

What's in Your Future?

Have your free CFNC.org account yet?

You will need an account for most of the monthly activities. It's fast and easy—just follow the instructions at CFNC.org.

CFNC Username: _____

CFNC Password Hint: _____

It's best not to write your actual password here, just a hint to remind you.

Junior Progress Check

Congratulations! You're halfway through high school! If you were on a road trip to California, you'd be somewhere around Kansas by now. If you were on your way to becoming a millionaire, you'd already have \$500,000.

This halfway point is a great time to take stock of where you are and make sure you are still on track for where you are headed.

Think About It

If you currently have a 2.5 GPA and want to raise it to a 3.0 by graduation, you can do so by earning a 3.5 GPA for each of the next two years.

When I graduate from high school, I want to: _____

What are three or four key things that you need to be doing in the next two years to make this a reality?

What about your grades? My current GPA is: _____

Use the following chart to make sure you're on track to complete the courses you need for graduation. Also, be sure to enter your completed courses from 10th grade in your planner at CFNC.org. After it is updated, click on the feature that lets you see how your plan compares to the admissions requirements for all the colleges you've saved in your planner. As you complete the chart below, please note that some high schools have additional graduation requirements.

Future-Ready Core Graduation Requirements

(for students who entered 9th grade in fall 2012 and later)

	Required Credits	Credits Completed	Credits Remaining
English	4 credits		
Mathematics	4 credits		
Science	3 credits		
Social Studies	4 credits		
Health and Physical Education	1 credit		
Electives	6 credits		
Total	22 credits		

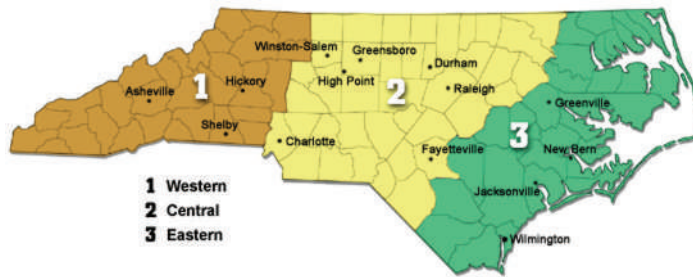
More details at ncpublicschools.org/curriculum/graduation/

Finding a College That Fits

Take a quick quiz about what you want in a college:

Type of college: Public Private No preference

Circle the region of NC where you'd like to go to college, or write the name of the state(s) you're considering _____.



Enrollment smaller than: 1,000 2,000 5,000 10,000 20,000 30,000

Setting: Rural Small town Suburban Urban

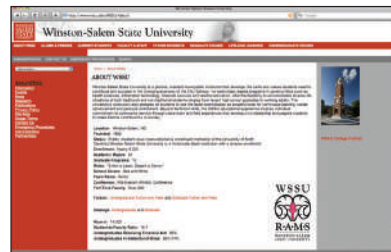
On-campus housing: Yes No No preference

Major(s) offered: _____

What colleges do you already know of that meet your selected criteria?

Now go to CFNC.org/11-12 to see which NC colleges might be a good fit for you.

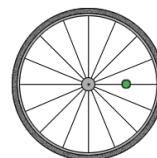
Are you on track to get into the colleges you found? If not, make sure you talk with your school counselor about what to do to get on track. Using the information you recorded above, write down the colleges that you might apply to given your research in this activity.



College Entrance Tests

Try your hand at these sample college entrance test questions (answers at bottom of next page):

1. The weary traveler found the _____ of the supposedly xenophobic community to be _____.
A. enthusiastic welcome ... an unexpected pleasure D. social structure ... an archaic curiosity
B. rigid mindset ... claustrophobic E. political opinions ... informed
C. annual festivals ... entertaining
2. Whether or not patients receive any _____ benefits as a result of the new treatment is a matter of _____.
A. enduring ... prognosis C. lasting ... conjecture E. significant ... arbitration
B. concrete ... indecision D. real ... certainty
3. The small green reflector is attached halfway between the center and the outer edge of a bicycle wheel. When the wheel spins freely, a point on the outer edge rotates through 720° every second. How many degrees does the reflector rotate in two seconds?
A. 360 B. 540 C. 720 D. 1080 E. 1440
4. If apples cost 50 cents for three, and oranges cost 70 cents for two, how much does it cost to buy six apples and six oranges?
A. \$2.40 B. \$2.70 C. \$3.10 D. \$3.40 E. \$3.60



If you are going to college after high school, chances are you will have to take some sort of test prior to enrolling. There are basically two types of tests: college entrance and placement. College entrance tests include the SAT[®] and ACT[®] and are standardized tests used to predict your ability to perform in college-level classes. In contrast, placement tests are used to place you in appropriate courses.

