2. Up-Front, One-Time Expenses

| Expense                                   | Amount   |
|---|----------|
| Tuition and fees                          | _____    |
| Books and supplies                        | _____    |
| Damage deposit                            | _____    |
| Utilities hook-up                         | _____    |
| Moving expenses                           | _____    |
| Household items, etc.                     | _____    |
| Car insurance/registration                | _____    |
| Other: _____                              | _____    |
| _____                                     | _____    |
| _____                                     | _____    |
| _____                                     | _____    |
| <b>Total up-front, one-time expenses:</b> | #2 _____ |

## 3. Determine Your Monthly Income

|   |            |
|---|------------|
| Total income (from #1)                      | _____      |
| Less: up-front, one-time expenses (from #2) | - _____    |
| Balance to live on                          | = _____    |
| Divide by # of months in school year        | ÷ _____    |
| <b>Total monthly income</b>                 | #3 = _____ |

## 4. Estimate Monthly Expenses

| Expense  | Amount   |
|--|----------|
| Rent   | _____    |
| Utilities  | _____    |
| Food and groceries                                 | _____    |
| Child care   | _____    |
| Clothing and personal care                         | _____    |
| Telephone  | _____    |
| Transportation/car maintenance                     | _____    |
| Medical/dental costs<br>(not covered by insurance) | _____    |
| Recreation and entertainment                       | _____    |
| Emergency fund                                     | _____    |
| Ceremonies/events                                  | _____    |
| Other: _____                                       | _____    |
| _____  | _____    |
| _____  | _____    |
| <b>Total monthly expenses:</b>                     | #4 _____ |

## 5. Record, Review, Revise

|                              |         |
|------------------------------|---------|
| Monthly Income (#3)          | _____   |
| Total Expenses (#4)          | - _____ |
| <b>Savings or shortfall*</b> | = _____ |

\*if you have a shortfall, rework your expenses, or decide how you are going to get more money.



# exploring possibilities

Choosing a Direction

Finding out What I Want

If you've ever wondered...

- What am I going to do after high school?
- How do I decide what I want to do?
- What kind of training or education should I take after high school?
- What if I start a program and then change my mind partway through?
- How do I figure out what to do next?

...then use this guide to get started!