



College 101: The Goal is a COMPLETION...

College debt gets as much if not more press than college admissions. Rightly so. For many students and families, there is an inverse relationship between the positive recognition that an education beyond high school is an economic necessity and the negative awareness that the cost of this education is painful!

Student loan borrowers now graduate with an average of **\$37,172** in student loan debt. *That's about the same as ...*



SOURCES: ustudentloansolutioncenter.com; motortrend.com; sba.gov; theknot.com; homeadvisor.com

If college is not in your immediate future, why does any of this matter?

Good question! It's the years leading up to high school graduation that prepare students to be successful whether or not their future path includes college. **This time is vitally important.** The [qualities good college students exhibit...](#)

- **Motivation & Commitment** – self-discipline
- **Enthusiasm** – asks questions
- **Ambition** – focused on success
- **Goals** – maximizing opportunities
- **Talents** – uses abilities to contribute to be productive
- **Attendance** – prioritizes responsibilities
- **Preparation** – fulfills expectations on time, pays attention to details
- **Interpersonal Skills** – positive attitude
- **Thinking Skills** – using past learning to understand new material and solve challenging problems

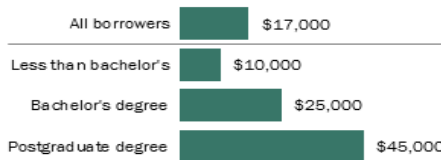
...are also shared by successful adults and valued by employers. The work you do in high school to establish these attributes is critical. Currently only 3 of every 5 college students at 4-year schools complete their degrees within 6 years. Yikes! You don't have to be a math whiz to recognize that calculation equates with unnecessary expenses and likely increases loan amounts and lost time that impacts the students' ability to take important steps toward launching careers and realizing their financial security. Whatever you think about new semester resolutions, now is a great time to prioritize a high school record focused on developing these important life skills. The best options come from being the best you.

Although few families prioritize luxury items like fancy cars, weddings and swimming pools over the price of knowledge, it is reasonable to consider the cost of college in relation to alternate paths toward creating financial security such as building a business or purchasing a home. The reality? Few recent high school graduates have the skills, knowledge and/or capital required to take this alternate path. For that reason, college whether a 2-year or less diploma/certificate/associates degree or a 4-year bachelor's degree or higher becomes a logical choice. So, what's the issue?

Too many students fail to complete their degrees. Ironically, the [students most likely to default](#) on their college loans statistically speaking are those that borrowed less. Why? **Borrowing for college and not completing a degree is a costly financial decision.**

Median amount of outstanding student debt varies widely by education level

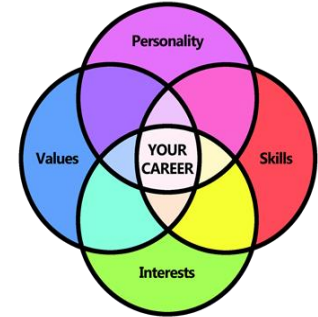
Median reported outstanding student loan debt among those with student loan debt, by educational attainment



Source: Pew Research Center analysis of Federal Reserve Board's 2016 Survey of Household Economics and Decisionmaking.

PEW RESEARCH CENTER

Life 101: Career Planning



Over the coming months, the focus of this publication shifts toward opportunities for early career exploration. Career planning (at all ages) is often limited by personal experience. The image above is meant to provide a graphic template to help guide career consideration. Careers grow out of unique combinations of interests, skills, values and personality. Careers evolve because of factors within and beyond the individual's control.

SPCPA students are fortunate to be in an environment that allows them to delve deeply into an area of interest. From this foundation comes important self-awareness. How much do I really value this endeavor? Am I willing to work hard enough to gain the skills I need to succeed in this field? Is this work something I can see myself doing in the long-term (as well as the short-term)? The challenge at this stage is to create a foundation that supports multiple pathways moving forward.

USA GAP YEAR
FAIRS



Interested in post-high school options that don't involve a classroom (even though some may give you college credit)? A February virtual **Gap Year Fair** may be for you. [Click here](#) to learn more about your options and register to attend.



February 2, 2022

Part 2

Life Skills

And the link to college preparation...

