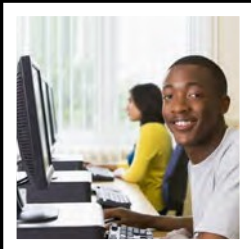

The CAP System™

Resource Guide



1

Career Planning



2

College Selection



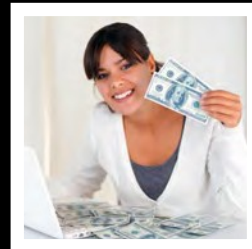
3

Calculate ROI



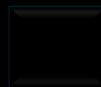
4

Slash Costs



5

Get Hired!



DON'T SPEND A DIME ON COLLEGE UNTIL...



As millions of students begin to make college decisions in this new post-COVID environment, many are doing so without a plan, unaware of the right questions to ask, and uninformed about the latest traps to avoid. In other words, they are playing the 'Game of College' without access to the latest *rules*.

The purpose of this educational process is to take you through a series of **58** essential questions – the 'rules' – needed to create your own personal College Action Plan (CAP). Not all will be relevant to your situation, but the more you answer, the greater your chances of ensuring that every dollar spent on higher education is invested wisely. You will learn specific strategies to save thousands on college, graduate quicker, be better prepared for the job market, and avoid costly mistakes that could affect your financial life for decades...*before* spending your first dime on college.

Here are the 5 Steps necessary to build an effective Action Plan:

- 1) **Career Planning**
 - 2) **College Selection**
 - 3) **Determine Your ROI**
 - 4) **Slash Costs Even More**
 - 5) **Get Hired: Be the Grad Every Employer Wants**
- Bonus: Scams & Traps to Avoid**



Review each Step of the Resource Guide after watching the related videos, then use this information to complete your own personal College Action Plan. **Note:** Web links frequently change, so check back often to view new or updated links.

The tools are easy to follow, and will highlight the critical questions every student needs to ask, traps to avoid, and techniques to prevent costly mistakes.

You'll also experience real-life examples of how others just like you achieved these goals, or lost thousands due to indecision and lack of planning. To begin, click on the 'Get Started' icon at the top of your Dashboard.

Step I: Career Planning

The first step in any College Plan is to determine why you are going to college, and what you want to do when you graduate. It's estimated that over **50%** of students enter college with an undeclared major. Not only does this cause stress and anxiety, but when total costs can average **\$20,000 to \$70,000 (and more) per year**, college is no longer the place to 'figure out' what you want to do with your life. College is just too expensive and can leave both students, and those who support them, saddled with thousands in unnecessary student loan debt ... or depleted retirement funds.

College should be a path to your ultimate destination - **a great job offer** - but unfortunately, the Federal Reserve reports that unemployment for grads over the past 5 years is the highest since 1990. It's critical to know where you are headed before taking that first step toward college ... and ensure you are training for jobs that will be needed in the future. Here are some simple strategies that can help you determine the right direction.

- **What's your career path?** – So what's the best way to determine the right career for you? The first step is to focus on your ultimate goal. In other words, what do you want to do with your education? Become a teacher, an engineer, or maybe even a doctor? [O*Net's Interest Profiler](#) can help you explore your interests and how they relate to the world of work. Go to the Department of Education's [O*Net Online](#) site or [JobSearch](#) to explore career options, future job prospects, salaries, and more. You may also want to review some of the helpful resources in Step 5. You may not have a totally clear direction at this point, but this process will highlight some options and alternatives to consider.

- **Can a Mentorship program help you decide?** – It's great ways to learn more about a field before actually committing years of study and thousands of dollars toward a specific career. See [Mentoring.org](#), or [NACE](#).

Example: Kim completely changed her long-term career goals by using this strategy. Planning to obtain a business degree, she interned in the business office of a pharmaceutical firm, but found research so fascinating, she switched to a science major instead. Companies like Amazon and Microsoft are even offering alternatives to college with their on-the-job *skills* training for high school students. You'll learn more about these and other programs later in Step 4.



