

SENIOR COLLEGE AND CAREER ACTION PLAN

Four Year College



NORMAN MOREIRA-BEAUPRE
BLACKSTONE VALLEY VOCATIONAL SCHOOL DISTRICT
Information technology

Suggested Completion Deadlines

✓	Section	Early Action/Early Decision Applicants	Regular Decision Applicants
	I. Career Goals	Friday, September 14th	Friday, October 12th
	II. College List	Friday, September 13 th	Friday, October 11 th
	III. Campus Visits	Friday, October 11 th	Friday, November 22 nd
	IV. Testing	Thursday, August 29 th	Friday, October 11 th
	V. Letters of Recommendation	Thursday, August 29 th	Friday, September 27 th
	VI. Applications	Friday, October 11 th	Friday, November 22 nd
	VII. College Essay	Friday, September 27 th	Friday, November 22 nd
	VIII. Financial Aid	Friday, October 11 th	Friday, October 11 th
	IX. Grants and Scholarships	Friday, March 27 th	Friday, March 27 th
	X. Action Plan	Monday, November 4 th	Wednesday, January 1 st
	XI. Fallback Plan	Monday, November 4 th	Wednesday, January 1 st

I. Career Goals

What career(s) are you considering pursuing? Use **Naviance Student- Careers- Explore** to help you find information about each career.

Career 1 Name	Cyber Security		
Holland Interest Code	Currently does not exist		
Related Occupations	Networking Manager		
Related College Majors	Cyber security		
Related Career Clusters & Pathways	Networking, IT, Cyber		
State Wage Average	56,000		
National Wage Average	90k		
Is the career shop- related?	Yes		
What job/volunteer/coop experience do you have related to this field, if any?	Cyber security certification		

Career 2 Name	Computer Science
Holland Interest Code	ICR
Related Occupations	Computer science
Related College Majors	CS
Related Career Clusters & Pathways	CS
State Wage Average	70k
National Wage Average	86,320
Is the career shop- related?	yes
What	HTML programming
job/volunteer/coop experience do you	Python knowledge
have related to this field, if any?	

II. College List

What major(s) do you plan to study in college?

Computer science	Cyber security		

On average, it is recommended students apply to 1-2 safety schools, 2-3 fit schools, and 1-2 reach schools.

Please list the colleges you are thinking of applying to below and fill in the specified information for each one. Use the **Naviance Student-Colleges-Home** to lookup each school. You can also use the college website to find this information.

- <u>Test Scores & GPA Ranges</u> and <u>Graduation Rate</u> are listed under the <u>Overview Tab</u>. You can toggle between National Ranges and Your High School's Ranges. Use whichever seems more reliable.
- Use <u>Scattergrams</u> under the <u>Admissions Tab</u> to determine if the college would be a <u>safety</u>, fit or reach school for you. (Select SAT (1600) scale from the dropdown to get the best results.) <u>Acceptance Rate</u> is also listed under this tab.
- Average Net Price is listed under the Cost Tab. You can select your household income from the dropdown to get the most accurate figure.

*If you have a particular major(s) in mind, make sure the schools you list offers this major.

Acceptance Rate	Avg. GPA	Avg. SAT 1600	Safety/Fit/Reach	Avg. Net Price	Graduation Rate
79%	96.09	1072	Saftey	23,028	51%
	Rate	Rate Avg. GPA	Rate Avg. GPA 1600	Rate Avg. GPA 1600 Salety/Flureacti	Rate Avg. GPA 1600 Salety/Flureacti Price

*SAVE YOUR LIST OF SCHOOLS ON NAVIANCE UNDER "COLLEGES I'M THINKING ABOUT". WHEN YOU ARE READY TO APPLY TO A SCHOOL, LIST IT ON NAVIANCE UNDER "COLLEGES I'M APPLYING TO", MAKING SURE TO SELECT THE "ADD AND REQUEST TRANSCRIPT" BUTTON.

III. Campus Visits

Many students visit the campuses of the schools they are thinking of applying to starting in the spring of their junior year. Fill in the information below about any campuses you have visited so far.

College Name	Majors You Considered	Rating of a scale of 1-10
Lasell University	Cyber Security	10

Create a tentative tour schedule for other schools you intend to visit. Campus visit schedules are listed under the admissions section of most college websites.

College Name	Tour Date	Tour Time
Lasell University	2/29/20	1pm

*YOU MUST TURN IN A <u>CAMPUS VISIT FORM</u> TO THE BRC AT LEAST 2 DAYS PRIOR TO ANY CAMPUS VISIT THAT OCCURS DURING SCHOOL HOURS. YOU WILL BE RESPONSIBLE FOR MAKING UP ANY MISSED WORK. THE FORMS ARE LOCATED IN THE <u>COLLEGE-FORMS & CHEAT SHEETS FOLDER IN THE DOCUMENT RESOURCES ON NAVIANCE</u>.

