

# EARLY College & Career Planning

INSIDER

A Parent's Guide to  
Your Child's Future



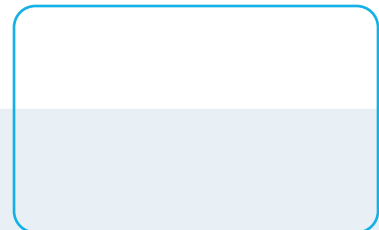
Exploring Careers



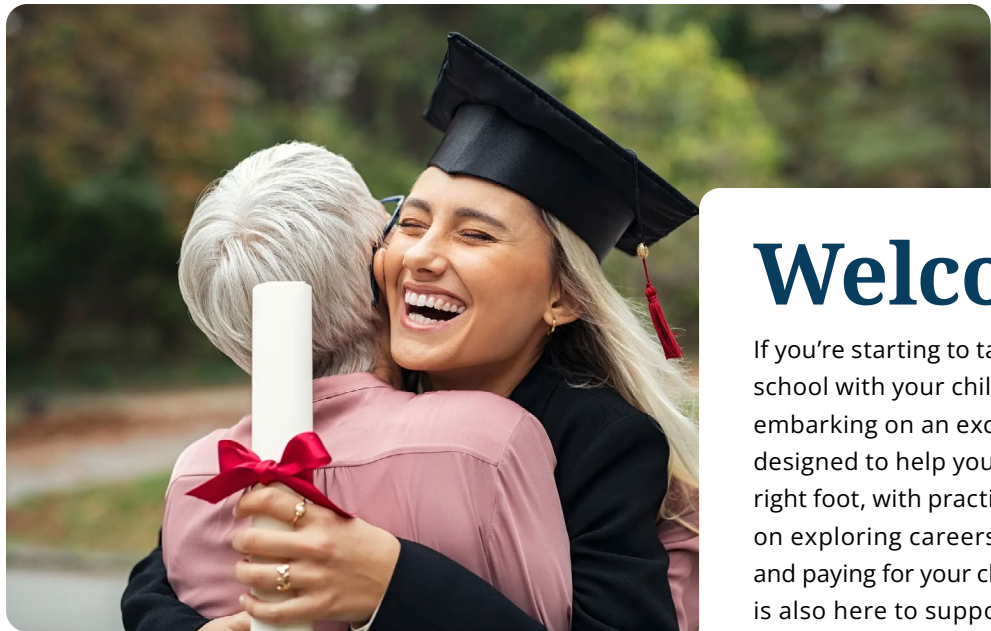
Considering College



Financial Aid Options



Granite Edvance, formerly the NHHEAF Network, is a 60-year-old nonprofit whose mission is to support NH students and families in navigating their education and career pathways. We offer college and career planning support at no cost, as well as scholarships, grants, and a private student loan. Learn more: [GraniteEdvance.org](https://GraniteEdvance.org)



# Welcome!

If you're starting to talk about plans for after high school with your child, you already know you're embarking on an exciting journey. This guide is designed to help you start that journey on the right foot, with practical tips and expert advice on exploring careers, planning for the future, and paying for your child's education. Our team is also here to support you every step of the way. For more helpful resources, or to set up an appointment with a member of our education and career pathways team, visit [GraniteEdvance.org](https://GraniteEdvance.org).



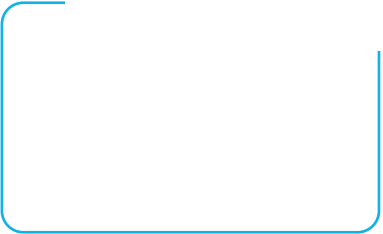
## About Granite Edvance

Granite Edvance (formerly The NHHEAF Network) helps NH students prepare for college and careers. Our team shares their knowledge through free workshops, presentations, and individual appointments, helping thousands of students every year. We make college and career planning as easy as possible so that students can reach their goals with confidence and excitement. We also work with school counselors, colleges, and community and business partners to reach as many students as we can. All NH students are welcome to use our free services!

## What's Inside

This guide is designed to help NH families begin preparing their children for their future college and career pathways. Students of any age can explore interests and careers and think about the life skills and education they'll need for success.

