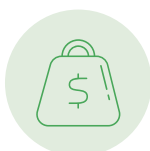


PRESENTER'S GUIDE

PATHWAYS

FINANCIAL STRATEGIES FOR
GRADUATING HIGH SCHOOL STUDENTS



CAREER EXPLORATION
SCHOOLS AND COSTS
FINANCING SCHOOL
DEBT ACCUMULATION
DEBT MANAGEMENT

FOOTINGS

FRAMINGS

FOUNDATIONS

PATHWAYS



Our Mission

Financial Beginnings empowers youth and adults to take control of their financial futures.

Our Vision

Financial Beginnings is the pathway to a financially literate nation. In a financially literate nation, individuals cease to see finances as a barrier and instead view them as a tool to realize their dreams. In a financially literate nation, individuals are vested in and contribute to a healthy economic system nationally, regionally, and in their own neighborhood.



PATHWAYS®

Welcome to Pathways!

The Financial Beginnings Pathways program helps learners successfully transition from high school to postsecondary education and into adulthood through informed and proactive financial decisions. The Pathways program teaches learners to navigate the complex maze of financial decisions – from loan agreements to household budgets to career choice – that are foundational to a financially successful adulthood.

Pathways is a program offered at no charge to learners and includes five modules, each 90 minutes in length, for high school and postsecondary learners.

To find out more about the Pathways program visit FinancialBeginnings.org/Pathways/.

High School Modules:

- Career & Education Path
- Comparing Schools and Costs
- Financing School

Postsecondary Modules:

- Managing Debt Accumulation
- Managing Debt After School

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Using this Presenter's Guide

This **Presenter's Guide** provides you with detailed directions on how to deliver the lessons and utilize the accompanying **2022 Learner's Workbook, Poster, PowerPoint Slides**, and additional **online resources** to provide an impactful lesson.

This guide is meant to provide you with support, but in no way should you feel that you have to follow it exactly. We want to provide our volunteers with flexibility in how they present the lessons, but to ensure program consistency and quality, we ask that you meet the course objectives and use as many of the activities as possible.

Thank you for partnering with Financial Beginnings to provide this valuable financial education program to young adults in our communities.

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Career and Education Path

Learning Outcomes:

- Learners will be able to identify skill sets and interests for future career objectives.
- Learners will be able to explore the multiple positions available within a desired career.
- Learners will be able to determine the educational requirements necessary to pursue a desired career and review salary ranges.
- Learners will know how to research schools that specialize in programs that further career objectives and consider if prestige comes into play.
- Learners will understand the favor given to a well-rounded job candidate (the importance of extracurricular activities, volunteerism, etc.).

Overview and Timeline

Session Time	Instruction Objective	Activity Summary
Icebreaker (15 minutes)	Build rapport with learners.	Introduce yourself and the session topic with a fun icebreaker and get to know the learners.
Interests and Career Objectives (30 minutes)	Discuss skill sets and interests for future career objectives.	Presenter poses questions to drive a discussion with learners and shares resources.
Positions, Salaries, and Education (30 minutes)	Discuss the multiple positions available within a desired career and their associated salary ranges and educational requirements.	Presenter leads a discussion with learners on how to compare the multiples positions available within a career. Lead a discussion on the educational requirements. Engage learners with the Lifeline Activity to help them understand that their career is just one piece of the puzzle.
Conclusion (15 minutes)	Introduce postsecondary school options, review the lessons of the day, and wrap up any unanswered questions.	Presenter addresses any follow-up questions and closes out the lesson for the day.

Learner's Workbook:

Pages 4-5: Lifeline Activity

PowerPoint Slides:

A slide deck that illustrates **Career and Education Path** lessons and includes notes and sample scripts is available on the Financial Beginnings website "**Download Materials**" page.

IMPORTANT PREPARATION INSTRUCTIONS!

Optional customization: adapt slides #15 and #19 with relevant examples for your state and learners. See slide notes in slide #1 for specifics. Also create a login and explore my.act.org.

Career and Education Path: Icebreaker

Time: 15 Minutes

Instruction Objective: Build rapport with learners.

PowerPoint Slide Headings:

- Career and Education Path (introduction slide)
- What did you want to be in...?
- What are we doing today?

Discussion

Introduce yourself to learners. Let them know where you work and what your role is there.

Icebreakers help you build a rapport with learners and introduce the subject. For this session you can ask learners:

- *"What did you want your career to be when you were in elementary school? Middle school? And how about now?"*
- *"Have any of you had the same career aspirations since you were young?"*

Chances are your learners have changed their mind as they have grown older. Explain to learners the purpose of the Pathways program and why you volunteer your time to come into their classroom to teach. Provide learners with a brief overview of the day's course objectives/learning outcomes.