For some students, particularly those getting closer to graduation, high school may feel like an unnecessary hurdle preventing them from “getting on” with life. In the moment, it may be hard to appreciate the value of the academic challenges that must be successfully navigated in order to obtain a high school degree, but researchers would argue that the habits and patterns established in high school set the stage for future actions. High school isn’t just practice. It’s foundational. Not fully engaging – *think not taking notes, not spending time on homework, not taking advantage of test retake opportunities, and/or failing to ask for clarification in class* – while in high school makes it less likely the student will suddenly demonstrate these abilities in college or the workplace. Artists know that practice makes performance. [See yourself on the list that follows?](#) Take charge of your future and make a change!

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Table 3 Critical At-Risk Behaviors That Impact College Success

PERSEVERANCE	1 Lacks Self-Discipline <i>Easily distracted by social situations & opportunities for immediate gratification, putting off critical work</i>
	2 Procrastinates <i>Puts off all work that doesn't need to be done immediately</i>
	3 Irresponsible <i>Blames others for personal faults or failures; relies on others to make their decisions (helicopter parents)</i>
	4 Afraid of Failure <i>Shies away from situations where expectations are challenging & the probability of meeting them is low</i>
	5 No Sense of Self-Efficacy <i>Often feels overwhelmed, powerless, and/or victimized; "There's nothing I can do to change things"</i>
ACADEMIC MINDSET	6 Financial Constraints <i>Often runs out of money; doesn't appreciate opportunity costs (e.g., getting a job to obtain more money means less available time for things like school)</i>
	7 Unmotivated <i>Listless and disinterested, finding little meaning in current activity and work</i>
	8 Aimless (No Clear Direction/Goals) <i>Deals with life reactively, hoping and wishing for change, but never planning or working for it</i>
	9 1st Generation College Student <i>Uses high school experience as the basis for setting expectations for college (parents are unable to provide a frame of reference for a realistic college experience)</i>
	10 Fixed Mindset <i>Accepts current performance level as permanent; lives up/down to projected performance/labels (e.g., "C-student")</i>
LEARNING STRATEGIES	11 Teacher Pleasers <i>Constantly seeks direction from authority/teacher in order to please them; uses compliments to make the teacher happy and generous with grades (i.e., brown nosing)</i>
	12 Unchallenged (bored) <i>Feels that the learning challenges are far beneath their level of ability</i>
	13 Memorizes Instead of Thinking <i>Sees knowledge as sets of facts and data that should be memorized</i>
	14 Doesn't Transfer/Generalize Knowledge <i>Approaches each learning challenge as new & unique; fails to recognize old knowledge in new contexts</i>
	15 Highly Judgmental/Negative of Self <i>Constantly self-critical, seeing only mistakes and failures; not appreciating growth or improvement</i>
	16 Minimal Metacognitive Awareness <i>Unaware of one's own thought process; cannot articulate the process for or approach to making decisions or solving problems</i>
SOCIAL SKILLS	17 Non-Team Player <i>Disrupts groups, becoming either antagonistic/argumentative or silent (disengaged)</i>
	18 Insecure Public Speakers <i>Afraid of speaking in public; avoids speaking out in class</i>
	19 Lacks a Support System <i>Does not engage with others to address current or future social/psychological challenges; engages in negative behaviors (e.g., alcohol or drug abuse, violence, crime, etc.); "I'll solve my own problems"</i>
	20 Lacks Mentors/Role Models <i>Has no one from whom to seek advice or who could assist with career direction and educational goals</i>



College 101:



Ready for another new year's resolution?

Now is the time to save for college.

Why? It is neither too late nor too early to take this important step. Sadly, it is extremely unlikely that financial aid ([both merit and need based](#)) will cover the full cost of attending college [no matter what](#) your Expected Family Contribution (EFC) indicates.

Already saving? Wondering if you should increase it? Click [here](#). Parents, have no ability to save? Discuss this fact with your child and work together to come up with a plan. SPCPA students are fortunate to have access to two extremely affordable Power of YOU (POY) options ([St Paul College](#) and [MCTC](#)). Combining POY and the University of Minnesota's [MnCAP](#) program can result in a well-respected 4 year degree at an extremely affordable price!

Student, have a job? Open a savings account and make a budget that emphasizes a “pay yourself first” (contribute to savings before spending) mentality. Whether you're harnessing the power of compounded interest on the front end or avoiding it on the back end (college loans), your future self will be glad you did.