

## **IT'S YOUR FUTURE**

### ***A Guide to the World of Post-Secondary Education***

#### ***SECTION ONE Career Planning***

Congratulations! By reading this booklet, you are taking one of the wisest steps toward your future. You are taking a step toward planning.

There is a lot more to going to school than just packing your bags and saying goodbye. Before you decide which school or program you are going to attend, there is much planning involved. You must determine your goals based on your interests and the labour market trends. You must decide if you can afford the time and money it will take. Your family and your present situation are also important issues if you are to make wise choices.

Many people can help you with this decision making, such as family, teachers, guidance counsellors, employment officers, friends and employers.

Making wise choices and carrying through with your plans is crucial for a successful and satisfying career.

#### ***Setting a Goal***

"What do I want to do with my life?" How many times have you asked yourself this? Setting reasonable goals is one way to ensure happiness and success.

When planning for your career, consider:

- your interests - what do you enjoy doing?
- your skills - what are you good at? what are you capable of doing?
- your needs - what will make you happy?
- your family - how will your goal affect them?
- your income - can you afford this?

Once you have set your goal, you must make a plan for trying to achieve it. What education or training is necessary?

- Where can you get this?
- What options are available?

It is best to see a teacher, a school counsellor, an adult educator, or a career development officer to help you with your planning.

Make sure you have a back-up plan!

### *Finding Information*

There are many places to find information on various post secondary programs and there are many questions to ask.

Your first stop should be the guidance office, adult educator or career centre. Here you will find course calendars from many schools. These tell you all of the courses offered at the school and other information about the campus and programs. Some questions you should ask about each school are:

- What programs do they offer?
- What is the size of the school and location?
- What are the entrance requirements?
- What is the cost?
- What courses should I be taking now?
- Any special consideration for mature or native students, or students with disabilities?
- What are the rules and regulations on attendance, grades, residence, and smoking?
- What types of services are available?

You should talk to employers and employees in the field that you have chosen.

- What are the current and anticipated future demands in this field of work?
- What are they looking for in employees?
- What are the pros and cons of the job?

Finally, talk to friends or former students of the school.

- What is it really like to study there?
- Did they enjoy it?
- What made it a good or poor choice?
- What adjustments did they have to make?

### *Choosing a Program*

Once you have compared the different programs at different schools, you must decide which one is right for you. It is important that you get the instruction you need for the job you want.

- Do you need a degree, diploma, or certificate?
- How much time do you need for the program?
- How far away is the school from your friends and family?
- Do you meet the entrance requirements?
- When is the application deadline?
- What are the accommodations?
- Can I afford to pursue this?

Now that you have picked a program, you must get an application form. If these are not available at your school or local career centre, you will have to contact the college or university directly.

## **Applying**

### *School*

Applying to schools can be a difficult process. Different programs require different information about you so it is important to become fully familiar with the application procedure and requirements. Be sure to read the forms carefully and to get help if you need it. It is a good idea to apply to more than one school to increase your chances of getting in.

Remember to:

- do a rough draft first
- include all necessary information
- include appropriate fee (if necessary)
- apply before the deadline
- make sure your application is legible

There will be a different application for student housing. Fill one out now as spaces are limited.

### *Financial Assistance*

You are responsible for making your own financial arrangements for your post secondary education. If you do not have enough money there are many types of assistance available. These are intended as supplements allowing you to live a modest lifestyle. SFA won't cover everything so start saving now and budgeting your money.

Some of the support programs are:

- Student Financial Assistance (GNWT)
- Apprenticeship Training Programs
- Human Resource Development Centre
- Sponsorship by Companies, Businesses and Service Clubs
- Scholarships and Awards

Contact your guidance counsellor, adult educator, or career development officer to find out which ones you qualify for. You must apply before the application deadline or you risk not receiving support.

## **Wrapping up Loose Ends**

Now that you have made the decision to continue your education, you must make sure that you are ready to leave for school. Plan carefully what to take with you and what to leave behind.

Be sure to:

- design a budget
- pay off all debts and bills
- resolve personal issues
- make sure health insurance is up to date
- have proper identification
- change address/forward mail

Remember to pack:

- important papers (transcripts, applications)
- country food and other things that won't be available where you are going
- appropriate clothing
- sports equipment, camera, cd's
- personal belongings
- a positive attitude

(Note: Student Financial Assistance does not pay for a student's excess baggage. You may choose to mail any excess baggage parcel post as it is cheaper.)

