

Class of 2023

SENIOR Graduation and Career Planning Resources

In this handbook you will find:

- Graduation Requirements and SCHS Details
- Career & Military information
- Networking Tips
- Using Naviance
- Financial Aid (can be used for technical/ career training schools)



The South Carroll Counseling Center

<https://sch.carrollk12.org/counseling>

Graduation Requirements

Subject	Required Credits	Required Courses
English	4	English 9, English 10, English 11 or AP Language and Composition, English 12 or AP Literature and Composition
Social Studies	3	-Government or AP United States Government and Politics -United States History or AP United States History -World History or AP World History: Modern
Science	3	-Biology *Conceptual Physics and Chemistry I are Prerequisites
Mathematics	3 All students shall enroll in a mathematics course each year of high school.	-Two credits of Algebra -One credit of Geometry The fourth course must be 1 credit in duration and may be selected from the Program of Studies Mathematics course offerings.
Physical Education	1	-Physical Education I (½ credit)
Health	½	-Health I
Fine Arts	1	Completed credit in any Fine Arts course may be applied to the Fine Arts Graduation requirements unless otherwise indicated.
Technology Education	1	-Foundations of Technology, Exploring Computer Science, Principles of Engineering (part of Project Lead the Way completer program), AP Computer Science Principles (not part of Project Lead the Way)
World Language	2	-Two credits of the same World Language
Or American Sign Language	2	-Sign Language I, II, III
Or Advanced Technology	2	-See Technology Courses
Or State Approved Career and Technology Completer Program	4-9	-See Completer Programs
Financial Literacy	½	-Financial Literacy or -Managing Personal Finances Using Excel (1credit)
Electives	6-12	
Total Credits Required	25	

NOTE: This chart will be subject to change pending any State action on graduation requirements.

Credit will be awarded for high school courses completed successfully in middle school.

Additional Requirements

- Four years of approved study beyond the eighth grade
- Four credits must be earned after the completion of grade 11
- State-mandated 75 hours of service-learning may be met by completing the course –related option and/or the exemplary service option. (see Service-Learning guidelines on p. 14)
- Students must meet the High School Assessment requirements for Algebra I, English 10, Biology, and Government. Testing requirements and passing scores vary based on the year of course completion. Details related to each content area are provided below.
- All students shall be assessed no later than 11th grade to determine if the student meets the Maryland State Department of Education criteria for College and Career Readiness in English Language Arts and Mathematics.
- Transition courses or other instructional opportunities will be delivered in the 12th grade to students who have not achieved College and Career Readiness by the end of the 11th grade.

❖ ***For individual student information and requirements, please refer to the Progress Letter you received with your report card.***

High School Details

CEEB Code: 211005

Graduation Date for Class of 2023: TBD

School Counselor Information:

Student Last Name:

Mr. Ed Wharton (A-E)

ewwhart@carrollk12.org

Mr. Matt Schwarzenberg (F-La)

mrschwa@carrollk12.org

Mrs. Jessica Quinn (Le-Re)

jzquinn@carrollk12.org

Ms. Emily Wilcox (Rf-Z)

ewilco@carrollk12.org

GPA Scale: Weighted

Course Scheduling System: Semester (block schedule)

Class Rank: Exact

Individual Student Information:

Transcripts can be seen in Home Access, but these are not official. Official copies of transcripts must be requested through the school counseling office (through Naviance). You can also request an unofficial copy for your records.

**As of today's date (check HAC for updated information during the school year):*

Class Rank	
GPA	
Service Hours	

For more resources and information, visit our school website:

- <https://sch.carrollk12.org/counseling/college-and-career-planning>
- Look for Grade Specific Resources

PREPARING TO ENTER THE WORLD OF WORK

Planning



First Steps



Stepping out



Changing paths



*"Your path will become clearer as you discover who you **really** are and what you are **truly** passionate about."*

PLANNING



- **Before you start:**

1. Develop good communication, leadership, and problem-solving skills.
2. Expand your writing, reading, and comprehension skills.
3. Become capable of working in groups or independently.
4. Acquire good references (at least 3).

- **Do Career Exploration:**

1. Research job descriptions and requirements.
2. Know yourself and consider yourself in relation to jobs of interest:

What is the work environment?

Can you see yourself doing the job description?

Do you have the training-education necessary?

Is the job a good fit for you?

3. Consider a job shadow or informational interview to evaluate if a job or career is a good match for you.
4. Consider work related experiences.
 - Part time job
 - Volunteer positions
5. Explore the job market and prepare a list of obtainable jobs.

- **For the military:**
 1. Meet with recruiters
 2. Decide which branch most interests you.



