



Career & College Readiness Basics

Information and Resources to support
Career and College Readiness



Contents

ASPIRE Career and College Readiness Basics	4
Financial Aid	4
Understanding Financial Aid Terms	4
Federal Student Aid	4
Financial Aid Applications: FAFSA, ORSAA, CSS Profile.....	4
Free Application for Federal Student Aid (FAFSA)	5
Oregon Student Aid Application (ORSAA).....	5
CSS Profile	5
Financial Aid Preparation	5
FAFSA.....	5
ORSAA.....	5
Oregon Student Aid	6
Apply for Local, Regional, State, and National Scholarships	6
Student Loans	6
Types of Student Loans	6
Other Financial Aid Tips.....	7
Frequently Asked Questions	7
Help Students Consider Postsecondary Options	9
Career Exploration	9
Student Assessment Resources.....	9
Career OneStop	9
Big Future Career Search.....	10
Career and College Readiness School-based Platforms	10
College Planning.....	10
Encourage Organization	10
Classes to Take to Prepare for College	10
Suggested Organizational Resources for Students	10
College Exploration and Narrowing College List.....	11
Suggested College Search Resources for Students.....	11
Admissions Websites and Requesting Information.....	11

Visit College/University and Talk with Admissions Advisors.....	11
Understanding the Admissions Application Process	12
When to Apply.....	12
Types of College Applications.....	12
Other Types of College Applications.....	12
Admissions Terms to Know.....	13
Admissions Eligibility and Considerations.....	13
Tips: Writing Essays for College Applications and Scholarships	13
Career Planning.....	14
Resumes/Cover Letters/Interviews.....	14
Trades/Apprenticeships.....	14
Military	15
Financial Literacy/Budgeting Resources	15

ASPIRE Career and College Readiness Basics

This resource is designed to support career and college readiness educators, ASPIRE site coordinators, and mentors by providing essential tools and information to help students prepare for life after high school. It serves as a foundational reference for navigating the key aspects of career and college planning. Within these resources, you'll find in-depth content on topics such as financial aid, postsecondary education options, career exploration, and effective advising strategies. Whether you're just getting started or have years of experience, this manual offers practical insights to help you empower students in making informed decisions about their futures.

Financial Aid

Understanding Financial Aid Terms

- **Cost of Attendance (COA):** The COA includes tuition, fees, and housing and food. It also has allowances for things like transportation, books, course materials, supplies, loan fees, and more. Schools may categorize these differently or refer to them as direct and indirect costs.
- **Student Aid Index (SAI):** An index number used to determine a student's eligibility for federal student financial aid.
- **Direct costs:** Tuition/fees and housing/food if living on campus. (Part of COA).
- **Indirect costs:** Costs that are variable based on student's individual expenses. Typically, books/supplies, transportation, personal expenses, etc. (Part of COA).
- **Grants:** Federal, state, and institutional grant aid offered based on eligibility and need.
- **Scholarships:** Gift aid offered by schools, local organizations, or state grant agencies (like OSAC) that you apply for and don't typically have to pay back. (Can be based on need or merit.)
- **Student Loans:** Borrowed money that you pay back, usually with added interest.
- **Work-study:** Money earned, typically at an hourly rate, that is funded by the government. It is not guaranteed. Students must be awarded Federal work-study and find a qualifying work-study job that fits their schedule.

Federal Student Aid

The office of Federal Student Aid ([FSA](#)) provides approximately \$114.1 billion in grant, work-study, and loan funds each year to help students and their families pay for college or career school. The [Federal Student Aid YouTube Channel](#) has short helpful videos about the financial aid process, application, and information. Contact Information phone: 1-800-433-3243, [email](#) and [live chats](#)

Financial Aid Applications: FAFSA, ORSAA, CSS Profile

The Free Application for Federal Student Aid (FAFSA) or Oregon Student Aid Application (ORSAA) are used to determine eligibility for financial aid opportunities including the Oregon Opportunity Grant, the Oregon Promise Grant, and many need-based OSAC Scholarships. The FAFSA is required for all federal financial aid opportunities including the Federal Pell Grant, Federal Direct Loans, and Federal Work-study. *To determine which financial aid application to submit, complete the filter tool on our website:* <https://oregonstudentaid.gov/fafsa-orsaa>

Free Application for Federal Student Aid (FAFSA)

United States citizens and [eligible noncitizens](#) complete this application.