### ***Checklist***

You should be able to check off all the following if you are properly prepared to go to school:

- set a career goal
- meet with a career counsellor
- make an educational plan
- compare institutions
- choose a program
- apply to schools
- apply for financial assistance
- make a budget
- make sure health insurance is up to date
- pay bills
- resolve personal issues

## **SECTION TWO**

### ***Making the Move***

Now that you have decided on a career goal and set an educational plan to achieve it, you must deal with all of the day to day stresses of moving, making a new home, and going to school. You will have to budget both your time and money carefully. It is important to begin saving money immediately so you can meet the costs of moving to attend school.

Remember. A student's life is not extravagant. Your financial resources will likely leave little room for luxuries. It is important to save as much money as possible before going away to school.

### ***Being Prepared***

It is important to be well prepared in order to make the transition to school life a smooth one. The first month will be the hardest, but there are a few steps you can take to avoid problems.

#### ***Arrive Early!!***

Make sure to allow yourself plenty of time to get settled before classes start. It is a good idea to be organized and moved in before you have the pressures of classes.

#### ***Take Enough Money!!***

During the first month you will pay out a lot of money. Your financial assistance may not have arrived but you will still be required to make payments for rent, utilities, tuition and textbooks. Make sure you have enough money to cover these expenses. You can expect to pay out anywhere from \$300-\$1500!!!

#### ***Make arrangements!!***

You will be arriving in a new city. If you plan in advance, you will avoid feeling lost or homesick. Make arrangements to get from the airport to where you are staying. If no one is picking you up, be prepared for a large cab fare. If you have not yet found a place to live, make temporary arrangements at the YM/YWCA, a hostel or a bed and breakfast while you look for a place. You will probably experience some culture shock - don't be frightened, be prepared.

### ***Finding a Place to Live***

There are many things to consider when finding a place to live but the most important are location and cost.

#### ***On Campus***

Most institutions have some sort of student residence or family housing. This is usually very economical and makes it easy to attend classes and be part of a social environment. Most students live in residence for their first year and then find a place on their own in following years. Spaces are limited so apply early! You may have to send a deposit to reserve your spot. If you do not get a place on campus, you will have to look elsewhere.

#### ***Off Campus***

Check the classified section of the local newspapers, campus student service office, or try asking around to see what is available.

Things to consider when finding a place are:

- is it close to school, services (laundry, groceries)
- what is the size and condition of the place
- what is the cost
- what does the rent include (utilities)
- can you afford it
- who is the landlord
- is it furnished
- is there enough space to share with one or more friends
- what is the length of the lease
- what are the local transportation services

Most landlords will require a damage or security deposit. This is usually equivalent to one month's rent and it is to make sure you don't damage the apartment or skip out without paying. Quite often a place close to campus is more expensive than a place further away. If you live far from campus you will need to pay daily transportation costs.

Make sure you understand the terms of the lease. Know your rights as a tenant. Get a copy of the *Landlord/Tenant Act* available at legal aid or student services on campus.

### **Getting Set Up**

The amount of work you have to do to get set up will vary depending on where you choose to live.

#### *Utilities*

You might have to arrange to have your utilities hooked up. Utilities include electricity, water, and heating. You can do this by phoning and making an appointment with the company. You will probably have to pay a security deposit for these as well.

#### *Bank Account*

If you have not already done so, open a bank account. If possible, you should open one in your home community and use an inter-branch banking card. You will need personal identification to open a bank account. It is a good idea to get a chequing account to make it easier to pay bills. It is your responsibility to make sure your rent and bills are paid on time, if not there might be a charge for being late or for bouncing a cheque (non-sufficient funds). Try to keep an accurate account balance at all times.

#### *Furniture*

Some apartments come furnished, others do not. Check flea markets, thrift stores and garage sales for used furniture, utensils, and pots and pans. The classified section in the newspaper will list all the flea markets and rummage sales. You can build shelves, desks and coffee tables out of bricks or milk crates and plywood. Use your imagination!

### *Mail*

If your house does not have mail service, you will have to get a post office box or use general delivery. Make sure friends and family know your address. Let the school know of any change of address. Make sure that GNWT Student Services knows your address.

### *Groceries*

If you live in residence you will most likely have a meal plan. Check to see what types of plans are available. If you don't eat breakfast then don't pay for it. Buy a kettle to keep in your room for making pastas, soups and coffee or tea.

If you live on your own you will have to put more effort into planning nutritional meals. It is much cheaper and healthier to make your own food rather than eating in restaurants or ordering in. Make sure you buy your groceries at a supermarket, not a corner store where they charge you for convenience. Never do your grocery shopping when you are hungry. Make good use of leftovers.

### *Transportation*

Cars are unrealistic on a student's budget. Even if you owned one before, they still cost a lot to run. You are constantly paying for gas, parking, maintenance, and insurance.

