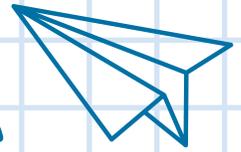
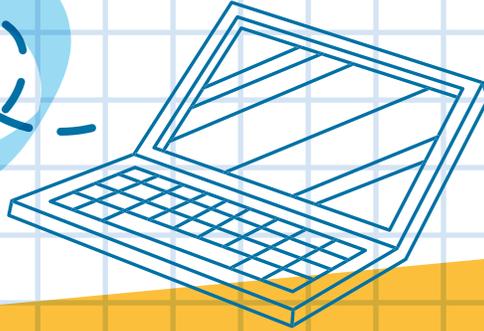
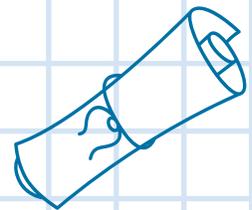




KEYSTONE
Student Loans SM



My Future Curriculum Workbook



Name:

Date:

SESSION 1

MY FUTURE: Career

What do I want my life to look like? What do I want my job or career to be? Where do I want to live? Do I want to be married? Do I want to have children? Do I want to travel? What kinds of things do I want to buy or own?

What are my interests and passions? Is there any way I can incorporate this into a job or career?

What are my career goals? How do I get there? What kind of education do I need? Which school could I attend? Do I need to pass any standardized tests? Are there mentoring programs, internships, or job shadowing programs where I could participate?

I want to make at least \$_____ per year.

How can I overcome barriers like time, money, work schedules, family obligations, etc. to meet my goals? Are there any other obstacles or barriers in my way?

ACTIVITY: Career Exploration

1. Go to [EducationPlanner.org](https://www.educationplanner.org)
 - Select **Students**
 - Choose **Career Planning** and then select **Find Careers**
 - Scroll down to **Which Careers Match Your Skills?** and select **Start Now**
2. Pick the skills you are good at and select **Next**
3. Review the suggested careers based on your skills. Enter a career to explore:

4. Go to [MyNextMove.org](https://www.mynextmove.org)
5. Search for your **career choice** or browse for your **career by industry**

The image shows two side-by-side screenshots of the MyNextMove.org website. The left screenshot is titled 'Search careers with key words.' and features a text input field containing the word 'electrician'. Below the input field are examples: 'doctor, build houses'. A green button with a right-pointing arrow is to the right of the input field. The right screenshot is titled 'Browse careers by industry.' and shows a dropdown menu with 'Administration & Support Services' selected. A brown button with a right-pointing arrow is to the right of the dropdown.

6. List one **skill** used in this job: _____
7. List one **ability** needed in this job: _____
 - Review the summary for your career choice and then scroll down to **Job Outlook**
8. Is this job considered a **Bright Outlook** career? Yes No
9. What is the average annual U.S. salary for your career? _____
10. Under **Education**, what is the typical education needed for this career? _____
11. While still under **Education**, select **Find Training** and enter the schools you are interested in below:
School One _____
School Two _____
School Three _____
12. Explore the schools you listed above and provide a few interesting facts about each (you must review **at least one school**).
School One

School Two

School Three

Here are some questions to ask yourself about the career you chose:

- Do I understand the tasks and responsibilities related to this job?
- Does this job sound like something I'd like to do?
- Do I want to gain the skills and abilities for this job?
- Do I want to obtain the kind of education or training that I will need for this career?
- Is the salary for this career above or below the average in your state?
- Is the salary for this job higher or lower than the national average in your state?
- What can I do to learn more about this career or others that I am considering?
- How can I shadow someone in this career?



ARE YOU A SMART BORROWER?

Answer a few simple questions to see how your college and career choices could affect your financial future.

MySmartBorrowing.org



ACTIVITY: Becoming A Smart Borrower

1. Get started and complete the **Career Interests & College Information** questions.
2. In **Crunching the Numbers**, was your salary estimate:
 - Higher or lower than the approximate amount that you could earn? _____
 - By how many dollars was your estimate different? \$ _____

Was your college cost estimate:

- Higher or lower than the approximate net cost of your college choice? _____
 - By how many dollars was the cost different? \$ _____
3. Complete the **Personal Contributions** question. This is the amount of money you think you and your family can contribute to your total cost of attendance.
 4. What's your approximate net cost? \$ _____. The net cost assumes you will apply and receive an average of federal, state, local, institutional grant, or scholarship funds. You need to complete the Free Application for Federal Student Aid (FAFSA®) and other applications to maximize your aid options.
 5. What's the loan amount borrowed? \$ _____. Are you in the green (under budget), yellow (caution) or red (over budget) zone? Keep in mind, the maximum for federal loans for dependent students is \$31,000 (\$23,000 subsidized) starting on July 1, 2026.