FIRST STEPS

- ***Prepare a resume that sells.***
- ***Complete a job application draft.***
- ***Identify job sites and job openings.***
 1. Read Want Ads online
 2. Attend job fairs and career workshops
 3. Check out job boards
 4. Network
 5. Look around you ("Help Wanted")
- ***Prepare for interviewing:***
 1. Be sure you have appropriate attire for interviewing.
 2. Check personal appearance (tattoos, piercings, hair style/color)
 3. Line up reliable transportation
- ***For the military:*** take the ASVAB.
 - <https://www.asvabprogram.com>



STEPPING OUT



- ***Start applying for jobs:***
 1. Complete job applications forms.
 2. Obtain interviews by responding to ads, telephoning, and submitting resume.
- ***Begin interviewing:***
 1. Prepare for the interview: Consider questions you may be asked and prepare a few questions to ask interviewer.
 2. Remember that appearance counts.
 3. Take with you: job application (or draft), resume, and reference sheet.
 4. Arrive 10 minutes early and try to relax.
 5. Answer questions as completely as possible. Ask for clarification, if question is unclear.
 6. Write a thank you note.
 7. Keep good records of contacts and applications. Maintain an “Employer Contact” sheet and keep it near the phone.

NOTES:

Be prepared to take a drug test.

Try to maintain a positive attitude. Finding a job can be a full time job.

- ***For the military:*** Sign up but be sure it’s what you want.

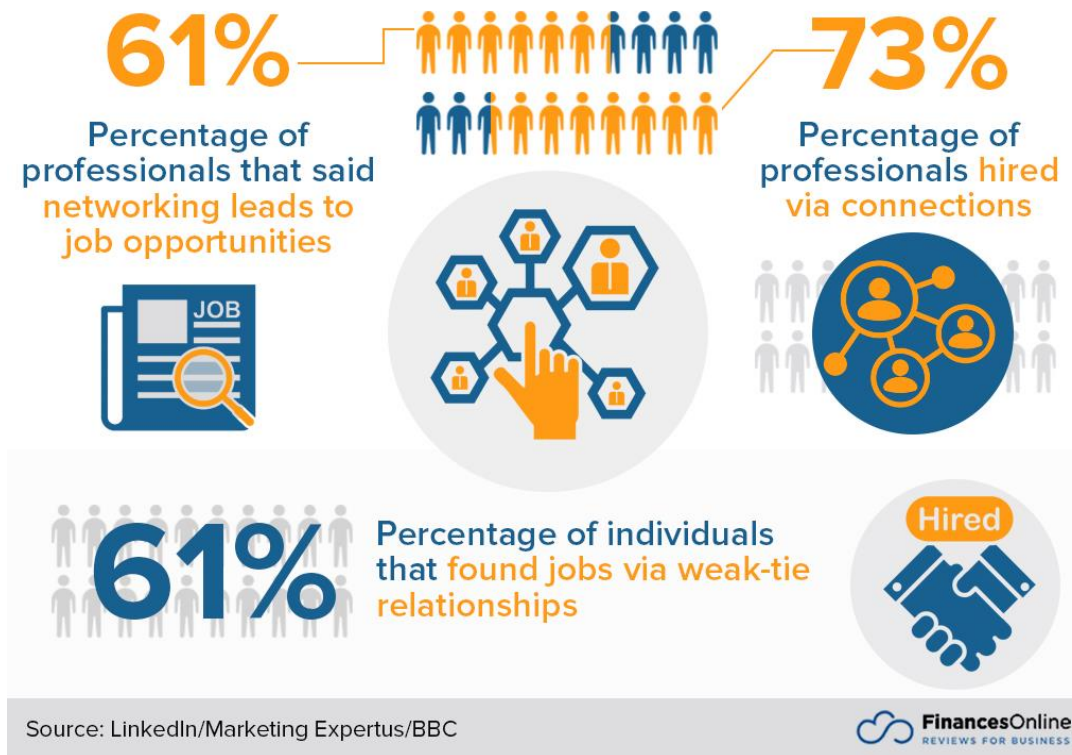
CHANGING PATHS

- Don’t just quit. Find another job first.
- Assess the value of the new job. What will be different? Is that better?
- Give 2 weeks’ notice, minimum
- **NOTES:** Build a good work history. Consider additional training (in-services, workshops, one time classes).



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Importance of Business Networking



As the old saying goes, it's not what you know but who you know. That is why getting a new job, advancing your career, and succeeding professionally are not all dependent on what degree you obtained or which university you graduated from. As these business networking facts show, a big part of landing a job is establishing connections. And by connections, we don't just mean close friends or family. In one study, an overwhelming number of respondents actually got hired through their acquaintances.