SAT[®]: This test measures critical-thinking skills that are considered to be vital to college academic success. The test is offered seven times a year in October, November, December, January, March, May, and June. The test is divided into three sections: critical reading, writing, and mathematics. You can score between 200 and 800 points on each section. Many students take the SAT[®] as a junior and again during their senior year. The PSAT[®] is a good preparation for the SAT[®], and you must take the PSAT[®] as a junior in order to compete in the National Merit Scholarship Program.

ACT[®]: This test measures skills in English, math, reading, and science reasoning. This test measures how well you understood your high school course work and assesses your ability to perform in college. There is an optional writing test that the 16 UNC campuses require. In North Carolina, the ACT[®] is offered six times a year in September, October, December, February, April, and June. All 11th grade public high school students in NC can take the ACT[®] for free each spring at their school. The scale for scores is 1–36. You will receive scores on each individual section as well as a composite score. Many students take the ACT[®] as a junior and again during their senior year.

September 11th Grade

Placement Tests: NC community colleges will first check your transcript for an unweighted GPA of at least 2.6 along with appropriate Future-Ready Core courses in English and math. If your GPA is below 2.6 or you have not taken appropriate courses, the college will consider your ACT® or SAT® scores.

If neither your GPA nor your test scores meets benchmarks, then you'll need to take a diagnostic placement test so your advisor can enroll you in appropriate courses.

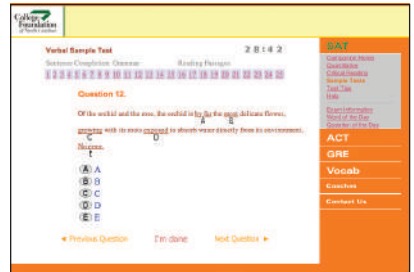
Prepare with Free College Test Prep at CFNC.org

CFNC.org offers comprehensive test prep for the SAT® and ACT®. College Test Prep features:

- Easy-to-use tutorials
- Interactive practice sessions
- Vocabulary builder
- Sample tests
- Progress tracking—start and stop at any time

For more details download "College Entrance Tests" at CFNC.org/PS.

Go to CFNC.org to find out which tests are required for the colleges you find interesting.



College

Test Required

Your Learning Style

You are unique in so many different ways. One area you might not have thought about before is the way you learn. Take this quick sample of CFNC's Learning Style Inventory to find out more.

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
I study best when it is quiet.					
I like studying with lots of light.					
I like to be told what to do when my teacher gives me an assignment.					
I think best when I feel warm.					
I study best at a table or desk.					
When I study I like to sit on a soft chair or couch.					
I like to study with one or two friends.					
I am able to study best in the morning.					
I study best when the lights are not too bright.					
When I really have a lot of studying to do, I like to work alone.					
I do not like to eat, drink, or chew on anything while studying.					
I remember things better when I read, rather than when someone tells me them.					

Now take a few minutes to compare your answers to what happens in your everyday life.

Are there any adjustments you should consider? _____

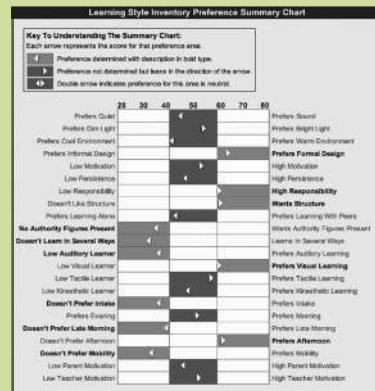
What is the environment like where you typically study? _____

What time of day do you usually do your homework? _____

How do you typically prepare for a test? _____

Learning Style Inventory at CFNC.org

Research shows that people prefer to learn differently from one another. Once you identify your preferences, you can be more productive and learn more easily and successfully. Ask your school counselor how you can take the full version of the Learning Style Inventory at CFNC.org/11-12. You will get detailed information in 22 areas with tips based on your preferences.



Now that you have taken the time to reflect on your learning style and have taken the Learning Style Inventory at CFNC.org/11-12, write down the results that seem to be most like you (for example, "Prefers Quiet" or "High Motivation").