Oregon Student Aid Application (ORSAA)

Oregon residents who have undocumented status, Deferred Action for Childhood Arrivals (DACA) status, and/or Temporary Protected Status (TPS).

IMPORTANT: ORSAA students add ORSAAHelp@hecc.oregon.gov to your email contacts so that important messages do not go to your Spam/Junk folder.

For more Information: ORSAA Tip Sheet is available [English/Spanish](#) or watch *5 Tips To Complete the ORSAA* ([English](#) ([Español](#))).

CSS Profile

[The CSS Profile](#) is an additional application required by [300+ colleges, universities, or scholarship organizations](#). The application is much more detailed than the FAFSA application and may provide a better overview of your family finances, which can make a big difference when financial aid offices make awards.

Financial Aid Preparation

The student financial aid process takes time and preparation is important. It is essential that students complete their FAFSA or ORSAA as soon after October 1 as possible (each year). Many financial aid awards are offered on a first-come, first-served basis.

- Use the [OSAC FAFSA/ORSAA Filter Tool](#) to identify which financial aid application a student should apply to. Students should create a professional email account that they will have access to after they leave high school, students should not use their school student email address for the FAFSA or ORSAA, or other college and scholarship applications.
- This [video](#) helps determine who needs to contribute information on the student's FAFSA or ORSAA.
- Have students gather [required documents](#) to have ready when they complete the financial aid application.
- Students can list their top choice colleges on the application (up to 20 colleges) and encourage them to include at least one Oregon community college.
- They can determine if their top choice colleges require the [CSS Profile application](#). Note college deadlines for this application.

FAFSA

Mentors helping students complete a FAFSA Application will benefit by reading Federal Student Aid's article [6 Steps for Students Filling Out the FAFSA Form](#).

- Students and contributors (if required) should create an FSA ID prior to starting a FAFSA. [You can learn more about creating an FSA ID in this video](#).
- After students submit the FAFSA and it has been processed, they can review their [FAFSA Submission Summary](#).

ORSAA

Mentors assisting students with the ORSAA Application will benefit by reviewing the ORSAA Tip Sheets ([English](#)) ([Español](#)). This PDF guides you through the ORSAA process and outlines how

to apply for other financial aid in Oregon.

- Students and contributors do not need to create an FSA ID.
 - Students and contributors will need an email to sign the ORSAA Application.
 - DACA/Undocumented/TPS students will not need a social security number but will be required to provide income information for self and, if required, contributors.
- After submitting the ORSAA, students should immediately save the application as a PDF. Any changes to the ORSAA need to be reentered, so it's easier if they have a printed copy of their application.
 - If changes need to be made, both the student and parent need to resign their application.

Oregon Student Aid

The Office of Student Access and Completion ([OSAC](#)) awards grants and scholarships of more than \$118 million to thousands of Oregon students. Prominent grant programs include:

- [Oregon Opportunity Grant](#)
- [Oregon Promise Grant](#)
- [Oregon Tribal Student Grant](#)
- [Chafee Education and Training Grant \(foster youth\)](#)
- [Oregon National Guard State Tuition Assistance Grant](#)
- [Oregon Teacher Scholar's Program Grant](#)
- [Other](#)

Apply for Local, Regional, State, and National Scholarships

- **OSAC Scholarship Application:** [The OSAC Scholarship Application](#) includes more than 600 scholarships. The application includes student contact and background questions, college plans, transcripts, activities chart, and personal statements.
- **Oregon Goes To College Scholarship List:** Take a look at [Oregon Goes To College webpage](#) for a long list of scholarship opportunities – organized by date (you do not need an account to search).
- **College Board's BigFuture Scholarship Search Platform:** [BigFuture](#) is a free online planning guide that helps all students take the right first step after high school. BigFuture connects/matches students to scholarships based on your background and interests.
- **Institutional Scholarships:** College/Universities also have scholarships other than the merit awards based on GPA).

Student Loans

Federal Student Loans have annual limits based on dependency status, academic year in school, and whether you are an undergraduate or graduate student. **Important Note:** Federal student aid and loan limits are currently under review and may change due to ongoing legislation. Visit [Federal Student Aid](#) for updated information.

Types of Student Loans

- **Federal Student Loans:** Borrowed money that you pay back, usually with added interest. They usually have lower interest rates and more borrower protections than private student loans. There is no credit check, and a co-signer is not needed.
- **Subsidized Student Loans:** based on need and the interest is paid by the government while the student is in college.

