

DISCOVER

# PLANNING FOR Post-Secondary Studies

EXPLORING INTERESTS AND ABILITIES, DEVELOPING AND SETTING CAREER GOALS  
POST-SECONDARY EDUCATION: OPTIONS AND BENEFITS



SEARCHING FOR FINANCIAL INFORMATION, SUPPORTING YOUR TEEN  
FINANCING POST-SECONDARY EDUCATION SCHOLARSHIPS, GRANTS, BURSARIES

G R A D E  
N I N E  
P A R E N T  
G U I D E



EXPLORE

# EXPLORE

**contents >**



EXPLORING INTERESTS AND ABILITIES, SETTING CAREER GOALS  
FINANCING EDUCATION, EXPLORING CAREER OPTIONS, SUPPORTING YOUR TEEN



<b>02</b>	<b>Introduction</b>
<b>04</b>	<b>Exploring Skills and Interests</b> 05   Activity: Skills Inventory
<b>06</b>	<b>Setting Career Goals</b> 07   Activity: Career Goal-setting 08   Activity: Developing Your Goal
<b>09</b>	<b>Supporting Your Teen's Learning</b> 11   Balancing School and Part-time Work
<b>12</b>	<b>Post-secondary Education</b> 12   Benefits of Post-secondary Education 12   Exploring Options for Post-secondary Education 14   Activity: Post-secondary Research Chart
<b>15</b>	<b>Financial Planning for Post-secondary Education</b> 15   Sources for Financing Post-secondary Education 15   Scholarships 16   Activity: Financial Goals 17   Registered Education Savings Plan (RESP) 17   Canada Education Savings Grant (CESG) 17   Other Grants and Bursaries 17   Activity: Scholarship Quiz 18   Financial Support for Aboriginal Students 18   Student Savings 18   Government Loans 18   Tips from Families that Save 19   Activity: Searching for Financial Information
<b>20</b>	<b>Final Words</b>
<b>21</b>	<b>Resources for More Information</b>

## Introduction

**Career development** is a process of self-awareness, research and financial planning. With the right information, parents can be better equipped to help their teens explore interests and activities, choose courses in senior high school, consider post-secondary options, and explore the multitude of careers open to them.

### **Planning** and saving for higher education

is essential to bring **options** and **opportunities** within your teen's reach.

In the future job market, post-secondary education will be required for most careers. This is why planning and saving for a higher education is essential to bring options and opportunities within your teen's reach. Ensuring doors are open for your teen begins with encouraging him or her to investigate what kind of education is required to become a



teacher, an electrician, a computer engineer, a designer, an outdoor guide and so on. This planning is critical during the high school years, when teens' courses, grades and experiences will determine their eligibility for various post-secondary programs.

This booklet is designed to provide the information and tools you and your teen need to start or continue the process of career planning. Each section has ideas for supporting your teen's career development, and activities you can use to help your teen think about career options, analyze information and make informed choices.

This booklet will also assist you in identifying ways you and your family can work toward saving and paying for post-secondary education. Open dialogue and exploration of opportunities with your teen will ensure that he or she can make the best decisions about the future.



Whatever you can do, or dream you

can, begin it. **Boldness** has genius,

**power**, and magic in it.

JOHANN WOLFGANG VON GOETHE





# Exploring Skills and Interests

**P**EOPLE WHO CHOOSE CAREERS that make the most of their skills, values and interests have more rewarding job experiences and are more likely to stay with their job for many years. Teens need to build a base of self-knowledge by trying different jobs and activities, and by learning what they enjoy doing and what they do best. During the upcoming high school years, encourage your teen to develop skills and explore interests through activities such as work experience, volunteering and extra-curricular activities. Teens can also learn new skills through role models, mentors and friends; teaching others; operating their own baby-sitting or snow-shoveling business; media sources like TV, newspapers and radio; clubs and groups; and exchange programs.

Encourage your teen to work through the **Skills Inventory** to identify personal characteristics. Then, take time to understand your teen's interests and abilities so that you can work together to explore options for the future. This activity will help both of you to start thinking about your teen's suitability for certain types of work.

Teens need **time** to **discover** what they  
**enjoy** doing and what they **do best**

# interests

## Activity: Skills Inventory

Think about the following questions, then identify your personal skills and characteristics.

What kind of **activities**, hobbies and subjects interest me? What do I like to do in my spare time?

---

---

What **experiences** do I have that have given me special skills? What level of skill do I have (e.g., level of dance, level of debating ability, level of first-aid)?

---

---

What type of skills are **easiest** for me (e.g., when I try a new sport, is it easy to master the skills? When I try a new strategy game, do I understand the strategies easily)?

---

---

What types of skills are **difficult** for me to learn, but I enjoy working toward anyway (e.g., public speaking)?

---

---

What kinds of family **values** and **beliefs** shape my thinking (e.g., religious, political, community views)?

---

---

What are my **attitudes** about school (e.g., I am excited to get up in the morning and go to school. I smile at people)?