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# Getting Started

It’s not too early to start thinking about your child’s future plans.

## Explore Interests & Aptitudes

Thinking about the future is exciting, but it can also be a little scary. There are so many possible careers and education pathways, that it may be difficult for your child to know where to start. But that’s okay. First, you and your child should know that there isn’t **one** correct career or pathway. There are probably many good options. Second, remember that a young person’s interests and abilities may change over the years, leading them in different directions. Now is the time to simply explore.

### MAKE A LIST

What does your child like to do? What are they good at? These two questions are a great place to start. Does math come easily to them? Do they love to read and write? Answering these simple questions and then thinking about careers that will match those strengths and interests can give them a head start on their career and education pathway.

### USE AN APTITUDE ASSESSMENT

Granite Edvance can help young people figure out what they might be good at and what careers might be right for them. Book a **Career and Aptitude Exploration Appointment** with us to take a fun assessment, talk with us about what it means, and plan next steps (visit [GraniteEdvance.org](https://GraniteEdvance.org)).

Book your appointment



## Get Involved

Schoolwork is important, but it’s also important for young people to learn and grow outside the classroom. Activities like sports and clubs can make school a lot more interesting and fun.

Encourage your child to explore new things! Is there an industry or field they’re interested in? Help them find an after-school activity that connects to that career in some way. Extracurricular activities can also help your child build important skills like teamwork, public speaking, creativity, leadership, time-management, responsibility, and self-awareness. Just make sure they don’t try to do too much. Help them decide which activities they enjoy most and focus on those.

Remember — helping at home is a valuable experience, too. Taking care of a sibling or grandparent after school helps your child learn skills like leadership, responsibility, commitment, and more.

### WE’RE HERE TO HELP

Did you know we offer an in-school presentation on early college and career planning? Ask about it at your child’s school.



## Keep track of extracurriculars

Work with your child to keep a record of all the activities they participate in. This tracker will be helpful when it comes time for them to apply to jobs and/or colleges.





Explore Careers

What does your child want to be in the future? It’s okay if they don’t know yet! Help them research and explore.

RESEARCH

After talking with your child about what jobs interest them, what they’re good at, and what they enjoy, it’s time to dig a little deeper. Try these questions:

- What is most important to you in life (family, money, adventure, helping people, etc.)?
- What are some words that describe you (quiet, funny, curious, brave, etc.)?

Talk about the answers to all of these questions as you research jobs with your child. Which jobs would best fit their skills, interests, values, and personality? Middle school and high school students can

schedule a **Career and Aptitude Exploration** appointment to help with this research.

Next, research jobs that interest your child:

- What kind of lifestyle do people in those careers have?
- What hours do they work?
- Why do you think they do this work (money, fame, adventure, helping people, etc.)?
- What is their work environment like (quiet, busy, exciting, challenging, etc.)?
- Are there a lot of jobs in this field? Will you be able to find work when you graduate?

BUILD SKILLS AND KNOWLEDGE

**Try it out:** Start learning about various career exploration options your child can take advantage of as they get older. These include Extended Learning Opportunities (ELOs), Career and Technical Education programs, internships, job shadows, and more. These are great ways to learn what a career is really like and if they’re on the right path.

**Network:** Encourage your child to ask family members and friends about their jobs. As they get older, consider asking friends and family about “job shadow” opportunities.

**Take opportunities:** Skills like problem solving, punctuality, and good communication are called “transferable skills” because they are helpful in almost any job. Help your child find ways to gain these skills.

CREATE A PLAN

If and when your child shows a lot of interest in a certain career — and don’t worry, they don’t need to yet! — you can help them make a plan to reach their career goals. Research the training and education they’ll need together and help them break down their goals into smaller steps.

We’re here to help you create that plan — book an appointment today!

BE FLEXIBLE

Each student has their own path, and there is not only one way to reach a goal. If your child decides on a career and then changes their mind later, that is okay! If they start rethinking their path, return with them to the first step of exploring their interests and strengths with questions like, “What am I good at?” or “What do I enjoy?”

Saving for College

As soon as a family starts thinking about life after high school for their child or children, they should start thinking about the costs. The more families save early, the better they can manage costs later. See the Save for College section on page 12.