Many colleges require students to take the SA Fairtest.org will show you, if a college is test or		hools that you planning	g to apply to	require SA	AT/ACT scor	es?
Students typically take the SAT and/or the AC information below about your plans to take the your Naviance Family Connection homepage. Completed Tests	ese tests. Links to the SA					
Test Name	Te	st Date	Reading	Math	Writing	Science
SAT	11/2		560	540	560	
Future Tests						
Test Name	Те	st Date		Registrati	on Deadline)
What deadline should you give yourself for se	nding your test scores to	your schools? 2/15	5			

IV. Testing

*SAT/ACT SCORES TAKE SEVERAL WEEKS TO ARRIVE AT COLLEGES. TEST SCORES MUST BE SENT THROUGH THE OFFICIAL TESTING AGENCIES (WWW.COLLEGEBOARD.ORG OR WWW.ACTSTUDENT.ORG).

V. Letters of Recommendation

Many colleges require students to provide letters of recommendation from teachers and/or their school counselor. How many letters of recommendation do the schools you listed above require?

College Name	Minimum Number of Letters
Lasell University	0

You should ask teachers to write letters for you at the beginning of senior year. Please complete the information below about your letters of recommendation.

Recommender's Name	Confirmed? (Yes/No)	Request Form & Resume Provided?	Naviance Request Completed?	Letter Sent?
Mrs.Swan	Yes	Yes	Yes	Yes
Mr.Jordan	yes	yes	yes	yes

*THE LETTER OF RECOMMENDATION REQUEST PROCESS IS OUTLINED ON THE <u>COLLEGE APPLICATION PROCEDURES</u> DOCUMENT LOCATED IN THE COLLEGE- FORMS & CHEET SHEETS FOLDER IN THE DOCUMENT RESOURCES ON NAVIANCE.

VI. Applications

It is important to get your college applications in on time. Colleges may offer early action, early decision, and regular decision deadlines or they may have rolling admissions. Use Naviance Family Connection to list the application deadlines for your schools and select how you plan to apply to each.

Please be cautioned that you can only apply to 1 school early decision and you are contractually obligated to go there, if you choose to use this method to apply.

College Name	Deadline	Transcript Requested?	Applying Via Common App, College Website, or Mail?	Are Supplemental Documents Required?
Lasell University	7/27	yes	Common app	no

You can send the same application to multiple schools, if they are members of Common App. Common App schools prefer receiving applications through the Common App system.

If you are using the Common App, have you linked your Naviance and your Common App accounts?	yes

*IN ORDER FOR YOUR LETTERS OF RECOMMENDATION AND TRANSCRIPTS TO BE SENT, YOUR SCHOOLS MUST BE LISTED ON NAVIANCE UNDER "COLLEGES I'M APPLYING TO." IF YOU ARE APPLYING TO COMMON APP SCHOOLS, YOU MUST

ALSO LINK YOUR NAVIANCE ACCOUNT TO YOUR COMMON APP. IF YOU NEED HELP TO DO THIS, THERE IS A LINK FOR A VIDEO TUTORIAL CALLED COMMONAPP MATCH AT THE BOTTOM OF YOUR NAVIANCE HOMEPAGE.

VII. College Essay

Many colleges require students to write a college essay of approximately 650 words or less.	Which of the colleges you are thinking about
applying to require you to write a college essay?	

Lasell	

Most colleges that require an essay have similar options for topics, so students can send the same essay to all of their schools. The essay prompt options for all Common App Schools are as follows:

- 1. Some students have a background or story that is so central to their identity that they believe their application would be incomplete without it. If this sounds like you, then please share your story.
- 2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
- 3. Reflect on a time when you challenged a belief or idea. What prompted your thinking? What was the outcome?
- 4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
- 5. Discuss an accomplishment or event, formal or informal, that marked your transition from childhood to adulthood within your culture, community, or family.
- 6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
- 7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

Which essay prompt did you choose?

A hard challenge/setback		
Is your essay complete? yes		
Who will/did you ask to edit your essay?	Myself	

VIII. Financial Aid

In October of your senior year, you will complete the FAFSA and send it to the colleges that you applied to.

The FAFSA is used to determine your Estimated Family Contribution (EFC) or how much a family is expected to pay out of pocket toward one year of educational expenses. The financial aid office at each of your schools will subtract their cost of attendance (tuition, fees, room & board, books & supplies, other education expenses) from the EFC calculated through your FAFSA in order to determine what your financial need is to go to their school. Then, they will put together a financial aid package consisting of scholarships, grants, and federal loans to make up the difference between their cost of attendance and the amount of money your family is expected to pay without assistance (EFC).

To find the **cost of attendance** you can use the college's website or you can look up the school on Naviance and research under **the Financial Aid Tab.**

You can use an EFC calculator, like the one at https://bigfuture.collegeboard.org/pay-for-college/tools-calculators to get an estimate of what your EFC will be.

Calculate an estimate of what each college will determine your **financial need** to be for attending their school. Please note that the formula is **Cost of Attendance – EFC = Financial Need**. (If you do not want to use your own EFC, use the example EFC number to do your calculations.)