If you don't live close enough to walk to the campus, you must take the bus. Get a schedule and allow yourself enough time to get to school. Buy a bus pass. It is cheaper than paying each time.

Other options are to car pool or to ride a bike.

### *Roommates*

Roommates help to split the costs of rent, food and bills, and they also help to avoid loneliness and depression. When choosing roommates, look for similar interests, morals and personalities. Remember that your best friends don't always make the best roomies. Right away you should sit down with your roommates and decide how your household will be run. How will you divide the bill payments? How will you do the groceries and meals? Will there be a cleaning schedule? What about smoking and stereos? Will your home be a place to study or party?

### *Day Care*

If you are a parent going to school you will also have to focus on your children's care. First you will have to decide on what kind of care you need - full time, part time or after school; a day care, day home or private sitter.

Many schools have day care facilities on campus. Apply early to ensure there will be space. If not, you will want to find one close to your home or close to school making it easy to pick up and drop off in an already busy schedule.

Things to consider when choosing a care provider:

- qualifications of staff
- supervision
- program
- discipline

- health and safety
- cost and payment

You may qualify for user subsidy payments - pick up an application at your local Career Centre in the Territory or Province you are going to school in. There is much work and many signatures involved in applying for user subsidy, so start the process early and make sure to get help if you need it.

Make sure your care provider knows how to reach you at school in case of emergencies. You must have a list of sitters to contact in case your regular care provider is unable to take your kids for some reason.

#### *Medical/Dental*

Visit your doctor and dentist before you leave to make sure everything is OK. Also, make sure your health coverage is up to date. This is your responsibility.

Check on campus or the yellow pages for doctors and dentists near you. Often these services are available at reduced or no costs for students.

It is important that you look after your health by maintaining a balanced diet, getting proper nourishment and enough rest. Physical exercise is also important.

### **Going to School**

Every school will have its own policies, procedures, services and organizations. Be sure to arrive with plenty of time to settle in before your program begins. Find out what your institution has to offer and make the most of it.

#### *Registration*

Even though you have been accepted, there will be a separate registration process. Sometimes you can do this over the phone, but mostly you must do it in person. Do not miss the registration day otherwise you may not be able to register for the courses you want or there may be a late fee. Be sure to get your enrolment form signed for SFA.

#### *Orientation*

Most schools offer a student orientation or welcoming that shows you where classes are held and provides an explanation of the policies and services. It is a good idea to attend this to meet people, get acquainted, ask any questions and make a smooth transition to campus life. If possible, get your timetable and list of instructors beforehand and do a tour of the campus finding where your classes are and where your instructors' offices are. Get a copy of the student handbook for information on campus services, important dates, special events, and maps. Be sure to know and understand your obligations as a student.

#### *Classes*

Be aware of the program expectations concerning attendance, marks, participation, and extracurricular activities. Know when the last day to add or drop a course is. Go to all classes - good attendance helps make good marks. Be sure to get the notes and assignments when you are absent. Arrange in advance to share notes with a classmate.

### *Textbooks/Supplies*

Check with each instructor to know what supplies are required. New books can be quite expensive. Check to see if the program rents or loans them. If not, check school notice boards and book stores for second hand ones. Soft cover books are always less expensive than hard cover ones.

### *Services*

Along with recreation programs, day care, and health services, many campuses have a library, bookstore, cafeteria, and computer lab. Find out the hours of operation. Certain helpful seminars might also be offered on study skills, note taking, writing term papers, and exam preparation. These are usually offered for free or very low costs for students.

### **Studying**

When planning your time, carefully consider how many hours you will be spending in classes and how many hours you must set aside for homework. Be prepared to consider school like a full time job. Try to meet someone in every class so you will have someone to study with.

Some smart study tips are:

- make a schedule and stick to it
- have a quiet study area with extra paper, pens, books
- study during your best time of day
- tackle the worst subject first
- avoid interruptions and distractions
- inform your friends and family of your study time
- do your homework while your children do theirs
- plan special activities for kids while you do your work
- set weekly goals and re-evaluate at the end of each week
- Do It!!

### **The Extras**

There are many costs incurred in day to day life that can be avoided. Some things are considered luxuries and can be eliminated, especially on a student's budget. Remember as a student you will be scraping the corners occasionally, but you will make it if you avoid certain expensive traps.

#### *Telephone!!*

While it is a good idea to have a phone, be careful that your long distance bills don't eat you out of house and home. You may have your phone "strapped" so that you can only make local calls, yet people can reach you long distance. Try writing letters whenever you get that urge to pick up and dial.

#### *Cable!!*

As a student you won't have time to watch TV. Cable and a VCR are added extras only if you can afford them after paying all of your bills. Cable TV is not a necessity.