- **Would a field that qualifies under 'Debt forgiveness' be a good choice?** – Another strategy students use to cut college costs is to identify career fields that are interesting, but that also have a high potential for student loan debt forgiveness. The government estimates **25%** of workers qualify for some type of student loan debt forgiveness, but many fail to explore their options. See [StudentAid.ed.gov: Forgiveness](#) and the new this [PSLF New Tool](#).

- **Will you research the job market?** – NBC News reports that too many students today are training for jobs that no longer exist. Researching the job market helps evaluate the likelihood of obtaining employment upon graduation. The last thing anyone wants to do is spend four years (or more) obtaining a degree only to find companies in their field aren't hiring.
- **Is STEM right for you?** – Students in the [STEM](#) fields (*Science, Technology, Engineering, & Math*), are generally in high demand, but there are many other successful degree programs as well. Be sure to watch for new grants on the STEM site. See [this site](#) for a detailed list of jobs in the STEM fields.
- Go to [Monster.com](#) or [PayScale.com](#) to explore the jobs employers are looking to fill. Doing this now –and throughout your academic life – will ensure there are no unexpected surprises after graduation.
- **Is location important?** – Another critical job-related question is whether there will be jobs in the area where you want to live. If not, are you willing to relocate? Go to this helpful [site](#) to see current jobs by location. We'll cover this topic more in Step 5.

Example: Todd planned to use his design and computer skills to become an architect, but found there was a two-year waiting list for experienced architects in his Midwest hometown. He switched to computer animation and was immediately hired upon graduation.

- **What will the job pay?** – No one wants to graduate then struggle to repay student loans, so a key question is whether your career choice will pay enough to cover living expenses, as well as student loan payments. See [PayScale: Salary](#), [GlassDoor: Salaries](#), or this [Job Seeker Salary Calculator](#) to begin exploring salaries for you determining your ROI: *Return on Investment* in Step 3.



- **Is a degree really important?** – Higher education isn't the only option for many high school grads. There are numerous [career fields](#) that do not require a four-year degree. Rather than incurring tens of thousands in student loan debt, it may make sense to explore these options. Look for exciting new alternatives to the traditional 4-year college in Step 4.
- **What are the job requirements?** – Once you identify that a degree is essential, it's time to be more specific in defining the requirements many employers are looking for in their candidates. Too many students ignore this step, which is just one of the reasons so many new grads fail to receive a job offer right out of school.
- **What's the average cost of your degree?** – [Yahoo!Finance](#) highlights a revolutionary new report that compares the cost and debt levels associated with specific degree programs. You'll find that some degree programs just aren't worth the money or the debt you might incur.

- **What will employers look for in future grads?**

- **Major:** What major and degree programs will they expect new hires to have? Note: Here are majors that may [pay off the least](#).
 - **Minor:** Is there a minor that would help you stand out from other applicants?
 - **Soft & Hard Skills:** Which skills are important to employers? See: [Skills employers want to see](#)
 - **GPA:** Will your *grade point average* be a deciding factor? Assume it is and obtain the best GPA you can throughout your academic life.
 - **School:** Does the school really matter? For many career fields, going to an elite school isn't critical, so why pay tens of thousands more for a degree from those schools?
 - **Other:** Are there any other academic or personal requirements that may be important?
- **How you can match your major to a school?** – And finally, after researching your career field and determining the academic qualifications employers are looking for, it is time to match your major to the right school. If the school doesn't place an emphasis on that degree program, or it is new to the school, it may be harder to schedule the classes needed, which means it could take longer to graduate...and add tens of thousands in tuition and fees, room and board, and other college costs. See [Best Colleges & Career Planning Curriculum](#).

Answering these career questions *now* can cut college costs by thousands, and help determine the best path as you begin building a plan for your academic career. The job market is rapidly changing post-COVID, so come back often to learn new career fields and job opportunities for the future.

The Next Step: Now it's time answer key questions as you begin to build your personal College Action Plan. You can always go back and revise it at any time. Once completed, move on to the 'Step 2' video.