- 73% of survey participants reported that they had been hired in the past as a result of someone they know making an introduction or a connection (LinkedIn, 2020).
- 61% of professionals agree that regular online networking can actually lead to job opportunities (Marketing Expertus, 2020).
- In the study, "The Strength of Weak Ties," it was found that 84% of respondents got their job through weak-tie relationships—acquaintances or casual contacts whom they saw only occasionally (Leslie, 2020).

- Almost 61% of professionals worldwide agree that regular online interaction with their professional network can lead to possible job opportunities (LinkedIn, 2017).

Moreover, when looking for work, you might want to [go beyond job sites and invest time and effort in networking](#). These numbers provide some convincing evidence that you can significantly increase your chances of landing that dream job when you tap your connections.

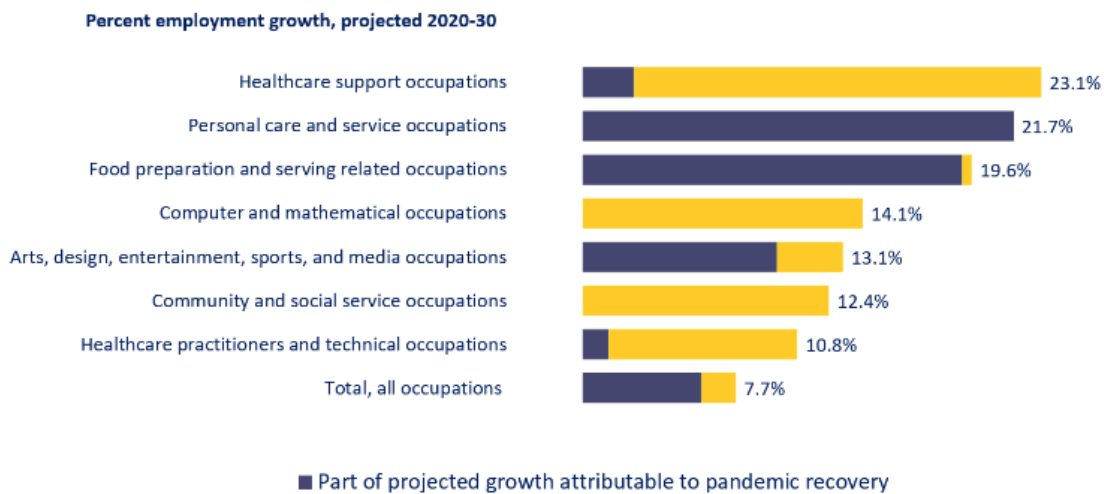
- Networking is important because 70% of all jobs are not advertised on job sites (Fisher, 2019).
- 85% of job vacancies are filled via networking (Forbes, 2021).
- Most effective way to find a new job: traditional networking (46%), internet job boards (25%), agency or recruiter (14%), direct approach (7%), and newspapers/periodicals (1%) (GreatBusinessSchools, 2021).
- 82% of US adults said networking is vitally important for finding a new job (LinkedIn, 2020).
- You should also consider the fact that referrals make up 40% of new hires (Jobvite, n.d.)

From Finances Online: “45 Significant Business Networking Statistics: 2022 Conversion Rates & Challenges”

Top 10 Fastest Growing Occupations, Excluding Pandemic Recovery*

	Percent change, projected 2020-30	Employment change, projected 2020-30 (in thousands)	Median annual wages, May 2021
Wind turbine service technicians	68.2%	4.7	\$56,260
Nurse practitioners	52.2%	114.9	\$120,680
Solar photovoltaic installers	52.1%	6.1	\$47,670
Statisticians	35.4%	14.9	\$95,570
Physical therapist assistants	35.4%	33.2	\$61,180
Information security analysts	33.3%	47.1	\$102,600
Home health and personal care aides	32.6%	1,129.9	\$29,430
Medical and health services managers	32.5%	139.6	\$101,340
Data scientists and mathematical science occupations, all other	31.4%	19.8	\$100,480
Physician assistants	31.0%	40.1	\$121,530

Projected Percent Change by Selected Occupational Groups, 2020-30



From <https://www.bls.gov/emp/graphics/home.htm>



Employment Projections

Search Employment Pro [Go](#)

EP Home	EP Publications ▼	EP Data ▼	EP Methods ▼	About EP ▼	Contact EP
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[Bureau of Labor Statistics](#) > [Employment Projections](#) > [Data](#)