Any new ideas about changes you should make? _____

Managing Your Money

Where did it all go?! Have you ever asked yourself this when you're running low on money? It's easy to lose track of where all of your money goes if you're not planning and paying attention. Use the shaded spaces below to record your expected income for the next month and to plan how you want to use your money.

Expected Income

Source	Amount

Total Income _____ (A)

Expected Expenses

Category*	Amount Planned	Actual Amount

* Sample categories: clothing, food, gasoline, car insurance

Total Expenses _____ (B)

Use the space below to record all your actual expenses during the month as they occur. At the end of the month, categorize them and put them in "Actual Amount" above to see exactly where your money went.

Expense	Amount	Expense	Amount	Expense	Amount

At the end of the month, subtract the Actual Amount Spent (B) from your Total Income (A): _____.
How did you do?

Did You Know?

People tend to spend less when they use cash rather than a card. Some financial advisors suggest using an envelope system: when you get paid, put cash in envelopes labeled by category (e.g., food, gasoline).

Smart Money Management Tips

Think before you spend. Ever see a great pair of running shoes in a store window and feel compelled to buy them? Sometimes a store will even offer a credit card deal to try and get you to buy. Our advice? Sleep on it. Generally, if you take some time to think about a purchase, you might see more clearly what the best decision is later.

Spend wisely. So, your friends are all going out to eat and you want to go, but really don't have the money for a meal in a restaurant. What should you do? Well, why not eat at home and go out with your friends afterwards, and order a soft drink and an appetizer or dessert? You will still get to hang out with your friends, but won't end up spending a lot of money.

Save for the future. It's always a good idea to try and save money even if it is just \$10 a week. If you are planning to go to college, you will need money for lots of different expenses. Let your family members know you are trying to save money for college; some family members might want to contribute to your college savings account on birthdays and holidays if they know what you are trying to do.



Go to CFNC.org/11-12 to listen to podcasts of college students offering tips on managing money.

Download fact sheets from CFNC.org/11-12 on topics such as:

- Your Spending Decisions
- Credit and Debit
- Identity Theft
- Banking
- How to Repay Education Loans



Visit CFNC.org to learn more about budgeting by taking a short course called Financial Literacy 101. Complete a survey and sit back and enjoy some great tips on managing money! Go to CFNC.org/11-12 to get started.

Finding Scholarships

Wondering how you and your family will pay for college? There are lots of different sources of money for college. Scholarships and grants are especially attractive because they typically don't have to be paid back. There are five main sources you should explore:

Local Organizations

Clubs (such as Kiwanis or Ruritan) and churches or synagogues often give scholarships for local students. Sure, some of the amounts might seem small, but if you spend two hours on an application that earns you \$500, you just made \$250 per hour! Your school counselor is an ideal resource to help you find these local scholarships.

Employers

An employer of your parent or even your own employer might have a scholarship program. Check with the human resources office at the company for more information.

State and Federal Government

North Carolina and the federal government have some of the largest scholarship and grant programs. The federal Pell Grant can provide over \$4,000 per year for eligible students with financial need. You will need to complete the FAFSA (Free Application for Federal Student Aid) in your senior year to see if you qualify. CFNC.org is the best place to search for state scholarships and grants.

Colleges and Universities

Colleges award scholarships based on any number of factors that could include your grades, achievements, program of study, county of residence, or special abilities in areas such as music or athletics. The best place to find these programs is through the financial aid office of colleges where you've applied.

Foundations and Corporations

Online search engines such as fastweb.com feature numerous nonprofit foundations and large corporations that offer scholarships. Keep in mind, however, that oftentimes these national programs have a huge number of applicants for a small number of scholarships.



December 11th Grade

Take some time to do some research on scholarships and grants. Begin by going to CFNC.org and doing a scholarship search using the different tools there.

Write down all of the scholarships you think you might apply for and include the name and address, the value of the scholarship/grant, criteria for being awarded the money, and any deadlines. Use the grid below to record your findings.

Scholarship Name	Contact Name/Address	Value	Criteria	Deadline

Ways to Pay for College

Scholarships and Grants

Sometimes known as “gift-aid,” this is money that does not need to be repaid.

Work-Study

Earn money while in college by working part-time on campus or in the community.