- **Unsubsidized:** not based on need and the interest accrues immediately upon borrowing.
- **Parent PLUS Loans:** Federal loans that parents can apply for to cover education expenses not covered by other financial aid awards. For more information visit the [Federal Student Aid Direct PLUS Loans for Parents](#) webpage.
- **Private Loans:** available through local banks and credit unions. Interest rates vary depending on credit scores and the lender, and cosigners are typically required.

Visit [Federal Student Aid Website](#) for more information.

Other Financial Aid Tips

- Students can get a job to save money for college expenses.
- Provide information to students/families about the [Oregon College Saving Plan](#).
- Encourage students to ask questions. The ASPIRE/college and career coordinator and HS counselor can help with the process.
- Students should apply for the [Oregon Promise Grant](#), other [OSAC Grants](#), and the [OSAC Scholarship Application](#).
- Admissions applications for schools should be completed for the schools listed in the FAFSA/ORSA. Official financial aid awards are not sent until a student has applied and been accepted at a college/university.
- Students should regularly check their email/college financial aid portals for information related to their award. Some institutions may require additional documentation if they are chosen for [financial aid verification](#).
- This resource [compare financial aid award offers](#) helps compare financial aid awards from colleges and determine the final out-of-pocket expenses for each school.
- To clarify questions about financial aid award, students should contact the college and make sure to let them know if there have been changes to their family's financial situation. Financial aid offices can adjust financial aid awards to more accurately reflect the current financial situation if it's different than when taxes were filed.
- Students can use this resource to [create a budget](#), talk with their family, look at their financial aid award, and consider an appropriate budget for college.
- Once students have chosen the school they will attend, they need to notify the college they plan to attend, place their deposit (if required), and complete their housing application if they plan to live on campus.
- Accept and/or decline aid based on their determined budget and as they identify their need.
- Work full-time in the summer and part-time during the school year and use earned wages to help pay college expenses.

Frequently Asked Questions

When should students apply for Financial Aid?

It's important to apply as soon as the financial aid applications open on October 1. Some aid is limited and distributed on a first-come, first-served basis. The longer students wait the less aid may be available.

Do students have to use their parent's information on their FAFSA/ORSAA?

A student's dependency status determines whose information they must report when you fill out the FAFSA/ORSAA. If they are a dependent student they will report their parents' information, if they are an independent student, they will report just their information. Learn more about dependency status on the [Federal Student Aid website](#).

Which parent's information should students report on the FAFSA/ORSAA Application?

Determining which parent's information to report on the FAFSA/ORSAA can be a little tricky. [The Federal Student Aid website](#) provides information on which parent might be a contributor on the FAFSA.

What if parents aren't going to help pay for college and refuse to provide information when for the FAFSA?

If parents refuse to provide information when a student fills out the FAFSA, see the [Federal Student Aid website](#) for additional guidance and information.

What if parents make too much money to receive aid?

It is important to complete the FAFSA even if a student believes that their parents make "too much" money to get certain types of funding. WHY?

- Often colleges/universities have additional aid to offer. Even if students are not qualified for federal or state grants, they may be eligible for institutional grants.
- Many scholarships and grant applications require a financial aid application, even if the scholarship is not need based. Scholarship committees want to see that students are looking for all funding options possible for their education.

What if the student does not have contact with their parents?

See the [Federal Student Aid website](#) for additional guidance and information.

What happens if a student gets their financial aid award and there is a gap in their aid and cost of attendance?

Paying for a postsecondary education can be challenging, especially when the financial aid offer is not enough. Here are some suggestions on how to close the financial aid gap:

- Contact the financial aid office to see if there are other opportunities
- Apply for scholarships
- Apply for student loans
- Ask if there is a payment plan
- Consider attending community college to reduce the cost and utilize the [Oregon Promise Grant](#), if eligible
- Consider dual enrollment to reduce costs (cheaper community college courses). There are several community colleges in Oregon that provide on campus living:
 - [Central Oregon Community College](#) (Bend), [Lane Community College](#) (Eugene), [Southwestern Oregon Community College](#) (Coos Bay), [Treasure Valley Community College](#) (Ontario)

Help Students Consider Postsecondary Options

Career exploration is the process of discovering what careers match a student's skills and interests to career opportunities and then determining the education or training needed to get there. There are many great resources to help students explore and assess career and educational pathways.