---

---

What kinds of **work** experience do I have? What kinds of **volunteer** experience do I have?

---

---

What skills have I learned through **work** or **volunteer** experiences?

---

---

What **knowledge** do I have that can be applied in other work or volunteer situations?

---

---



# Setting Career Goals

02



TODAY'S CAREERS DEMAND THE ABILITY TO ADAPT TO CHANGE

**It's** IMPORTANT TO HELP YOUR TEEN set realistic and achievable goals. Career goals give teens a sense of direction to follow during and after high school. Discuss the importance of setting goals and finding strategies to reach them. Encourage your teen to actively pursue his or her goals.

As your teen sets goals, it's important to remember that today's careers demand the ability to adapt to change. Your teen may be interested in a career today that won't even exist by the time he or she is ready to enter the workforce. For this reason, encourage your teen to keep his or her options open and plan to be flexible and adaptable. Help your teen to monitor future job opportunities by identifying and discussing trends as he or she watches the news or reads newspapers and magazines. Encourage your teen to explore the business and careers sections of the newspaper.

By grade 9, teens may already have expressed interest in specific careers, or they may still be brainstorming ideas. Encourage your teen to use the Internet and other sources to find out more about careers he or she is interested in and to explore other possibilities. For example, [www.nextsteps.org](http://www.nextsteps.org) has links to occupational profiles that can be searched from A to Z. Alberta Learning Information Service at [www.alis.gov.ab.ca](http://www.alis.gov.ab.ca) and Human Resources and Skills Development Canada at [www.hrsdc-rhdcc.gc.ca](http://www.hrsdc-rhdcc.gc.ca) help teens discover career options and research predictions about future career trends in a global economy. These websites also describe employment rates for graduates from different programs of study, the occupations they found work in, typical earnings, and much more.



Your teen can use this research to complete the **Career Goal-Setting** activity below. Encourage your teen to develop an action plan for two or three career choices, so that if something happens to the first choice, he or she can still be on the way to achieving other long-term goals.

## **A**ctivity: Career Goal-setting

**What** career/careers am I suited for?

---

---

---

**Where** can I learn more about these careers?

---

---

---

**How** much post-secondary education do these careers require?

---

---

---

**Where** are the schools that offer the programs I'll need?

---

---

---

**Are** there other courses that will be required or helpful when I apply for this program?

---

---

---

**How** can I find people who will give me work experience in these fields?

---

---

---

**How** will I work towards getting the best possible grades this year?

---

---

---

**How** will I keep track of my progress on this goal?

---

---

---





## Activity: Developing Your Goal

High school is a time for students to work on setting career goals. Encourage your teen to use the worksheet below to record and assess his or her learning and career goals.

**My** personal learning or career goal is:

---

---

---

**What** is influencing this goal?

new information

influence of another person

personal interests

paid or unpaid work experience

discovery of new strength or talent

other

**Minimal** education/training needed for my career goal:

---

---

---

**High school** courses and minimum marks needed to be eligible for these post-secondary training opportunities:

---

---

---

**What** steps do I need to take to reach my career goal?

- ---
- ---
- ---
  
- ---
- ---
- ---
  
- ---
- ---
- ---

# Supporting Your Teen's Learning

03

PAGE

6

**A**S YOUR TEEN PREPARES TO ENTER HIGH SCHOOL, his or her academic achievements and choices will become increasingly important. High schools offer many different options and paths:

- academic courses for university admission
- general courses for students who want to go to a community college or an institute of technology, or who plan to enter the work force immediately
- career and technology studies for students who want to broaden their learning experience
- off-campus education courses for students who want specialized business, industrial or work experience training
- fine arts courses for students who have a special interest in music, art or drama
- sports academies for students who have a special interest in pursuing sports and related fields

Programs vary by district and by school. Ensure your teen understands how his or her choice of high school courses will affect post-secondary options and eventually employment options. School counselors can be helpful in advising which courses will match up with students' future career and study plans.

### **Connect work and school**

To help your teen understand the importance of high school for his or her future career, point out connections between the world of school and the world of work. For example, if your teen's future career plan is to become a chef, you could help him or her to see the importance of studying for tomorrow's science quiz by equating science with the properties of food. If that's stretching the immediate point, then be sure to equate good marks with future opportunities.

Encourage your teen to help you problem solve in a variety of everyday life situations, so he or she understands that classroom learning can benefit him or her throughout life. Take your teen to your workplace, or talk about your work with your teen. When you keep open lines of communication with your teen about what you are doing at work, and about what he or she is learning in school, you can help him or her to make connections between formal learning and the working world.

CONTINUED ON NEXT PAGE

**Know what your teen is learning**

In order to support your teen's learning at home, it's important to find out what your teen is learning at school. *Curriculum Handbooks for Parents* is made available by the Government of Alberta at [www.learning.gov.ab.ca](http://www.learning.gov.ab.ca), click on *Parents*. These handbooks describe the learning outcomes for each subject area at each grade level.