CONVERSATION TIME

Interests and Aptitudes

What is something I like to do right now? Could I do that as a career?

What is something that I’m good at? Why am I good at it?

Exploring Careers

What does my parent/guardian do for work? Did they go to college? If so, what did they study? If not, how did they get the job they have now? What do they like about their job?

What do the other adults in my life do for work? Do they seem successful in their jobs? Do they enjoy their work? Do any of these jobs interest me?

What are some careers that I would like to do or think I would be good at?

## Education Pathways

As your child thinks about future careers, they can also start learning about the education pathways that lead to those careers. Explain to them that pathways for different careers can look very different. Some require more training and education than others. While certain careers have very clear pathways, others are more open. And in most cases, one pathway can lead to many different careers. This chart shows some of the most common pathways, the time they take, and examples of careers and schools that could be a part of this journey!

Degree Type	Characteristics	Potential Careers
<b>Work-Based Learning</b>	<ul style="list-style-type: none"><li>• Career and Technical Education</li><li>• Extended Learning Opportunities</li><li>• Internships</li><li>• Apprenticeships</li></ul> <p>These programs get you out of the classroom to learn in the real world. You can also earn high school or college credit and/or the license or certificate you need for a job. Some even connect you to a job, so you get paid while you learn. Visit <a href="https://education.nh.gov/partners/education-outside-classroom/work-based-learning">education.nh.gov/partners/education-outside-classroom/work-based-learning</a></p>	<ul style="list-style-type: none"><li>• Almost anything! Work-based learning is usually a first step toward college or a career.</li></ul>
<b>Community College</b>	<ul style="list-style-type: none"><li>• One-year certificate programs</li><li>• Two-year associate degree programs</li></ul> <p>These programs quickly prepare you for a job and are less expensive than four-year college. You can also start your four-year degree at community college and then transfer to a four-year school. Visit <a href="https://ccsnh.edu">ccsnh.edu</a></p>	<ul style="list-style-type: none"><li>• Plumbing</li><li>• Carpentry</li><li>• Culinary</li><li>• Cosmetology</li><li>• Paralegal</li><li>• Dental Assistant</li></ul>
<b>Four-Year College or University</b>	<ul style="list-style-type: none"><li>• Bachelor of Arts degree</li><li>• Bachelor of Science degree</li></ul> <p>You'll need a four-year degree for many careers. It's a big decision, but we're here to help.</p>	<ul style="list-style-type: none"><li>• Accountant</li><li>• Engineer</li><li>• Business Management</li><li>• Marketing Manager</li><li>• Human Resources Specialist</li></ul>
<b>Post-Graduate Degrees</b>	<ul style="list-style-type: none"><li>• Master's degree: one-to-three years (average)</li><li>• Doctoral degree: four-to-six years (average)</li></ul> <p>For some careers, you'll need to earn a master's degree or doctoral degree after you earn your bachelor's degree. Some students start their graduate program while they're finishing their four-year degree. This type of program lets them save time and money.</p>	<ul style="list-style-type: none"><li>• Lawyer</li><li>• Doctor</li><li>• Veterinarian</li><li>• Teacher/professor</li><li>• Nurse practitioner</li></ul>



## College & Career Readiness

Your child can take clear steps toward a future pathway even if they don't yet know what the future holds.

### Prepare Academically

Though young people might not always agree, the classes they take in school are preparing them for many careers. Remind them that even if they don't enjoy all their classes, they're learning how to think deeply, communicate, solve problems, and so much more. And now that they have some ideas about what they want to do after high school, you can help them find ways to connect their classroom learning to their goals. Here are some tips:

#### RESEARCH

Have your child research what high school and/or college classes might help them in a certain career. Most schools have an online course catalog that students can look through to see what's ahead for them.

#### COURSE SELECTION

Be involved in course selection as your student begins high school.

Make sure they are picking classes that will challenge them and help them in their future career paths. For example, if a student has interests in the medical field, they should be taking classes like biology or anatomy in high school. These classes will give them helpful background for college or possibly show them the career path isn't right for them.

#### CONVERSATION TIME

##### Pathways

Why do some careers require more education than others?