Would you need to also borrow private education loans? Yes No

Would you also need institutional aid or school-based loans (if available)? Yes No

What do you know about any of these loan options?

6. How much is your **Estimated Monthly Loan Payment**? \$ _____
7. Review your **Financial Forecast**. Are you under or over budget? _____
8. Take some time to **Brighten Your Financial Forecast** and check out the information about managing your money and understanding student loans. Also, go to CollegeCost.ed.gov and use the Net Price Calculator.

SESSION 2

CONTINUED

DISCUSSION: Financial Aid Overview

- What is the FAFSA® (Free Application for Federal Student Aid)?
- What is gift aid?
 - Grants and Scholarships–Free \$
- What is self-help financial aid?
 - Loans–money you must repay
 - Work study–you may work and earn a paycheck (doesn't come off the bill)
- Scholarship search—apply to as many as you can

Budget Items	Sample Budget	My Budget
Annual Salary	\$62,000	
Biweekly Salary	\$2,384	
Biweekly Taxes ¹ (adp.com)	\$384	
Biweekly Take-Home Pay ²	\$2,000	
Monthly Average Take-Home Pay ³	\$4,333	
Rent (One Bedroom Apt. Varies by Region)	\$1,500	
Utilities (Plus Streaming, Internet, and Phone)	\$500	
Car Payment and Insurance	\$625	
Gas for Car	\$150	
Misc. Transportation (Ride-Share Apps, Parking, Tolls)	\$75	
Food	\$375	
Monthly Outgoing Total	\$3,225	
Monthly Student Loan Payment	\$600	
Monthly Remaining for Savings, Investment, Charity, Entertainment, Clothing, Repairs, and Emergencies	\$508	

1 Taxes are estimated and do not include state tax, if applicable.

2 This doesn't include what might be deducted for insurance or retirement contributions.

3 In a calendar year, a bi-weekly pay schedule should include at least 2 months with three paychecks; this slightly increases your average monthly salary in contrast to the flat, bi-weekly rate.

SESSION 3

MY FUTURE: Application

List five schools to which I have applied or want to apply:

1. _____
2. _____
3. _____
4. _____
5. _____

What are the admission requirements for each school choice?

SAT¹ and ACT²: Are they required? Have I taken the test? If not, how can I get signed up? How much does the test cost? Do I qualify for a waiver? What is the registration date for the test? What is the actual test date?

Who could I ask to write a letter of recommendation for me?

1 SAT and the Official SAT Question of the Day are registered trademarks of the College Board, which does not endorse this product and was not involved in producing it.

2 ACT is a registered trademark of ACT, Inc.

Activities Resume

List all your activities here. Include all school activities, as well as volunteerism in your church and community, family commitments, and outside clubs and interests.

Essay Dos

- Plan early.
- Know specific requirements.
- “Stand Out.”
- Go beyond the facts. How did your experience help you?
- Be personal, but don’t go overboard.
- Proofread, proofread, and proofread again!
 - Use standard English.
 - Use punctuation and capital letters.
- Have someone read your essay and give you honest feedback to make it better—and correct any grammatical errors.

Example of a good essay:

“To our family, she is precious; to her friends, she is Jenny; to me, she is simply my older sister. Jenny will soon be 20 and she has Down’s Syndrome. Her creativity, determination, and perseverance have significantly shaped my perceptions of life. My sister has helped me realize that being her brother is probably the greatest privilege anyone could have....”

Essay Don’ts

- Don’t be redundant.
- Don’t use words you don’t know.
- Don’t use slang.
- Don’t mention other schools.

Examples of a bad essay:

“My name is Missy Fake. I am 17 years old and will be graduating from Washington Hills High School this May. I live with my parents and two brothers who I enjoy spending time with extemporaneously. I did very well on my SATs and scored a 1200 and a 24 on the ACT. I hope to study English in college.”

“i am a hard worker and I do good in school. i love my family and dont take anything for granite i am not good at taking test so i hope you don’t hold that on me and i want to play football at your school.”

SESSION 4

MY FUTURE: Financial Aid

Where am I applying to school and how much does each school cost?

How do I apply for financial aid?

To apply for financial aid, I must complete the _____ form.

The _____ form stands for: _____

I can apply online at: _____. It is **free** to apply.

In addition to the federal _____ form, I may have to complete a state application.

I can find my state grant agency at nasfaa.org/state_financial_aid_programs.

Other grants for which I may qualify include:

- Pell Grant for up to \$7,395

What are other types of free money (that I don't have to pay back) called?

What are some resources that I could explore to get free money for school?

What is money that I use for my education which has to be paid back or earned called?

How much money in Federal Direct Student Loans can I borrow my freshman year in postsecondary school?

How much money in Federal Direct Student Loans can I borrow for my freshman year if my parent is denied for a Federal PLUS loan?