College Name	Cost of Attendance	EFC	Financial Need
Example: University ABC	\$40,000	\$6,000	\$34,000
Lasell University	19,000	6000	13000

*YOU WILL LIKELY NEED HELP FROM YOUR PARENT/GUARDIAN TO COMPLETE THIS SECTION OF YOUR CAREER PLAN. IN OCTOBER, YOU WILL NEED TO COMPLETE YOUR FAFSA AT <u>WWW.FAFSA.ORG</u> AND SEND IT TO YOUR SCHOOLS.

Loans will need to be paid back after you graduate, including interest. Many people need to borrow money in the form of loans to pay a significant part of the net cost of attending college (how much you actually pay). It is important to consider whether or not you will likely be able to pay back the money you borrow to attend the college you choose.

For your reference, many experts recommend to budget based on the following 50-30-20 formula:

50% Needs	Fixed expenses- housing, transportation, utilities, food, etc.
30% Wants	Discretionary expenses- entertainment, gym fees, hobbies, pets, etc.
20% Financial Commitments	Loans, savings, retirement, etc.

The suggested best practice for student loan borrowing is 10% of after monthly pay because you will likely have other financial commitments.

Examples of Reasonable Borrowing:

Anticipated Annual Salary	Monthly After Tax Pay (Estimate)	10% of Monthly Pay (Student Loan Payment Amount)	Reasonable Total Student Loan Amount* (Over all 4 years)
\$30,000	\$1875	\$188	\$17,500
\$45,000	\$2800	\$280	\$26,500
\$60,000	\$3750	\$375	\$35,500

^{*}Based on 5% interest

The financial strategy is to **borrow based on anticipated starting salary after college**. Based on your career goals, what is your anticipated starting salary for each major?

Use this website to calculate your net pay: https://www.calculator.net/take-home-pay-calculator.html

Major	Anticipated Starting Salary After College	Estimate of Monthly Pay After Taxes	Estimate of 10% of Monthly Pay After Taxes
Example: Education	\$45,000	\$2800	\$280
Cyber security	112,556	2932.78	293.27
	,		

Based on your anticipated salary and the examples listed above, estimate what a reasonable amount of money to borrow in order to pay for college would be for each major.

Use this website to calculate your reasonable total loan amount: https://www.creditfinanceplus.com/calculators/loan-amount-monthly-payments.php#calculator-jump assuming the interest rate is 4.53% and the term loan is 10 years.

Major	Reasonable Monthly Student Loan Payment	Reasonable Total Loan Amount	Loan Amount Per Year
Example: Education	\$280	\$26,979.35	26,979.35 ÷ 4= \$6744.84
Cyber	290	31,410	31,410 / 4 = 7,852.50

IX. Grants and Scholarships

Grants and scholarships are gift aid that you never have to repay. Therefore, they are a great way to keep reduce the money you need to pay either out of pocket or through loans. Some scholarships and grants are awarded by the college after they have reviewed your FAFSA. You will most likely get the more scholarship money from safety schools than reach schools because of preferential packaging. You may also be eligible for scholarships through other sources.

List any scholarships that you know you will be applying for below.

Scholarship Name	Award Amount	Status	
Lasell Works	5,500 (Plus 1000 per year)	Active	
Lasell Uni given money	80,000 (20,000 per year)	Acrive	
Full time grant	2000	Active	

BVT UPDATES LOCAL SCHOLARSHIPS REGULARLY ON NAVIANCE THROUGH THE <u>SCHOLARSHIP LIST UNDER THE</u> SCHOLARSHIPS AND MONEY LINK UNDER THE COLLEGES TAB.

NAVIANCE ALSO HAS A <u>NATIONAL SCHOLARSHIP SEARCH TOOL</u>, <u>SCHOLARSHIP MATCH TOOL</u>, AND A <u>SCHOLARSHIP APPLICATION TOOL</u> UNDER THE SCHOLARSHIPS AND MONEY SECTION THAT YOU CAN USE TO SEARCH FOR SCHOLARSHIPS AND KEEP TRACK OF YOUR APPLICATIONS.

X. Action Plan

Using the information you have compiled, create a calendar for yourself for completing all of the components of the college application process. Your tasks should be listed in **chronological order**.

The suggested timeline you have been provided may also prove useful in completing this task.

Task	Month/Date	Task	Month/Date
Apply to colleges	December/15		
Tour colleges	Varies		
Decide the final college to attend	May 1st		

XI. Fallback Plan

Sometimes in life our circumstances change and we have to change our plans accordingly. For example, you might have to leave school due to changes in your financial situation, health, or family obligations. If for some reason, attending a four year college were no longer an option for you, what would you do instead? Who might help support you in making this transition?

As a Fallback plan, I would return home and head into the workforce with my BVT experience for the fields of Cyber Security, Computer science, or IT specialist. My family would help make this transition possible.