*Recreation/Entertainment!!*

You can't be expected to study all the time but make sure your extracurricular activities don't get in the way of your goal. There are many options for free and inexpensive activities such as sports, clubs, movies, and campus events. Not only will these help you to keep fit and active, but they will also help avoid loneliness and depression. Check your local recreation guide and campus papers for ideas.

*Emergencies!!*

It is important to keep in mind that life is unpredictable and certain events and costs may come up at any given time. If you plan your money carefully, limiting the luxuries and unnecessary things, you will be able to cover these emergencies as they arise.

*Time Management*

As a student, you will have to learn to manage your time effectively. You may have other responsibilities besides being a student. You might be married, or be a parent, or have a part time job. Try to plan your days so that you have time to go to school, study, do chores, spend time with your family, and even have some time to yourself.

Some time management hints are:

- list goals
- set priorities
- make "to do" lists
- use a daily planner
- plan to do homework with your kids
- set out a special family time every week
- have your family help with the housework
- stick with it

If you plan your time and your money carefully, you should be successful in limiting stress.

### **SECTION THREE**

#### **Surviving**

Making the move and going to school can be a frightening experience. You may encounter many changes and many dangers. As long as you keep your goal in sight and maintain a positive attitude you should be successful. If you run into trouble, there are many people and services that can help you.

Don't try to do everything on your own; ask for the help when you need it!

#### **Money Problems**

If you balance your bank book and your busy schedule, you will be fine. It is most important to remember that you will probably be changing your lifestyle to adapt to a student allowance. You will have to make certain sacrifices.

Make sure your tuition, rent and other bills are paid. Make sure to have enough money for food. Divide any extra money between entertainment, personal needs, and an emergency fund for the unexpected.

If you stick to your budget, you should not run into any problems.

If you do have problems:

- deal with them right away
- first cut out any extras/luxuries
- contact family
- seek financial counselling
- get a temporary job
- sell something
- food banks are available

#### **Loneliness and Depression**

There will be many changes and challenges in your new life. If you are a single student, you may experience loneliness, sudden freedom, homesickness, responsibility or climate changes. As a student with a family, you may experience limited family time, very limited income, culture shock, or a change of friends.

These combined with the workload of going to school can lead to a great deal of stress and possibly depression. It is important that you recognize when you are feeling stressed and that you do something about it right away.

Some common signs of stress are:

- nervous habits
- tension
- headaches
- fatigue
- irritability
- difficulty sleeping
- change in amount of food intake

- loss of friends
- constant feeling of uneasiness

By addressing your fears and problems you may avoid certain other dangers that may be very tempting like drugs and alcohol.

Don't wait for difficulties. Take action early.

### ***Other Dangers***

School life is not necessarily a sheltered one. There may be many situations and temptations that you will be faced with for the first time. You must be aware of these and know how to deal with them.

#### *Drugs and Alcohol*

These may be more readily available than you have seen before. Frequent use may lead to addiction, other health related problems, or fatal accidents. Avoid drugs and alcohol. Use common sense.

#### *Sex*

Know the person you are dating and know what your limits are. Do not put yourself in risky situations where you feel uneasy, scared or forced into sex. Always use a condom to avoid sexually transmitted diseases, unwanted pregnancy and AIDS.

#### *Sexual Harassment*

This is when someone uses physical or verbal actions that focus on your sex or sexual orientation and creates a hostile, intimidating or offensive environment. This may be done by another student, an instructor, a supervisor, or even a landlord. Seek assistance if you believe you are being sexually harassed. Sexual harassment is a criminal offence.

#### *Gambling*

Often this begins as a form of entertainment but it can quickly become as harmful and addictive as alcohol. Do not use gambling as a way of making quick money to pay off debts. You will lose more than you earn!

### ***Where to Find Help***

It is important not to let things build up until you can no longer handle them. Family and peer support is very important. Try to find a friend in your program so you can talk about your fears and concerns. Let your family know how you are feeling.

If things are too much, check on campus and also in the yellow pages for various services that may be available to you.

Some of these may be:

- campus student services
- friendship centres

- native student associations
- status of women centres
- counselling services
- health services
- big brothers/sisters
- parent support groups
- church groups
- alcoholics anonymous/alanon
- legal aid
- salvation army
- food banks
- gay and lesbian societies
- campus financial counsellor

### *The Big Step*

Can you succeed in this new venture? Certainly, you just have to want to succeed enough to make it happen.

- don't be afraid to ask questions
- keep your goals in mind at all times
- deal with any problems or issues as they arise
- balance your time and money wisely
- stay on top of your studies
- pack your positive attitude
- be prepared to work hard