**Make every class count**

Once you understand what your teen is studying, help him or her stay on top of school work by teaching time management and organization skills. Talk to your teen about strategies for making every class count, such as arriving on time, preparing for class, listening carefully and taking notes. Encourage your teen to use a day timer or to chart out deadlines on a calendar, and discuss strategies for making time to set goals and complete projects.

After each reporting period, sit down with your teen to take an honest look at his or her report card. Work together to identify areas he or she would like to maintain, to improve on, or to explore. Encourage your teen to write down some of the things he or she did that helped in achieving academic success and to write down new goals for the coming year. Then, a few days before the new school year, encourage your teen to prepare for the coming year by reviewing his or her goals and future plans. (See Activity: **Updating Your Goals** in the *Planning for Post-secondary Studies Grade 9 Student Guide*.)

## Building and maintaining a positive attitude

promotes **optimism** about the future.

**Build a positive attitude**

Building and maintaining a positive attitude promotes optimism about the future. Teens who are encouraged to believe in themselves are more likely to work toward career choices that make the most of their skills and passions. You can build and maintain a positive approach to learning at home by:

- talking to your teen about schoolwork, and helping with homework as needed
- helping your teen set realistic goals so you are better able to discuss his or her progress in a reasonable way
- listening to your teen's successes and challenges
- keeping in touch with teachers
- attending school open-houses and parent-teacher interviews
- encouraging your teen to talk to teachers about any questions or concerns related to assignments
- providing an inviting learning atmosphere at home, with designated study times, necessary materials and a quiet place to work

# Support

## Useful Resources

There are a number of resources available to help you support your teen in making the most of his or her school experience. Two resources available from the Government of Alberta that might be helpful are:

- *Working Together in Mathematics Education* – A guide to help parents support students in learning math. Available online at [www.learning.gov.ab.ca](http://www.learning.gov.ab.ca)
- *Make School Work for You* – A resource for junior and senior high students who want to be more successful learners. Available for purchase from the Learning Resources Centre at [www.lrc.learning.gov.ab.ca](http://www.lrc.learning.gov.ab.ca) or 780-427-5775 (for toll-free access within Alberta, dial 310-0000).

## Balancing School and Part-time Work

**R**IGHT NOW, SCHOOL IS YOUR TEEN'S JOB. If your teen already has a part-time job, or is considering one, it's important that he or she understands how to balance work and other outside activities such as volunteering, responsibilities at home, or extra-curricular activities, so that they do not interfere with success at school.

The key to balancing school and part-time work is to be organized and focused. When your teen is at school or studying at home, energies should be focused on those tasks. When your teen is preparing for work or at work, he or she should focus on the job. And when your teen is having fun, he or she should enjoy the activity and leave worries behind.

If possible, suggest that your teen avoid work for the first four to five weeks of school. This will allow him or her to establish a routine for school and to determine the amount of study time needed for each class. Encourage your teen to take the time to focus on what this school year will require. Encourage your teen to have all of the required school supplies and to have a buddy system in place so they can compare class notes and call on a friend to verify homework assignments and test dates. Advise your teen to get to know his or her teachers. By taking this time to prepare early in the term, your teen may be able to avoid time management conflicts later on.