Career and Education Path: Interests and Career Objectives

Time: 30 Minutes

Instruction Objective: Discuss skill sets and interests for future career objectives.

PowerPoint Slide Headings:

- Where do you fit in determining what you'll be when you grow up?
- I know exactly what I want my career to be!
- Things May Change
- I have no idea what I want to do!?
- Understanding YOU
- Tools to help

Discussion

Where do you fit in determining what you'll be when you grow up?

Learners will be somewhere along a spectrum of having no idea of what they want to do, to being very clear about what they want to do as a career. Let learners know that anywhere they are on this spectrum is fine. This lesson will provide some direction and help to clarify their thinking as they pursue their career.

I know exactly what I want my career to be!

- *"How many of you know what your ideal career is or have any idea of the industry in which you want to work?"*
- *"What is your ideal career?"*
- *"How did you decide this career was the best for you?"*

According to the Bureau of Labor and Statistics, the average person will hold 11 jobs from age 18-46. It's hard to track how many careers an individual has in their lifetime, but let learners know they will likely be or know someone who will have multiple careers. Let learners know they will probably change jobs within an industry and also change industries as they move from job to job.

I have no idea what I want to do!

- *"How many of you have no idea what you want to do as a career? It is just fine not knowing what you want to do."*
- *"How many of you have an idea of the field or industry you wish to enter?"*

Understanding YOU

The first step is to better understand yourself. Provide guidance for learners to start thinking about what might be a good path based on what they know about themselves.

Personal Preferences

- *"Is there a specific location or company where you would like to work?"*
- *"Do you know about the work schedule you want to have?"*
- *"Consider this - Are you a 9am-5pm type, a night owl, or a morning person?"*

Skills and Abilities

Learners should not worry if their current skill sets do not align with their desired career because they can develop the skills.

- *"What are you good at – where do you have interest or talent?"*
- *"Would these skills be beneficial for a specific career?"*

Interests

- *"Are there courses that interest you?"*
- *"What other interests do you have outside of school?"*

External Factors

You have to take into account factors such as the economy or job market.

- *"Is there a demand for the job you want to pursue?"*
- *"Is the job located in a particular place?"*

Achievements

- *"In what personal achievements do you take the most pride?"*
- *"What are the items that you will emphasize on your resume or postsecondary education application?"*

Motivations and Values

Many careers may not align with your core values.

- *"What is most important to you?"*
- *"What are your core values?"*
- *"What drives you?"*

Personality

- *"How do you get along with others?"*
- *"What types of personalities do you get along best with?"*
- *"Have you taken a personality test like the Meyers-Briggs Type Indicator?"*

Knowledge

- *"What subjects do you find easiest to understand?"*
- *"In what areas do you feel you have a strong understanding?"*

Tools to Help

There are several ways to explore your interests and determine your career path. Not only do these elements help you choose a career. They may provide you with experience to include on your postsecondary application or resume.

Career Assessment

- *"Have you taken a career assessment?"*
- *"Did you feel the results aligned with your personality and preferences?"*
- *"Were any of you surprised by the results?"*

Job Shadowing

Some jobs are not all they are cracked up to be. Spending time shadowing someone in a field you wish to enter is an important step to better understanding what the job entails. The more people you shadow, the better understanding you will have of the career so you can determine if it is right for you.

Network

It is never too early to begin building your professional network. Connecting with people can put you in touch with hiring managers. Start collecting business cards, set up a LinkedIn account, join some clubs.

Internships and/or Volunteering

These opportunities are great ways to develop higher level skills and gain experience, and you can include them on your resume.

Career Counseling

There are an infinite number of career possibilities. Career counseling can help you pull together all the aspects that make up "you" and suggest careers you may not have considered.

- *"What if there is a need for the position you would like, but the positions are not frequently available? What if the position doesn't exist yet? Sounds like you might be an entrepreneur!"*

Career and Education Path: **Positions, Salaries, and Education**

Time: 30 Minutes

Instruction Objective: Discuss the multiple positions available within a desired career and their associated salary ranges and educational requirements.

PowerPoint Slide Headings:

- My.ACT.org (1)
- Determining your education path
- My.ACT.org (2)
- Your career is just one piece of your future self
- Life's balancing act
- Will my career provide the lifestyle I want?
- The importance of doing your research on salaries
- Starting on the ground floor

Learner's Workbook: Pages 4-5: Lifeline Activity

Discussion

My.ACT.org (1)

As the presenter, it is a good idea to log in, create an account, and explore my.act.org before presenting this session. Find the tab called **Plans** and look for the **72 Inventory Questions**. Explore this in preparation for sharing it with learners.