Education Loans

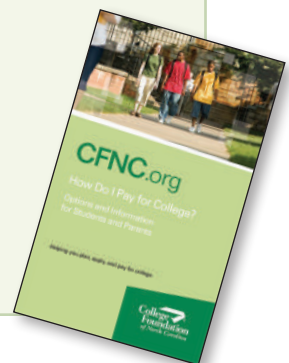
Low-interest loans are available for students or parents and must be repaid.

Installment Plans

Colleges may offer monthly tuition payment plans.

Family

Students and parents can plan ahead and save to pay their share.



Get the details! “Tips on Paying for College” fills you in on all these options—great for parents too! Go to CFNC.org/PS.

Your Personality

Ever wonder why some people always seem to be early while others are consistently late? How about people's differences in the number of friends in their social circle? Some people like to have a lot of friends, while others prefer a small group of close-knit friends. In terms of decision-making, some people ask others questions to figure out what they want to do, and others seem to be able to work it out more analytically in their mind. Take a few minutes to think about your own personality as you answer the questions below.

Based on the following information, circle one letter in each of the four groups:

Group One: Are you an E or an I?

E	Gets energy from being around other people. Would be really bored studying alone in the library. Sometimes speaks without thinking.
I	Gets energy from being alone with one's own thoughts. Would study best in a quiet setting like a library. Sometimes doesn't say what he or she is thinking.

Group Two: Are you an S or an N?

S	Takes in information through the five senses (taste, touch, smell, sight, and sound). Wants to clearly understand what is expected of him or her on an assignment or work task. Follows a recipe when cooking.
N	Takes in information through a sixth sense or gut feeling (intuition). Wants to make up his or her own way of doing an assignment or work task. Likes to spice up a recipe or make his or her own original dish when cooking.

Group Three: Are you a T or an F?

T	Makes decisions by systematically analyzing the facts. Facts are either right or wrong, black or white.
F	Makes decisions by taking others' feelings into consideration. Decisions are made from the heart, not the head.

Group Four: Are you a P or a J?

P

It is more important to explore all the possibilities than to be hasty about making a decision. My room may look messy, but I know where everything is—most of the time. Three o'clock in the afternoon really means anywhere between 3 p.m. and 3:15 p.m.

J

It is more important to narrow down the possibilities and make a decision as soon as possible. My room is neat, clean, and organized, and I know where everything is. In fact, my clothes and shoes are organized by type. Three o'clock in the afternoon really means anywhere between 2:45 p.m. and 3 p.m.

Look at the letters you circled above and record your four-letter personality code: _____

*Go to CFNC.org/11-12 to take the personality inventory *Do What You Are*. You will get a four-letter code when you take the inventory.*

My four-letter personality code from *Do What You Are*: _____

Does it match what you chose for yourself above? What letters are the same or different? Knowing more about your personality can greatly assist you in exploring careers. Take some time to review the potential careers that are listed on your *Do What You Are* report.

How would these personality preferences impact you at work? Think specifically about the strengths and challenges of your type.

Extraversion Strengths/Challenges _____

Introversion Strengths/Challenges _____

Sensing Strengths/Challenges _____

Intuitive Strengths/Challenges _____

Thinking Strengths/Challenges _____

Feeling Strengths/Challenges _____

Perceiving Strengths/Challenges _____

Judging Strengths/Challenges _____

Your Work Values

What does your ideal job look like? Would you prefer to work alone or to develop relationships? How important is it to be recognized for your achievements or supported by your boss and coworkers? Each of us has different work values—our beliefs, feelings, and attitudes about the work we do. Work values are an important consideration in choosing a career. Let's see what your work values look like.

Directions: For each statement, rate the level of importance in your career by circling the appropriate number. Here's the hard part: you can only give five items a number 4 (most important).

1 = Least Important	2 = Somewhat Important	3 = Important	4 = Most Important	
I make use of my abilities.	1	2	3	4 A
I would be treated fairly by the company.	1	2	3	4 S
I could be busy all the time.	1	2	3	4 WC
The work could give me a feeling of accomplishment.	1	2	3	4 A
My co-workers would be easy to get along with.	1	2	3	4 RL
I could try out my own ideas.	1	2	3	4 I
The job would provide for steady employment.	1	2	3	4 WC
I could do something different every day.	1	2	3	4 WC
The job would provide an opportunity for advancement.	1	2	3	4 RC
I could do things for other people.	1	2	3	4 RL
I could work alone.	1	2	3	4 I
I could plan my work with little supervision.	1	2	3	4 I
My pay would compare well with that of other workers.	1	2	3	4 A
I have supervisors who would back their workers with management.	1	2	3	4 S
I could give directions and instructions to others.	1	2	3	4 RC
I would never feel pressured to do things that go against my sense of right and wrong.	1	2	3	4 RL
I could receive recognition for the work that I do.	1	2	3	4 RC
I could make decisions on my own.	1	2	3	4 I
I have supervisors who train their workers.	1	2	3	4 S
The job would have good working conditions.	1	2	3	4 WC

Now look at the letter codes to the right of each statement. Add up the total points for each letter code. For instance, if for the three statements with an “A” you circled a 4, a 2, and a 3, your total for “A” would be 9.

