Despite a dismal job market for recent college graduates, a record number of Americans are completing bachelor’s degrees. According to research by the Pew Research Center, a third of Americans between 25 and 29 have college degrees, and the lure of better lifetime opportunity is attracting more students to college from virtually every demographic group.

Yet, with the high underemployment rate among recent college graduates, there is increasing second-guessing. Some students are asking whether they are taking on too many student loans, given the prospects of employment ahead.

“College degrees on average do lead to higher lifetime pay than high school degrees, and about 60 percent of jobs in the U.S. now require college degrees, he noted. But students, thinking about jobs and earnings after college, need to think beyond simply earning a bachelor’s degree.”

Tips for success. Once you have a part-time job, consider these strategies for making it work:

* Talk about your schedule with your family. Balancing school and work is easier with their support.
* Start slowly, if possible; don’t commit to working a lot of hours immediately.
* Avoid time conflicts by planning your class and work schedules as far ahead as possible.
* Use your time efficiently. Use slow periods to do school work.

(Continued on page 4)
**December - College Planning Tips**

**Sophomores:**
*Education after high school doesn’t necessarily mean a four-year degree. There are certificate programs, two-year degrees and programs that go beyond four years.
*College can be affordable. Try not to be put off by “sticker shock” and don’t drop colleges from your search because of the price. With financial aid, most colleges can make sure the “sticker price” is not your out-of-pocket cost.
*Talk with your school counselor about college admission requirements so that you're staying on the right track with your class schedule.

*From: Iowa College Access Network*

**Seniors:**
*Attend a Financial Aid Night. Check with your high school counseling office for date, time and location.
*Finish your college admission applications you haven’t already completed.
*Save your year-end payroll stubs. (This goes for your parents, too.) You may need them for estimating information on the FAFSA. Also, schedule an appointment to have your taxes prepared early.
*If you plan to file the FAFSA online, request a PIN at www.pin.ed.gov. The student and one parent will each need a PIN.

*From: Iowa College Access Network*

**Parents:**
*Review the information you and your student gather on colleges and discuss the options. Work toward attainable goals and workable solutions. Before you know it, your child will be heading to college, and you will have played an important role.
*Save your year-end payroll stubs. (This goes for your student, too.) You may need them for estimating information on the FAFSA. Also, schedule an appointment to have your taxes prepared early.
*If your student is a senior and you plan to file the FAFSA online, request a PIN at www.pin.ed.gov. The student and one parent will each need a PIN.

**College:**
*Stress vs. Depression: Warning Signs to watch*
Stress, pressure, strain, anxiety, worry, concern—these are all valid emotions that any college student might be feeling at this point in the semester. But sometimes our emotions overwhelm us. Every college student feels stressed out sometimes: tests, papers, extracurricular involvement and even your laundry piling up can make you feel in over your head. But what if this stress and anxiety starts to affect your ability to accomplish your everyday tasks?

Some warning signs that you may be more than just ‘stressed out’ are:
*Excessive procrastination.
*Disjointed thoughts
*Crying
*Excessive anxiety

So, what if you do notice these warning signs—where can you go for help? Visit the counseling center – it is usually free for students to talk to a counselor. Also, exercise has been proven to reduce stress, so check out the wellness program on campus.

*From: Iowa College Access Network*
Career: Actuaries

To be alive is to face risks. Some are avoidable. For example, if you want to avoid earthquakes, don’t move to California. But some risks are harder to control. People can get sick without warning or wind up in an auto accident. And some hardships are inevitable. Much as we hate to think about it, we all die.

Do you find these facts fascinating, if gruesome? If so, consider a career as an actuary. Actuaries make a profession of studying risk. Actuaries decide how likely it is that various events will happen. Using their knowledge of statistics, finance, and business, they help create insurance policies, pension plans, and other financial plans.

Did you know?

Actuaries are often called “number crunchers,” because they spend so much time making calculations and interpreting statistics.

Are you ready to.....?

* Take tough exams to break into the field

Did You Know...?

In 2010, 66% of all actuaries worked in insurance. Another 13% worked for consulting companies.

Outlook

Government economists expect jobs for actuaries to grow faster than the average for all occupations through 2020. The insurance industry will need more actuaries because of new health care laws and new property risks due to climate change. But the fastest job growth will be in consulting. That’s because many different types of companies are using consulting actuaries to manage their employee-benefit plans.

Compensation


* Make calculations and use statistics
* Make predictions
* Explain technical matters to others
* Help create new financial products
* Testify in court or before public agencies

It helps to be...

Someone who loves crunching numbers and enjoys using computers. You’ll also need good communication skills, especially if you choose to work as a consultant. Finally, be ready to keep up with changes in areas such as health and business.

Make High School Count

Preparation is the key to any career. To become an actuary, you should:

* Take the most challenging math classes that your school offers.
* Sign up for economics, business, and accounting classes.
* Do your best in all your classes. Having a well-rounded education will increase your appeal to employers.
* Read the news to keep up with changes in society that affect the insurance industry.
* Visit the ‘Be an Actuary’ website, sponsored by the Society of Actuaries and the Casualty Actuarial Society, to learn more.

-2012 The College Board
College degrees still lead to higher pay (cont. from p. 1)

“You have to watch what you are taking,” he said.”

“ Majors differ dramatically, and in a competitive jobs environment – with college costs soaring – students can’t afford to be naïve about outcomes. Carnevale found that petroleum engineers average $120,000 in pay, while psychology majors make $29,000. Students who complete one year of technical training to be heating, ventilation and air condition technicians earn more on average than 25 percent of college graduates. Starting pay with the heating certificate might be $40,000 and climb to $60,000 or $70,000 later, Carnevale said.”

“Lindsay Pollak, author of ‘Getting From College to Career’, also suggests that when high school students are in the process of selecting colleges, they visit career centers on college campuses and ask for data on job s and pay graduates secured after graduation. Also scrutinize the assistance that alumni and career center employees provide to job seekers.

From – Gail MarksJarvis:
Omaha World-Herald 11/26/12

Balancing High School and Part-Time Work (cont. from page 1)

How your job can work for you. Angel Nicole, a high school senior, says that working at McDonald’s has helped her grow as a person. “Honestly, before I got this job, my attitude was bad. I thought I knew everything,” she says. “Learning…that there is always room to learn more has helped me mature.”

A job can also benefit you by teaching you about:

* Commitment
* Time management
* Responsibility
* Handling money

Working can help you explore career directions and reach your goals, too. Rhea, a college sophomore and aspiring pharmacist, found her career path when she started her job at a pharmacy while in high school. “I feel that it’s something I can do for the rest of my life and that’s a big deal.

-from: bigfuture.collegeboard.org

About Our Organization…

Who are we?

A life-enhancing college-prep program that provides opportunities for capable and motivated high school students to gain the academic and life skills necessary to enter and succeed in post-secondary education.

* 100% funded by a grant from the U.S. Department of Education

* Serving high school students from Iowa, Nebraska, Kansas, and Missouri since 1992