How much schooling will I need for my dream career?

#### DEVELOP GOOD HABITS

Show your child how their schoolwork matters. Make connections between the subjects they're studying and the careers that interest them and/or real-world experiences. If they want to go to college, remind them that college admissions officers will look at their grades and coursework from every year of high school. They need to start developing good habits and taking work seriously before high school if they want to be ready.

Getting good grades takes work. Encourage your child to make a schedule for studying and set up a good work environment. Make sure they feel comfortable reaching out to a teacher or a classmate for help when needed.





## Develop Core Skills and Technical Skills

Your child will need many different skills for their future job, and they can start learning many of them now — and not just in the classroom!

### CORE SKILLS

These skills and knowledge will help your child work well with other people and succeed in their career. They will need them for almost any job.

- Problem Solving
- Dependability
- Communication
- Strong Work Ethic
- Independence
- Compassion
- Self-Advocacy

### Ways to help develop core skills:

- Emailing or speaking to adults on their own — encourage your child to practice speaking up in a polite way when they need something.
- Filling out paperwork or making appointments on their own
- Making a schedule and keeping track of their own responsibilities
- Paying for a meal and figuring out tax and tip
- Taking a leadership position in a club or activity
- Practicing job interviews with friends or family

### TECHNICAL SKILLS

These skills and knowledge are clearly connected to a job or task and usually require a class or job training. Starting early can help your child get into the career they want sooner.

- Coding
- Welding
- Editing
- Operating power tools
- Cooking

### Ways to help develop technical skills:

- At-home opportunities such as cooking a meal for the family, building a birdhouse, or making a video for a grandparent's birthday
- Attending classes or camps to explore skills they're interested in
- Participating in a club or volunteer opportunity at an organization where they can learn a new skill
- Talking to friends and family about their jobs and hobbies
- Watching a webinar or finding videos online to explore interests
- Completing free online certificate programs



## Look Ahead

Even if they don't yet know what pathway to pursue, your child can become familiar with college. Talk with them about what college life is like, why postsecondary education is important for many careers, and what your family can do to begin preparing.

### WHAT TO KNOW ABOUT COLLEGE

- **There are lots of choices.** There are more than 4,000 colleges and universities in the United States, and each one offers a unique experience. Your child can start thinking about what types of colleges might be a good fit: Small or large? Urban or rural? Close to home or somewhere new?
- **They'll face some new challenges.** College costs a lot of money. Getting into some colleges takes a lot of work. You can start talking with your child about how they'll handle these challenges.
- **College life has less structure and more responsibility.** College students have to manage their own time and decide which activities they want to participate in. They don't have teachers and parents reminding them what to do.

### CONVERSATION TIME

What school subjects do I enjoy most?  
How can I challenge myself in these subjects?

What are technical skills and core skills?

What are some technical skills and core skills I already have, and what are some I would like to learn?





# Paying for College

Making a plan to pay for your child’s education is a key part of the planning process.

## Save for College

A good savings plan and budget can make paying for college much easier — especially if you start early. Below are the most common savings plans for a child’s college education.

### 529 PLAN

This is the most common way to save for your student’s education. These investment plans are managed by states and allow parents, grandparents, or other adults to contribute to a child’s college cost. Contributions grow tax free, and you won’t pay taxes when you withdraw money to pay for educational expenses (tuition, fees, on and off campus room and board, books and materials, etc.)

#### Qualified Expenses

Strictly for educational expenses, or you will be penalized.

#### Financial Aid Impact

When your family applies for financial aid, 529 Plans are listed as parent assets and may have less impact on a student’s financial aid package.

### UGMA/UTMA ACCOUNTS

While a 529 account is strictly for educational purposes, Uniform Gifts to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA) are used to give a financial gift to a child, which they can access when they’ve reached the age of adulthood (ranges from 18-25). These accounts are custodial accounts, which means they allow adults to transfer cash, investments, and/or real estate to a child.

#### Qualified Expenses

There is no limit on how you use UGMA/UTMA funds. If a child gets a scholarship or decides not to go to college, they can use UGMA or UTMA money for any other purpose.

#### Financial Aid Impact

When your family applies for financial aid, these accounts are listed as student assets and may have more impact on the student’s financial aid package.