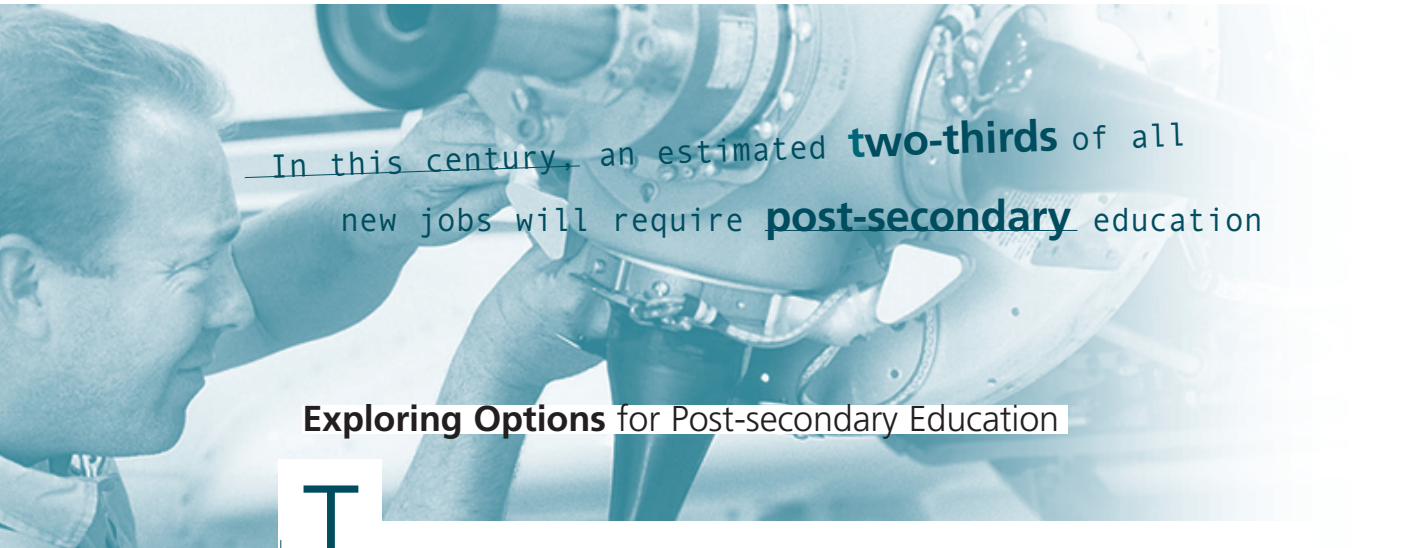
# Post-secondary Education

## Benefits of Post-secondary Education

**E**VERY PERSON HAS the potential to benefit from some type of post-secondary education. High school is not the end of an education, but a stepping-stone to future learning, whether it is at a college or university, a technical school, an apprenticeship training program or elsewhere.

The 21st century is a time of rapid change. New ideas and technological innovation will demand new job skills. The teen that goes on to post-secondary education will have more knowledge of a broad range of topics, a greater capacity for thinking critically and logically, and a better ability to communicate clearly in speech and in writing. These skills, plus the ability to make effective decisions, are an advantage in the workplace as well as in the community.

In this century, an estimated two-thirds of all new jobs will require post-secondary education. Statistics show that individuals with a post-secondary education have a significantly lower unemployment rate than those with a high school education or less. Completing post-secondary education can mean a higher quality of life, including more career opportunities, better standard of living, greater job security, and higher income. Working together with your teen to plan his or her high school program and to explore career options will help to ensure your teen has increased opportunities for satisfying work options in the future.



In this century, an estimated **two-thirds** of all new jobs will require **post-secondary** education

## Exploring Options for Post-secondary Education

**T**HERE ARE A WIDE VARIETY of post-secondary institutions, each serving different types of students with different skills and goals. Encourage your teen to look at various options for post-secondary education, and become familiar with the different institutions available in your community and throughout the province.

The chart on the following page provides a general overview of the types of post-secondary institutions in Alberta and a description of the kinds of programs offered by each one. Further information can be found at [www.learning.gov.ab.ca](http://www.learning.gov.ab.ca) on the *Post-Secondary Institutions* page.

QUOTE:  
CANADIAN BANKERS  
ASSOCIATION



**TYPE OF INSTITUTION**

**INSTITUTIONS IN ALBERTA**

**Universities**

Offer a wide range of undergraduate degree programs, as well as a range of graduate studies

- University of Calgary
- University of Alberta
- University of Lethbridge
- Athabasca University (distance learning)

**Publicly funded colleges**

Offer academic upgrading, apprenticeship, certificate, diploma, university transfer and applied degree, and degree completion opportunities

- Alberta College of Art and Design (Calgary)
- Bow Valley College (Calgary and southern Alberta)
- Grande Prairie Regional College
- Grant MacEwan College (Edmonton)
- Keyano College (Fort McMurray)
- Lakeland College (Vermilion, Lloydminster and Sherwood Park)
- Lethbridge Community College
- Medicine Hat College
- Mount Royal College (Calgary)
- NorQuest College (Edmonton and surrounding areas)
- Northern Lakes College (Slave Lake, Grouard and northern Alberta)
- Olds College
- Portage College (Lac La Biche and northeastern Alberta)
- Red Deer College

**Technical institutes**

Offer certificate, diploma, applied degree, apprenticeship

- Northern Alberta Institute of Technology (Edmonton)
- Southern Alberta Institute of Technology (Calgary)

**Private colleges**

Offer specific degrees at the university level

- Canadian University College (Lacombe)
- Concordia University College (Edmonton)
- DeVry Institute of Technology (Calgary)
- The King's University College (Edmonton)
- Nazarene University College (Calgary)
- Taylor University College and Seminary (Edmonton)

**Private vocational schools**

Offer vocational training to provide graduates with basic skills for a specific occupation

There are over 140 private training institutions in Alberta

**Community consortia**

Offer educational opportunities - such as business, academic, administration, trades, nursing and university transfers - for residents in communities not served directly by a single institution; these opportunities may change from year to year, depending on the needs of students

- Big Country Educational Consortium (serves Drumheller, Hanna, Stettler, Three Hills, Oyen, Youngstown, Cereal)
- Chinook Educational Consortium (serves Crowsnest Pass, Pincher Creek, Claresholm)
- Pembina Educational Consortium (serves Drayton Valley, Rocky Mountain House, Whitecourt, Fox Creek, Westlock)
- Yellowhead Region Educational Consortium (serves Hinton, Edson, Grande Cache, Jasper)

When your teen decides he or she needs more information, there are many sources to explore. Encourage your teen to conduct Internet-based research, ask others for referrals and recommendations, read college, technical and university guides and visit campuses. Support your teen's research by encouraging him or her to keep track of and compare their findings in the **Post-secondary Research Chart** below.