[My.act.org](https://my.act.org) is a great resource to explore careers, positions, and school majors. It is well worth the few minutes it takes to do a couple career assessment exams. The program will take your answers from the assessment and create a career map that outlines career suggestions. From this map you can click on the letters to explore positions within these areas.

Determining your education path

Up to this point, learners have viewed school as "their job." Once learners are enrolled in postsecondary education, their focus should shift to viewing education as a tool to achieve their desired profession. School becomes a means to an end – their career.

The options for choosing postsecondary education are infinite and decisions about those choices can be difficult to make. Learners will need a strong idea of what they want to do as a profession to determine the right education path.

My.ACT.org (2)

Learners will likely take career assessments that will identify career areas. Most assessments will offer information on education majors and degrees they may consider. Even though learners may show a preference for a specific area, they shouldn't feel like they have to focus all of their studies in that area. Taking courses outside their major will help them have a broader knowledge base. Learners should understand that as they start to work through their coursework, a little variety may reveal interests and skills that will cause them to consider a change in their career and/or major.

Career and Education Path: Lifeline Activity

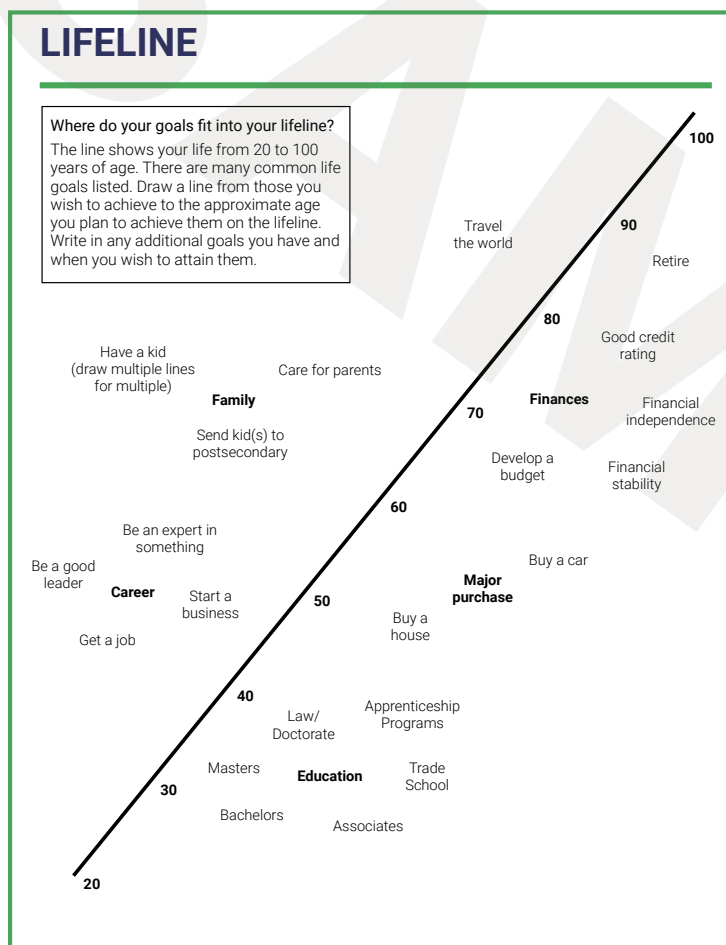
The **Lifeline** activity can be found on **pages 4-5** of the **Learner's Workbook**.

Your career is just one piece of your future self.

Direct learners to **page 4** of their **Learner's Workbook** to complete the **Lifeline Activity**. Allow learners some time to choose the milestones they wish to achieve and at what age in their life they expect to reach them. When they have finished, ask them to flip the page over and fill in the milestones by decade on **page 5**.

Lead learners through a discussion on what they found through completing this activity.

Usually, we find that when we are in our 20s and 30s, we have the most going on (getting married, having children, buying a house), but it's also the point in our life when we are making the least amount of money.



LIFELINE

20s	30s	40s	50s	60s+

HIGH SCHOOL



CAREER AND EDUCATION PATH

Explore Interests and Requirements
Research Schools and Programs



COMPARING SCHOOLS AND COSTS

Research Average Salaries
Learn Total Cost of School



FINANCING SCHOOL

Payment Options
Basics of FAFSA

POSTSECONDARY



MANAGING DEBT ACCUMULATION

Limit Student Debt Accumulation
Explore Smart Budgeting and Spending



MANAGING DEBT AFTER SCHOOL

Post-Graduation Living Expenses
Set Long-Term Financial Goals