RC _____	Recognition	S _____	Support
WC _____	Working Conditions	RL _____	Relationships
A _____	Achievement	I _____	Independence

Based on this quick look at your personal work values, which are most important to you? Would you agree or disagree? Why? _____

Think about how this relates to last month’s exercise on your personality type (Do What You Are). For example, extraverts may not want to work in a library, but if they do, they might volunteer for story time to interact with children or engage in public speaking to gain energy from other people.

Hopefully this brief look at your work values will lead you to take the actual Work Values Sorter on CFNC.org.

You will see a ranking of your values and be able to learn the definitions of these terms, such as “Support” and “Working Conditions.” It’s a fun way to learn more about what’s important to you and find careers that match.

You will find a link to Work Values Sorter at CFNC.org/11-12.



Who Would You Admit?

In just a minute you're going to be asked to make some difficult choices. Before you begin, it's helpful to know that college admission policies range from being "open door" to "highly selective." An open door college typically requires an application, official high school transcript, and placement tests, but they do not turn away students based on, for instance, a low GPA.

At a highly selective institution, student applications are screened on a variety of factors, which might include GPA, class rank, leadership potential, test scores, rigorous high school courses, extracurricular activities, talents and interests a student could bring to the campus, and perhaps an essay or portfolio that gives insight into the student as an individual. Many colleges are looking for students who are a good "fit"—students who are likely to succeed at their institutions and graduate.

Pretend that you work in the admissions office of a moderately selective institution. Data you've collected show that students with a high school GPA below 2.8 don't have a high success rate at your college (they have a 25% graduation rate). Due to the shortage of teachers in North Carolina and your strong education program, your college is really interested in recruiting education majors. Two other quick variables: your college orchestra hall has been greatly expanded and there's a big push for developing community service programs for students.

Look below at the brief student profiles. Which two students would you admit?

	Kim Holbrook	Juan May	Terry Thurber
High School GPA	2.7	3.3	3.1
SAT®	1630	1600	1490
Intended Major	Elementary Education	Nursing	Graphic Design
High School Activities	Track Spanish Club (President) Youth Group (President) Youth Orchestra (Violin)	National Honor Society Key Club	Soccer Key Club (Treasurer) Soup Kitchen (Volunteer)
Essay Quality	Above average	Above average	Average
Hobbies	Reading, photography	Music	Reading, teaching kids

Note: The average SAT® score in the United States for 2013 was 1498.

March 11th Grade

Write the names of the two students you chose to admit and briefly explain the reasons you chose them.

Name: _____ Name: _____

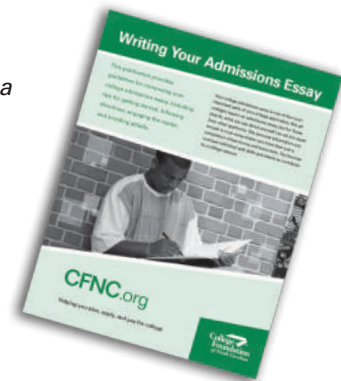
Write the name of the person you did not admit and explain your choice.

Name: _____

What additional information would you like to have known about any of these three candidates? How would that have helped you or even changed your decision? _____

Go to CFNC.org/11-12 and you will see a list of all the colleges in North Carolina. Pick one or two colleges and note the information provided in the Admissions section. Go over the variables reported and see if you are on track for admission. Make note of any areas you need to work on: _____

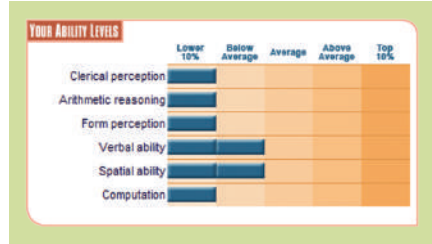
Some colleges require a personal statement or essay. This is a great opportunity to tell more about yourself than transcripts and test scores can convey. Go to CFNC.org/PS to download your free copy of "Writing Your Admissions Essay."