## Activity: Post-secondary Research Chart

What are my academic and career interests?

---

---

---

What institutions offer programs related to these interests?

**Name of Institution** \_\_\_\_\_

Contact Person \_\_\_\_\_

Entrance Requirements \_\_\_\_\_

Diploma/certificate/degree offered \_\_\_\_\_

**Name of Institution** \_\_\_\_\_

Contact Person \_\_\_\_\_

Entrance Requirements \_\_\_\_\_

Diploma/certificate/degree offered \_\_\_\_\_

**Name of Institution** \_\_\_\_\_

Contact Person \_\_\_\_\_

Entrance Requirements \_\_\_\_\_

Diploma/certificate/degree offered \_\_\_\_\_

**Name of Institution** \_\_\_\_\_

Contact Person \_\_\_\_\_

Entrance Requirements \_\_\_\_\_

Diploma/certificate/degree offered \_\_\_\_\_

**Name of Institution** \_\_\_\_\_

Contact Person \_\_\_\_\_

Entrance Requirements \_\_\_\_\_

Diploma/certificate/degree offered \_\_\_\_\_



# Financial Planning

## For Post-secondary Education

# It's

RESEARCH - READ, TALK TO A FINANCIAL ADVISOR, EXPLORE ONLINE

IMPORTANT THAT PARENTS HAVE accurate information about the financial costs of post-secondary education. Although you won't know for sure what type of post-secondary education your teen will choose to attend, you can estimate how much different options are likely to cost when your teen graduates from high school. The Government of Canada's CanLearn Interactive website at [www.canlearn.ca](http://www.canlearn.ca) includes a cost calculator to estimate future education costs and a budget estimator to help you make a budget. The Canadian Bankers Association website at [www.cba.ca](http://www.cba.ca) also provides advice and financial planning tools.

As you continue to plan and save for post-secondary education, be sure to include the entire family in the process. If you haven't already done so, talk to your teen about the need to plan and save for post-secondary schooling. As a family, discuss the contributions you will be able to make through a Registered Education Savings Plan (RESP) or other sources, as well as your teen's role and responsibility in saving for his or her education.

Use the **Financial Goals** activity on the next page to help you and your teen create an action plan for meeting financial goals.

### Sources for financing post-secondary education

There are a number of sources available to help finance your teen's post-secondary education. These include scholarships, grants and bursaries; federal and provincial government student loans; bank loans; and student summer or part-time jobs. The key is to strategize for the future by investigating all possible sources of funding. Conduct some research of your own through reading, talking to a financial advisor and exploring online websites.

You can find out more about financial options such as scholarships and loans at [www.alis.gov.ab.ca](http://www.alis.gov.ab.ca), [www.canlearn.ca](http://www.canlearn.ca), and [www.tradesecrets.org](http://www.tradesecrets.org)

#### Scholarships

There are many scholarships available from a variety of sources including governments, school boards, schools, post-secondary institutions, industry, businesses and community organizations. Most of these scholarships are awarded based on academic achievement, sometimes in combination with other factors such as community service.

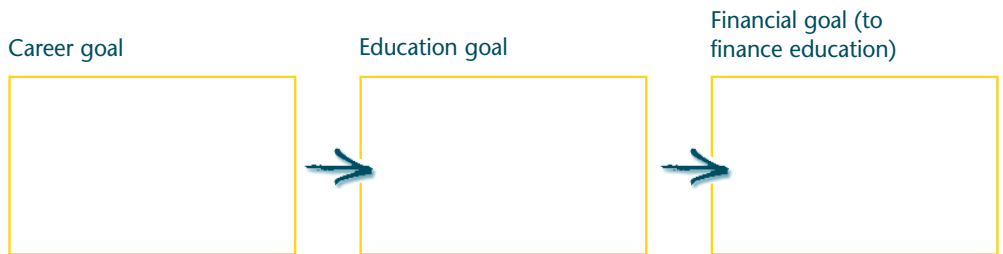
### Scholarships (continued)

Alberta students can earn up to \$2,500 toward their post-secondary education through Alexander Rutherford Scholarships. These scholarships are awarded to students when they enroll in post-secondary institutions and have earned an 80% average in five designated high school courses (one of which must be a language arts course) in at least one grade in high school. Students typically apply for the Alexander Rutherford Scholarship in the spring of their grade 12 year, and the award is paid during the first semester of post-secondary studies.

If your teen is interested in an apprenticeship program, he or she may be eligible for the Alberta Apprenticeship and Industry Training Board Registered Apprenticeship Program Scholarship, known as the RAP Scholarship. This scholarship provides \$1,000 for up to 50 high school students who have participated in RAP and wish to continue into a regular apprenticeship program after finishing high school. It's a good idea to start researching potential scholarships as early as possible.