## Look Ahead

### HAVE THE “MONEY TALK” EARLY

Although talking about finances can be difficult, it will help everyone in the family know what to expect. Here are some questions to discuss:

- |   |   |
|---|---|
| <p>01. Who will be responsible for paying for your child’s education? Will you expect your child to handle some of the cost by working and saving? If so, how will you decide how much your child will pay and how much you will contribute?</p> <p>02. How much money does your family currently have set aside for college (if any)? How much can you expect to save before your child begins college? How much do you think you can pay toward a college bill each month?</p> <p>03. Are there other costs which should be included in the</p> | <p>budget (books, travel, cell phone, entertainment, computer, etc.)?</p> <p>04. What will you do if a school’s financial aid offer doesn’t match what you can actually pay? Will you take out loans? Encourage them to find a more affordable school? Explore other options such as going to school part-time while working?</p> <p>05. Who will take out loans if they are needed? How much debt is your family willing to take on? If/when your child decides on a career, what is the return on investment for that career?</p> |
|---|---|







## Learn the Basics of Financial Aid

### STICKER PRICE VS. NET PRICE

Many people look at a college's **sticker price** — the price published on their website — and decide the college is too expensive. The truth is, most students will pay less than the sticker price because of financial aid. Some colleges may be more affordable than you think. Don't just look at the sticker price. Look at the actual price you will pay after subtracting financial aid. This is called the **net price**.

Use our college planning calculator to get an idea what your family will pay and learn how saving now can pay off down the road: [GraniteEdvance.org/estimate-costs](https://GraniteEdvance.org/estimate-costs)

### TYPES OF FINANCIAL AID

There are different types of financial aid. Grants and scholarships are called gift aid and don't have to be paid back. Some grants and scholarships are awarded based on financial need. Others are awarded for "merit," which includes academic performance, athletic ability, school leadership, community service, and more. Federal and private loans are known as self-help aid and have to be paid back with interest. Federal Work-Study is another type of self-help aid available to income-qualifying students. This is aid that you earn yourself at a campus job.



## Making the Transition

When you're ready, it's time to dive into the details.

Different students are on very different timelines when it comes to planning for the future. Some young people may just be starting down this path as they round out their high school careers — and that's fine! Others may be eager for more information and a deeper dive into topics like college admissions and financial aid. Here are some tips for students who are ready for the next steps.

### MAP OUT YOUR JOURNEY

If you know what career you want to pursue, research the education you'll need to get there and make a plan.

### START MAKING YOUR COLLEGE LIST

Ask yourself what's most important to you in a college: academics, size, location, cost, sports, internship opportunities, etc. Find colleges that best fit those preferences. Visit their websites and start following them on social media.

### EARN COLLEGE CREDIT IN HIGH SCHOOL

Explore the options to earn credit through the Community College System of NH: [ccsnh.edu/colleges-and-programs](https://ccsnh.edu/colleges-and-programs).

### KNOW ACADEMIC REQUIREMENTS FOR COLLEGE

Talk to your school counselor.

### MAKE A RESUME

A resume can be useful for high school and post-high-school jobs, as well as for applying to college. Starting it now will make it easier to keep track of everything.

### CHALLENGE YOURSELF ACADEMICALLY

College admissions counselors will look at your grades. Many will also look at the classes you took to see if you challenged yourself.

### START SAVING MONEY

The earlier you start saving money for life after high school, the better!

### CONSIDER A PART-TIME JOB

Not only does having a job help you save money toward your goals, it's one of the things college admissions counselors may look at when you apply to college.

### LOOKING FOR MORE INFO?

Pick up our Admissions Insider and Financial Aid Insider. They contain much more info to help you prepare for your next steps!





# How We Can Help

Granite Edvance is here for you through the entire college and career planning process. Our public presentations, resources, and one-on-one appointments have helped thousands of New Hampshire students and families.



We had a wonderful conversation about the steps for financial aid. This was very helpful being a first time college student parent."

- A NEW HAMPSHIRE PARENT

Visit our website to find college and career resources, publications, upcoming events, and more.



[GraniteEdvance.org](https://GraniteEdvance.org)



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