Career Exploration

Encourage students to begin by identifying possible career pathways to help determine a course of action to help them meet their goals. Below are a few helpful tools to help with career exploration:

[Career Journeys](#): Oregon Education Department's career video series that allows students to hear the story of young adults in Oregon and the paths they took to begin their careers.

[Career One Stop](#): U.S. Department of Labor provides a virtual career search platform that includes career profiles, information, videos, career projection and salary information.

[Big Future – Explore Career Possibilities](#): Videos, tools, articles and career search that helps students find the right career fit.

[My Next Move](#): U.S. Department of Labor Employment & Training Administration resource that allows students to search for careers by key words, by industry or by interests.

[Apprenticeships.Gov](#): Search for apprenticeship information and jobs.

[Career Journey Maps – C3](#): Sometimes students might know a field they want to consider but don't fully know the opportunities within that career field. Career Journey maps give students an opportunity to consider possible jobs, classes, or skills available in 16 career clusters. Each journey map provides possible jobs, suggested education/development, and links to resources.

School Career/College Readiness Platforms: Many schools have Career/College virtual platforms used in advisory/homeroom/career and college classes. Ask your ASPIRE coordinator if students at your site have access to [Oregon CIS](#), [Naviance](#), [YouScience](#), or other school site CCR platforms

Student Assessment Resources

Career and student assessments ask questions about preferences and identified strengths to identify careers that might be a good fit. When students choose a career pathway that utilizes interests and skills they have, they are more likely to feel satisfaction in their career and educational pathway and achieve success.

Career OneStop

This platform offers three assessments:

- [Interest Assessment](#): Students answer questions about their preferences and create a list of careers that fits their interests.
- [Skills Matcher](#): Rates current skill level in 40 areas, creating a list of strongest skills, then learn which careers match your skills.
- [Work Values Matcher](#): Helps identify which qualities in a job/workplace are most important to you. Determining careers that align with values increases motivation and

career satisfaction.

<https://www.careeronestop.org/ExploreCareers/Assessments/self-assessments.aspx>

Big Future Career Search

College Board has created a [Career Quiz](#) that matches students with careers based on their likes and dislikes. To take this interest survey students must create an account (if they have taken a PSAT or SAT test, they will already have an account created).

Career and College Readiness School-based Platforms

Career and College Readiness (CCR) platforms are often used in schools to give students resources and access to CCR information. If your ASPIRE Site has a school-based CCR platform, students may have access to student assessments within the school-based platform they use. Examples of school-based platforms: Oregon CIS, Naviance, You Science, etc. Ask ASPIRE Coordinator if these types of resources are available.

College Planning

Encourage Organization

Classes to Take to Prepare for College

Not taking the right classes in high school can limit a student's college options. It is important to encourage students to understand that admissions to college requires taking certain classes, not just meeting state graduation requirements. Each college has unique admission eligibility requirements, so it is important to research what they are. [Oregon Goes to College](#) has done a great job giving general guidelines to prepare. It is important for students to start early and work with their school counselor to make sure they are on track to meet college entrance requirements.

Suggested Organizational Resources for Students

- Oregon Goes to College: These free Google Docs can be downloaded and used in student's Google Drive to help with college planning and staying on track. In addition, these worksheets are great to use to provide college planning discussions/conversations with mentors and family as students look at their future plans.
 - [Activities Chart](#)
 - [College Application Information](#)
 - [Compare Costs and Financial Aid](#)
 - [Create a Budget](#)
 - [Financial Aid Verification Tracker](#)
 - [It's A Plan: College Checklist](#)
 - [Make your College List](#)
 - [Make your Decision](#)
 - [Passwords and Log Ins](#)
 - [Scholarship List](#)

- **Username/Passwords:** Students may want to consider using a password app safe manager to secure usernames/passwords. Apps can be found on Android and Apple stores.
- **Calendar(s):** Encourage students to use a personal calendar to keep track of personal, school, and extracurricular activities. Building good organizational habits early in high school will lead to seniors being able to manage important deadlines their senior year (college testing, application, and scholarship deadlines), as well as readying them for career and college. Whatever organizational calendar method students choose is fine – as long as they are regularly checking their calendar.
- **Online Calendar (Example: Google Calendar):** Encourage students to set notifications/reminders to remind them of important deadlines.
- **Physical Calendar:** it will be very important for students to regularly check and look ahead at entries. Consider encouraging students with physical calendars to set a reminder on their phones each day (or at least weekly) to thoroughly review their upcoming deadlines and add any new additions to their calendar.
 - **Combined Calendar:** Personal, school activities/assignments, and college/career planning
 - **Separate Calendars:** A student may choose to have multiple calendars that separates school activities/assignments from college/career planning and personal entries.