The True/False quiz on the following page will help you rate your understanding of scholarships.

## Activity: Financial Goals



How much money will I need per year? \_\_\_\_\_

How many years? \_\_\_\_\_

Where can I find more information about planning and saving for my post-secondary education?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



What can I do during my post-secondary training to meet my financial goals?



Action plan to meet my financial goal; What can I do now?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_





## Registered Education Savings Plan (RESP)

An RESP is a tax-sheltered savings plan that becomes taxable once the beneficiary is ready to go to a post-secondary educational institution. Since students usually have little other income, they pay little or no tax on RESP income. Even a few dollars a month will add up, and the maximum contribution per year is \$4,000. A variety of financial institutions offer Family, Non-family, and Group Plans for investors wishing to start up an RESP. It is a good idea to discuss RESP options with several financial institutions to determine the best choice for you. Also, there are a number of rules associated with an RESP, so be sure to find a financial advisor who you can communicate with and who will explain the beneficiary's rights.

## Canada Education Savings Grant (CESG)

The CESG is a grant from the Government of Canada that contributes to a child's Registered Education Savings Plan (RESP). The CESG adds 20 percent to the first \$2,000 in contributions made into an RESP each year, to a maximum of \$400 each year. Visit the Human Resources and Skills Development Canada website at [www.hrsdc-rhdcc.gc.ca](http://www.hrsdc-rhdcc.gc.ca) for more information about this grant.

## Other Grants and Bursaries

The provincial and federal governments give grants and bursaries such as the Alberta Opportunities Bursaries, Canada Millennium Bursaries, Canada Study Grants, French Fellowships for students enrolled in full-time studies in French, and others. Unlike loans, grants and bursaries do not need to be repaid upon graduation. Most grants and bursaries are awarded to students based on high financial need. Some have other requirements as well. Students are automatically considered for some of these awards when they apply for a student loan, others require a separate application form.

## Activity: Scholarship Quiz (See answers below)

True	False	Statement
<input type="checkbox"/>	<input type="checkbox"/>	1. My own community is a good place to look for available scholarships.
<input type="checkbox"/>	<input type="checkbox"/>	2. My teen will not be eligible for scholarships if they also apply for a student loan.
<input type="checkbox"/>	<input type="checkbox"/>	3. My school, employer, community league, or church, may have information about available scholarships.
<input type="checkbox"/>	<input type="checkbox"/>	4. My teen can apply for as many sources of funding as they feel are necessary.
<input type="checkbox"/>	<input type="checkbox"/>	5. We should wait until my teen is in high school to look for scholarship opportunities.

5. FALSE – Start your search for sources of scholarship money now and update your list each year.

4. TRUE – There are many scholarships, bursaries and grants for which your teen may be eligible to apply.

3. TRUE – Another good source of information is the Internet.

2. FALSE – Scholarships are usually awarded for academic excellence or in recognition of other achievements, not financial need.

1. TRUE – There are many sources of scholarship money including community organizations, government, post-secondary institutions, private industry and service organizations.

## Financial Support for Aboriginal Students

Financial support for post-secondary studies is available to Inuit and Status Indian students living on or off reserve in Canada through the Department of Indian Affairs and Northern Development (DIAND). To qualify for this support, students must be identified as Status Indians under the federal *Indian Act*. Most individual First Nations bands establish their own criteria for selection. Students who are status and on a band list can contact their own band administrative office for more information. Policies and programs vary across the country and across the province. Additional information on specific benefits available is also available from regional and district offices of DIAND, Health Canada, First Nations band offices and tribal councils.

The Métis Nation of Alberta provides funding for Métis students entering or returning to post-secondary studies. For more information, contact the Métis Nation of Alberta at 780-423-2237.

In addition, the current directory *Scholarships, Bursaries and Awards for Aboriginal Students* lists over 500 sources of funding available to Aboriginal students entering or returning to post-secondary studies. For a copy of the directory, visit

[http://collection.nlc-bnc.ca/100/200/301/inac-ainc/scholarships-e/sbaas\\_e.pdf](http://collection.nlc-bnc.ca/100/200/301/inac-ainc/scholarships-e/sbaas_e.pdf).

## Student Savings

Your teen may be able to contribute to their education by making and saving money from a summer or part-time job. Help your teen look for jobs that will expose him or her to different types of work or to a particular field of interest. Your teen may also be able to contribute money saved from allowances, birthdays, investments or other sources.

## Government Student Loans

Depending on your situation, your teen may be eligible to receive student loans sponsored by the provincial and federal governments. These loans are available to full-time students who have financial need and who are attending a certified post-secondary institution. Government loans are interest- and payment-free until the student leaves school but must be repaid like any other loan. Government-sponsored student financial assistance is a shared responsibility between parents, the student and government.