How much money in Federal Direct Student Loans can I borrow—in total—for my undergraduate education (the base amount)?

How much money in Federal Direct Student Loans can I borrow—in total—if I get a PLUS loan denial each year?

The average Stafford or Direct Loan borrowing for a student in PA for a 4-year degree is: _____

The average monthly student loan payment is: _____

What are ways I could reduce the amount I borrow?

When should I complete my FAFSA form? _____

What should I receive from every school to which I apply and have been accepted? _____

What is the date by which schools usually ask for a deposit? _____

Financial Aid Resources

Contact the school's **Financial Aid Office** if you have specific questions about your financial aid offer or don't understand something that they have sent to you or requested.

Contact your **school counselor** if you have a question or need direction throughout this process.

FAFSA®

- [StudentAid.gov/fafsa](https://studentaid.gov/fafsa)
- 1-800-4-FED-AID (1-800-433-3243)

Keystone Student Loans Account Executives

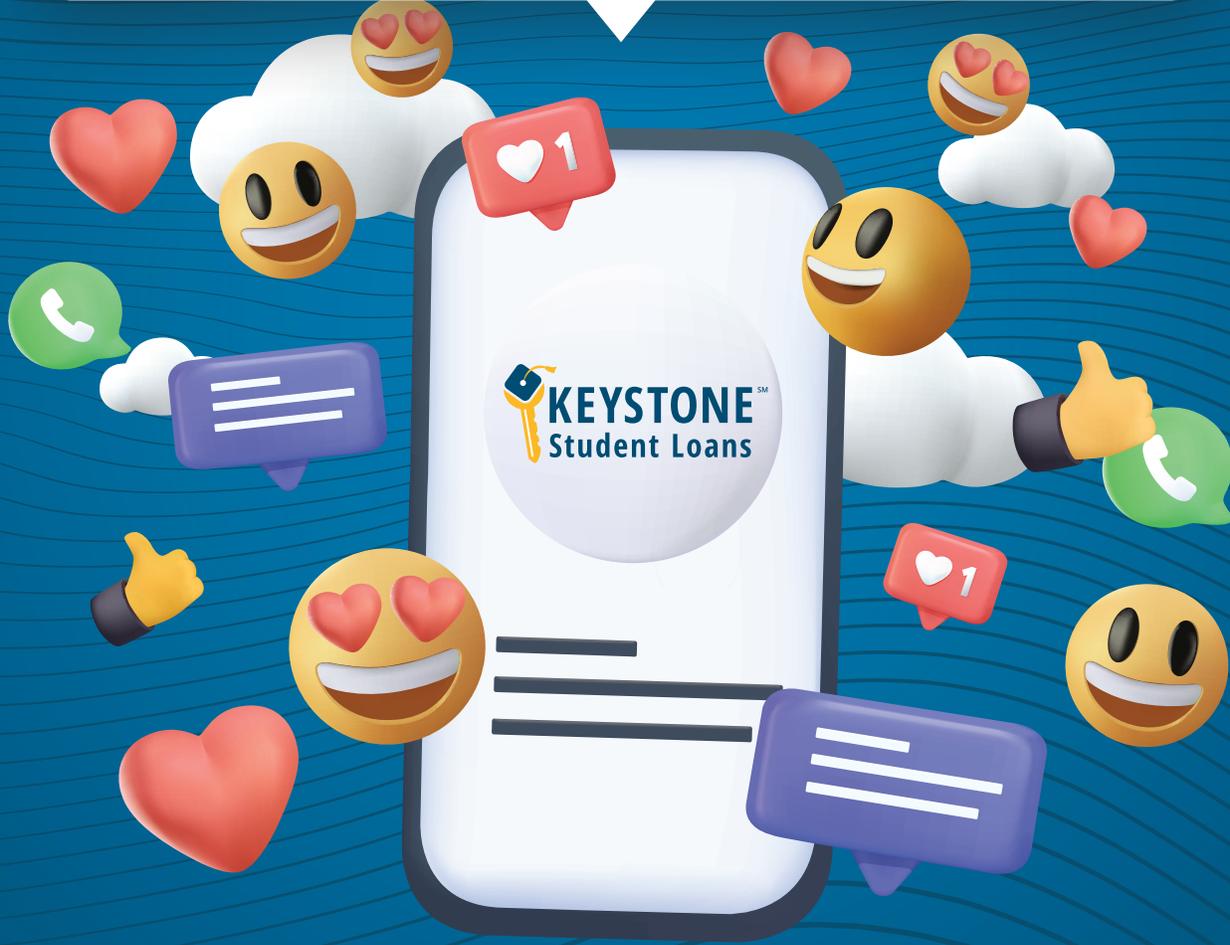
- KeystoneStudentLoans.org/AccountExec

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