College Exploration and Narrowing College List

Suggested College Search Resources for Students

- [ASPIRE Calendar](#): Use the ASPIRE calendar, pages 1-2, to search Oregon Community Colleges and 4-year public and private universities. Note admissions application dates/deadlines, scholarship application dates, and look at college visit links to plan a visit to your top choice campuses.
- [Oregon Goes to College](#): Explore Oregon four-year public/private universities and community colleges.
- [Big Future - College Search/Fit](#): Explore what you want and then find the colleges that meet your goals and interests.
- [College Scorecard](#): US Department of Education's online college search database intended to provide transparent information to students and families.

Admissions Websites and Request Information

Students can request information via mail/email from college admissions sites. This is a student's first opportunity to introduce themselves to a school of interest.

Visit College/University and Talk with Admissions Advisors

The best way for students to figure out if a college may be a good fit is to talk with university admissions representatives and/or visit a college in person/virtually.

- **College Fairs:** Attend local/regional college fairs to learn more.
- **Admissions Visits at the High School:** Students can meet college admissions recruiters when they visit school. Encourage them to ask questions about admissions, programs, and college life.
- **In person visit to campus/Campus Preview Days:** Students can independently identify top choice schools and visit campuses.

- Campus Visit Tips
 - Get the Most Out of Your Campus Visit
- Virtual Visits/Tours: Options to visit or meet with college admissions/academic advisors are typically available on request, and many institutions have virtual tours available on their websites.

Understanding the Admissions Application Process

When to Apply

Colleges/Universities have different application deadlines. It is extremely important for each student to research application deadlines for their desired top choice schools. Our recommendation is for students to apply for colleges in early fall. It is important to understand that many institutions require that students complete admissions applications and receive their acceptance notifications before they can apply for the institution's scholarships (beyond merit scholarships). Applying early minimizes any concerns of missing additional scholarship/financial aid deadlines.

Types of College Applications

While many colleges, universities, and trade schools still have their own institutional admissions application, many students find convenience in using the Common App.

Many college/university admission applications may have an applications fee, typically ranging between \$35-\$100. Many colleges accept fee waivers or deferments. Check with your college admissions counselor to determine if your fee can be waived or deferred.

Common App: This application offers one universal application and one common set of essays for its member colleges. This saves you time by not requiring you to fill out your personal contact information, educational history, etc. every time you apply to a new school. Click [HERE](#) to identify whether the student's college of choice uses the Common Application.

- **AXS Companion for Students and AXS Toolbox**
 - [The AXS Companion](#) is a free, open online resource for students that is to be used side-by-side with the Common App as they work through the application. Each section includes explanatory videos, helpful tips, a glossary of application terms, and links to resources mentioned in the videos. This resource gives students confidence as they work through the Common App independently.
 - [The AXS Toolbox](#) is a free, versatile resource designed to provide resources for counselors, teachers, and college and career educators, mentors assisting students through the Common App journey. The AXS Toolbox provides:
 - Customizable Lesson Plans
 - Engaging video tutorials
 - Interactive Student Worksheets
 - And, more

Other Types of College Applications

- **Coalition Application:** The Coalition Application is a platform where 150+ colleges and universities express their commitment to provide lower-income, under-resourced and/or first-generation students support.

- **Common Black College Application:** The Common Black College Application is accepted by 60 historically Black colleges and universities throughout the country.
- **Institution Specific Application:** Many colleges require specific college admissions applications from their institution. Applications will be found on the college/university admissions website.

Oregon Degree Partnership Admissions Program Applications: These programs may also be called Dual Enrollment or Co-Admission programs. Public universities in Oregon have partnerships with community colleges where students can choose to be enrolled in both colleges. Students are required to apply to both colleges and/or complete a separate application to be dual enrolled. Search “Dual Enrollment” on the website of the university/college you would like to attend for specifics about each school’s process.