## Tips from families that save

- Open a Registered Education Savings Plan (RESP) for your teen.
- Teach teens to manage money by providing an allowance they can use for personal expenses.
- Encourage teens to split their allowance into three envelopes: a. for spending; b. for short-term savings; c. for long-term savings.
- Open a savings account with your teen and advise your teen to put some money in the savings account every month. You may decide to match your teen's savings. Explain the meaning of interest and review your teen's bank statements with him or her.
- Set a good example when making purchases. Discuss major household purchases with your teen, explain the importance of comparison shopping, and avoid impulse buying.
- Support your teen's efforts to make money by encouraging them to babysit, to take on lawn-mowing jobs or to have a paper-route.
- Play Monopoly and other games that teach money skills.
- Set financial goals and limits on your debt. Avoid owing money to credit card companies that charge a much higher interest than a financial institution.
- Start saving today.

# **A**ctivity: Searching for Financial Information

Encourage your teen to use the following checklist to ensure he or she is covering all the bases when searching for information about financing post-secondary education.

## Information sources on financing post-secondary education

Source:	Date and Contact for Follow-up:
The financial aid office at a local post-secondary institution (e.g. university, career college, etc.)	_____
High school counselor	_____
Federal agencies (e.g. Canada's Department of National Defense for students interested in a career with the Canadian Forces)	_____
The reference section of your school or public library	_____
The Internet (see the resources section at the back of this book)	_____
Foundations, religious organizations, community organizations, local businesses, cultural groups, sports organizations and civic groups	_____
Organizations (including professional associations) related to your field of interest	_____
Your employer	_____

It's important that **your family** develop  
a plan to pay for **post-secondary** education



# Final Words

**T**HANK YOU FOR READING THROUGH THIS BOOKLET. These last four steps help to summarize the action that you and your teen can take now to prepare for the years ahead.

1. Conduct an inventory of your teen's interests and skills.
2. Conduct a search for careers that use those interests and skills.
3. Help your teen plan an educational path based on your research.
4. Discuss and begin a savings plan with your family.

Planning early for post-secondary education and future careers can have great rewards for your teen: increased self-knowledge, greater workplace savvy, and clearer post-secondary goals. The payoff upon graduation is even greater. By planning for your teen's post-secondary education, you can support your teen's success and help provide the skills and knowledge he or she will need to make a positive contribution to the community.

If you **believe you can**, you probably can.

If you believe you won't, you most assuredly won't.

**Belief is the ignition switch** that  
gets you off the launching pad.

DENIS WAITLEY, IN  
SEEDS OF GREATNESS





# Resources

## Websites

## Publications

PAGE

21

## for more information

THE FOLLOWING list of websites and publications offers a wide variety of career, post-secondary program and institution information, and various options for financing your teen's education.

### [www.alis.gov.ab.ca](http://www.alis.gov.ab.ca)

The Alberta Learning Information Service website provides career, learning and employment information and services. The video *"Street Cents - Saving for School"* is available on this website.

### [www.learning.gov.ab.ca](http://www.learning.gov.ab.ca)

This Government of Alberta website provides information on curriculum and access to listings of post-secondary institutions.

### [www.tradesecrets.org](http://www.tradesecrets.org)

The Alberta Apprenticeship and Industry Training website provides information about trades and designated occupations in Alberta.

### [www.canlearn.ca](http://www.canlearn.ca)

This Government of Canada interactive website provides information about post-secondary opportunities, learning strategies and financial planning. The website also includes information about the National Student Loans Service Centre.

### [www.hrsdc-rhdcc.gc.ca](http://www.hrsdc-rhdcc.gc.ca)

This Human Resources and Skills Development Canada website provides links to job search and career development programs and services.

### [www.millenniumscholarships.ca](http://www.millenniumscholarships.ca)

The Canada Millennium Scholarship Foundation website provides information on Millennium Scholarships.



[www.lrc.learning.gov.ab.ca](http://www.lrc.learning.gov.ab.ca)

The Learning Resources Centre (LRC) website lists resources such as *Lasting Gifts*, *The Parent Advantage*, *Make School Work for You*, and *Working Together in Mathematics Education* that are available for purchase through the LRC. You can also phone (780) 427-5775 (for toll-free access within Alberta, dial 310-0000).

**Student Learning-Career Planner Information Booklet**

A short booklet published by the Government of Alberta that teens can use to begin or continue their career planning. Available at

[www.learning.gov.ab.ca/k\\_12/curriculum/other.asp](http://www.learning.gov.ab.ca/k_12/curriculum/other.asp)

**Senior High Curriculum Handbooks for Parents and Programs of Study**

These resources for parents can be found at [www.learning.gov.ab.ca/parents/handbooks](http://www.learning.gov.ab.ca/parents/handbooks). They are also available in printed format through the Learning Resources Centre.

[www.nextsteps.org](http://www.nextsteps.org)

This website links to the City of Calgary's employment and career development website for youth.

[www.workinfonet.ca](http://www.workinfonet.ca)

This website is sponsored by Human Resources and Skills Development Canada and provides access to the Canadian Web portal for education and job opportunity information.