Your Abilities

Think for a minute about what comes more easily to you than to others. Maybe it's being able to visualize how an engine should be assembled, or maybe it's the ability to quickly proofread documents with great accuracy. In the January and February activities, you learned that your personality and work values have an impact on career choice. As you might imagine, abilities play an important role too.

CFNC.org features Ability Profiler, a tool that allows you to look at your ability levels in six different areas. You will be able to see how your abilities compare to average worker ability levels. It will also show you career profiles where your abilities have been matched against aptitudes considered important for success in those careers. Some parts of the profiler are timed, which can be a fun challenge.



Below are a few sample questions from the Ability Profiler. Try them and see how you do by comparing your responses to the answers printed at the bottom of the next page.

1. Harry spends $\frac{1}{3}$ of his monthly income on rent. He earns \$1,560 per month. How much does he pay for rent?

- A. \$460 B. \$490 C. \$530 D. \$560 E. None of these

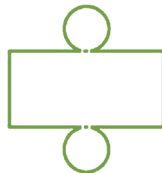
2. A doctor sees each of her patients for 15 minutes. How many patients can she see in 4 hours?

- A. 17 B. 19 C. 20 D. 30 E. None of these

3. Pick the two words that are **either most nearly the same in meaning or most nearly the opposite in meaning** (place a checkmark in the appropriate blank):

- A. Witty ___ A-B ___ B-C
 B. Sad ___ A-C ___ B-D
 C. Tired ___ A-D ___ C-D
 D. Happy

4. Which one of these four three-dimensional objects can be made by rolling or folding the flat shape below?



___ A



___ B

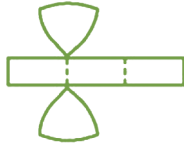


___ C



___ D

5. Which one of these four three-dimensional objects can be made by rolling or folding the flat shape below?



___ A

___ B

___ C

___ D

6. Which of these four objects is identical to the object on the left?



___ A

___ B

___ C

___ D

7. Indicate whether the names are the same (S) or different (D).

Anawuye Inc.

Anawuuye Inc.

___ S ___ D

Sungold Stencils

Sungold Stencils

___ S ___ D

Western Steel Wagon

Western Steel Wagon

___ S ___ D

Culp Div.

Culp Dir.

___ S ___ D

Carlos' Catering

Carols' Catering

___ S ___ D

Check your answers and correct any that you missed. Which one was the easiest? _____

Which one was the most challenging? _____

Now it's time to take the Ability Profiler at CFNC.org. Make sure you allow 60-90 minutes to complete the profile. Keep in mind that your scores can improve with experience and training. Find a link to the Ability Profiler at CFNC.org/11-12.

Write down your ability levels from the Ability Profiler.

Vocabulary _____ Name comparison _____

Arithmetic reasoning _____ Object matching _____

Three-dimensional space _____ Computation _____

Did you find any new careers that you should consider? _____

Preparing for College Applications

In just a month, you will become a rising senior! You learned in March about the college application process and reviewed some mock applications to determine who you would admit if you were a college admissions officer. Now it's time to update your portfolio at CFNC.org so that you will have a head start for your senior year.

An updated portfolio is important for college applications so you'll be able to easily access information about your honors, awards, and activities. It will also help as you apply for other opportunities such as scholarships or jobs.



End of Junior Year

- Update your "My CFNC" profile at CFNC.org with courses, grades, honors, work experience, test scores, etc.
- Make sure you are registered for senior courses that will enable you to
 - 1) meet high school graduation requirements and
 - 2) meet college entrance requirements.

Fall of Senior Year

- Take SAT® or ACT® again, if desired.
- Apply to college(s).
- Begin applying for scholarships.



Practice with a College Application

Ever wonder what will be on your college applications? You can see the questions you will need to answer for a specific NC college without submitting an application. Simply go to the Apply tab at CFNC.org and look for “Complete a Practice Application.” You will be able to see what it’s like to complete an online application for college. Note that some colleges have only three or four pages of information in their online application while others have more than 10 pages.

You may also want to open a real college application on CFNC.org without submitting it. Make note of the questions you don’t know how to answer; talk to your counselor and parent/guardian as needed.

Check with your school counselor to see if your transcript can be sent electronically to the college or university where you are applying. If you qualify to send your transcript online, record your NC Student Number here: _____