Admissions Terms to Know

- **Regular Decision:** Students submit an application by a specified date and receive a decision in a clearly stated period of time.
- **Rolling Admission:** Institutions review applications as they are submitted and give admission decisions as they receive applications.
- **Early Action:** Students apply early (usually November) and receive a decision well in advance of the institution's regular response date. This is non-binding.
- **Early Decision:** Students make a commitment to a first-choice institution where, if admitted, they must enroll. The application deadline and decision deadline occur early. This is binding. If accepted, the student must withdraw all other applications.
- **Open Admission:** Some colleges offer admission to all students who apply. Such colleges usually have extensive programs designed to provide remedial or developmental help to students who enroll with academic deficiencies.

Admissions Eligibility and Considerations

Colleges/universities have unique admissions eligibility/admissions considerations listed on their admissions websites and vary depending on the type of college and program students want to pursue.

Possible Admissions Eligibility/Considerations:

- [Grade Point Average \(GPA\)](#)
- [Strength of HS Courses](#)
- [Admissions College SAT/ACT Test Scores](#)
- [Letter of Recommendation\(s\)](#)
- [Admissions Interview\(s\)](#)
- [Activity Resume](#)
- [Admissions Essay](#)

NOTE: The earlier a student begins the college search process, the more flexibility they may have in meeting admissions eligibility/considerations at their top choice schools.

Tips: Writing Essays for College Applications and Scholarships

It is extremely important for students to take time writing their college/scholarship essays. This is the opportunity for students to give the admissions or scholarship reader a true understanding of their personality, strengths and goals.

[Big Future's – Ultimate Guide to Writing Your College Essay](#) is an amazing resource. This

website gives helpful tips to write college essays and student and admissions counselor videos that discuss how to take your essay to the next level.

[College Essay Guy](#): Great videos that are easily to digest for students. Here is a great video to start with 7 GREAT College Essay Tips to Help you Stand Out

Career Planning

Resumes/Cover Letters/Interviews

[Activity Chart](#) When starting a resume for the first time, students can use the Scholarship Activity Chart Mini-Lesson to help brainstorm and organize things they might want to include on their resume and begin noting employment, activities, volunteer work, awards, honors that they have received.

[My Future](#) website is a great resource for career planning. This site includes many helpful resources and information about building a resume, writing your first cover letter, and important ways to prepare for interviews. The site even provides a step-by-step resume breakdown and resume examples.

[Get Schooled](#) website has great resources for resume and cover letter creation.

- [Writing a Resume & Cover Letter](#)
- [Top Job Interview Questions to Ask a Potential Employer](#)

Trades/Apprenticeships

Registered Apprenticeship Programs (RAPs) are often called “Earn & Learn” programs as they provide low or no-cost career training for people interested in high-wage and high-demand jobs in many industries including manufacturing, health care, information technology, and construction. RAPs combine paid On-the-Job Training (OJT) with a program of instruction called Related Training (RT).

[ASPIRE Apprenticeships](#) is a great place to start to learn more about the trades.

Other Recorded Trades/Apprenticeship Webinars:

- [Electrical Apprenticeship Program at NECA](#)

Three Part Trades Step-by-Step Seminar

- [Part 1: Trades Step by Step: Overview of Apprenticeships and Pre-Apprenticeships](#)
- [Part 2: Trades Apprenticeship Resources & Understanding between Union and Non-Union Apprenticeships](#)
- [Part 3: Interviews for Apprenticeships, Ranking System and Preparation](#)

[State of Oregon – Bureau of Labor and Industry \(BOLI\)](#) State of Oregon’s apprenticeships resources and information.

Military

[ASPIRE Military Career page](#) is a great place to learn about military related career pathway options. On this page, students can learn about different branches of the military, training/benefits the military provides, and education and enlistment options.

Military service includes a variety of career options in nearly every field and career cluster. Service members are assigned jobs based on their abilities, test scores, and service needs. Many of the jobs available have civilian equivalents and offer training that translates to a future civilian career.

Financial Literacy/Budgeting Resources

Whether students further their education in college or trade school, join the workforce, or choose a military path, the financial choices they make now (or in the near future) will affect the rest of their lives. Enjoy the vetted list of financial literacy/wellness resources, and please pass them along to counselors and teachers that support this important work!

[Jump\\$tart Clearinghouse](#): An online financial literacy resource that houses the nation's premier searchable database of curated financial education resources from hundreds of reputable providers.

[Venture Valley](#): Free Video Game educational resource to teach financial entrepreneurial concepts. The website has amazing educator resources.