[www.cba.ca](http://www.cba.ca)

The Canadian Bankers Association website provides advice and resources related to financial planning for post-secondary education.

[www.careerccc.org](http://www.careerccc.org)

The Canada Career Consortium website provides information on exploring and building work skills and career planning.

[www.fac-aec.gc.ca](http://www.fac-aec.gc.ca)

The Foreign Affairs Canada website provides information on studying abroad.

[www.schoolnet.ca](http://www.schoolnet.ca)

This Government of Canada website provides learning resource and e-learning information.

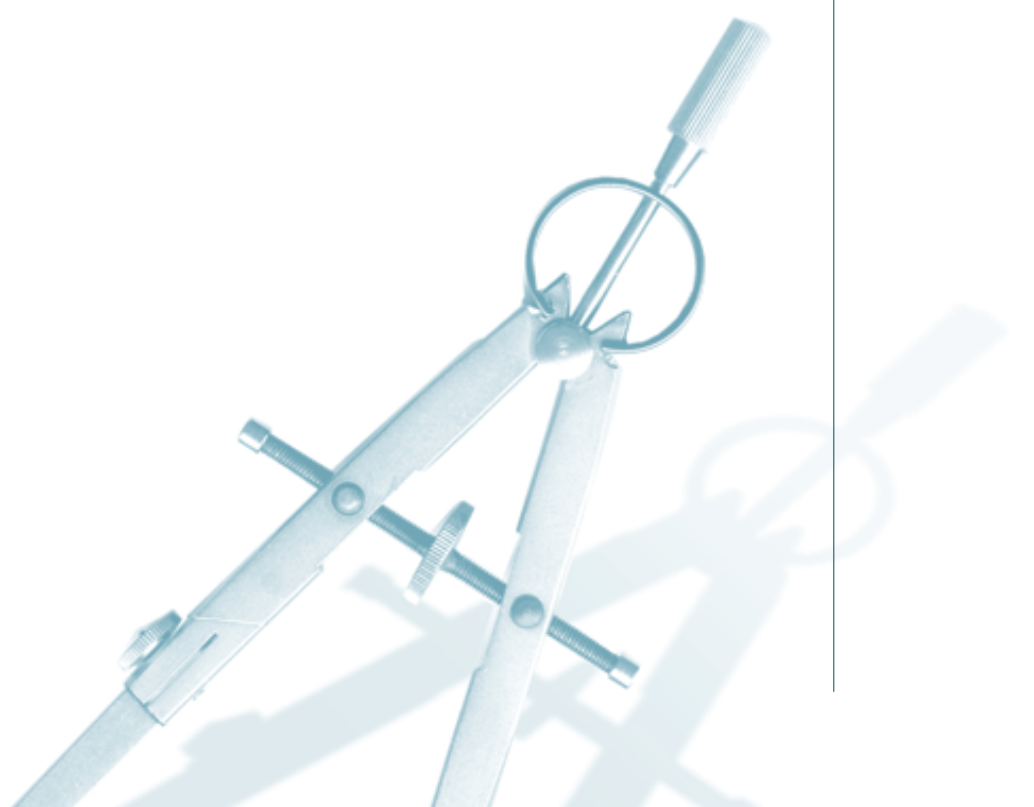
**Employability Skills 2000+ Brochure**

A pamphlet that describes skills that future employees will need to be successful in the workplace. Published by the Conference Board of Canada and available at

[www.conferenceboard.ca](http://www.conferenceboard.ca)

# Notes

---



P A G E

23

EXPLORING INTERESTS AND ABILITIES  
SUPPORTING YOUR TEEN  
FITTING CAREER GOALS  
CAUTION, EXPLORING CAREER OPTIONS

Alberta. Alberta Advanced Education. Learner Services Branch.  
Planning for post-secondary studies : grade nine parent guide.

ISBN 0-7785-2627-5

1. Education, Higher - Alberta - Planning. 2. Educational Planning - Alberta.  
3. Education, Higher - Parent participation - Alberta. I. Title.  
LC91.2.A3.A333 2004 379.154

**For further information, contact:**

Alberta Advanced Education  
Learner Services Branch  
9th Floor, Sterling Place  
9940 - 106 Street  
Edmonton, Alberta T5K 2V1

Telephone: 780-427-9726

Fax: 780-422-4517

Various websites are listed in this document. These sites are listed as a service only.  
Individuals using the sites are responsible for evaluating the relevance and accuracy  
of the information.



Copyright © 2004, the Crown in Right of Alberta, as represented by the Minister of Advanced Education.  
Alberta Advanced Education, Learner Services Branch, Sterling Place, 9940 - 106 Street NW,  
Edmonton, Alberta, Canada, T5K 2V1.

Permission is given by the copyright owner to reproduce this document, or any part thereof, for educational  
purposes and on a nonprofit basis.



For more information  
on planning for post-  
secondary studies, visit  
[www.alis.gov.ab.ca](http://www.alis.gov.ab.ca)