Fastest growing occupations

Other available formats: [\(XLSX\)](#)**Table 1.3 Fastest growing occupations, 2020 and projected 2030 (Numbers in thousands)**

2020 National Employment Matrix title	2020 National Employment Matrix code	Employment, 2020	Employment, 2030	Employment change, 2020–30	Percent employment change, 2020–30	Median annual wage, 2021 ⁽¹⁾
Total, all occupations	00-0000	153,533.8	165,413.7	11,879.9	7.7	\$45,760
Motion picture projectionists	39-3021	1.7	2.9	1.2	70.5	\$29,350
Wind turbine service technicians	49-9081	6.9	11.7	4.7	68.2	\$56,260
Ushers, lobby attendants, and ticket takers	39-3031	81.5	131.9	50.4	61.8	\$24,440
Nurse practitioners	29-1171	220.3	335.2	114.9	52.2	\$120,680
Solar photovoltaic installers	47-2231	11.8	17.9	6.1	52.1	\$47,670
Cooks, restaurant	35-2014	1,153.2	1,716.7	563.5	48.9	\$30,010
Agents and business managers of artists, performers, and athletes	13-1011	18.7	27.3	8.6	46.3	\$78,410
Costume attendants	39-3092	5.4	7.7	2.4	44.3	\$47,850
Exercise trainers and group fitness instructors	39-9031	309.8	431.4	121.7	39.3	\$40,700
Model makers, wood	51-7031	1.0	1.3	0.4	38.6	\$60,780
Athletes and sports competitors	27-2021	16.7	23.0	6.3	38.0	\$77,300
Makeup artists, theatrical and performance	39-5091	3.1	4.2	1.1	37.0	\$134,750
Occupational therapy assistants	31-2011	43.3	58.9	15.6	36.1	\$61,730
Statisticians	15-2041	42.0	56.9	14.9	35.4	\$95,570
Entertainment attendants and related workers, all other	39-3099	3.9	5.3	1.4	35.4	\$24,170
Physical therapist assistants	31-2021	93.8	126.9	33.2	35.4	\$61,180
Animal caretakers	39-2021	272.4	366.1	93.6	34.4	\$28,600
Miscellaneous entertainers and performers, sports and related workers	27-2090	33.7	45.2	11.4	33.8	—
Information security analysts	15-1212	141.2	188.3	47.1	33.3	\$102,600
Film and video editors	27-4032	33.0	43.9	11.0	33.2	\$62,680
Manicurists and pedicurists	39-5092	123.0	163.1	40.1	32.6	\$29,210
Home health and personal care aides	31-1120	3,470.7	4,600.6	1,129.9	32.6	\$29,430
Bartenders	35-3011	492.3	652.3	159.9	32.5	\$26,350
Medical and health services managers	11-9111	429.8	569.4	139.6	32.5	\$101,340
Actors	27-2011	51.6	68.3	16.7	32.4	—
Amusement and recreation attendants	39-3091	264.4	349.8	85.4	32.3	\$24,500
Massage therapists	31-9011	144.6	191.1	46.5	32.2	\$46,910
Choreographers	27-2032	4.6	6.1	1.5	32.1	\$42,700
Data scientists and mathematical science occupations, all other	15-2098	63.2	83.0	19.8	31.4	\$100,480
Physician assistants	29-1071	129.4	169.5	40.1	31.0	\$121,530

Footnotes:

⁽¹⁾ Data are from the Occupational Employment and Wage Statistics program, U.S. Bureau of Labor Statistics. Wage data cover non-farm wage and salary workers and do not cover the self-employed, owners and partners in unincorporated firms, or household workers.

Note: Data is unavailable for values denoted with a "—".

Source: Employment Projections program, U.S. Bureau of Labor Statistics

Table 1. No formal educational credential to enter:
Occupations projected to have the most openings each year, on average, 2019–29



Occupation	Occupational openings, projected 2019–29 annual average	Median annual wage, 2019	Typical work experience in a related occupation	Typical on-the- job training
Fast food and counter workers	826,600	\$22,740	None	Short-term
Retail salespersons	568,100	25,250	None	Short-term
Cashiers	558,600	23,650	None	Short-term
Waiters and waitresses	475,700	22,890	None	Short-term
Laborers and freight, stock, and material movers, hand	380,600	29,510	None	Short-term
Janitors and cleaners, except maids and housekeeping cleaners	305,600	27,430	None	Short-term
Cooks, restaurant	237,200	27,790	Less than 5 years	Moderate-term
Maids and housekeeping cleaners	181,500	24,850	None	Short-term
Landscaping and groundskeeping workers	158,900	30,440	None	Short-term
Construction laborers	141,100	36,860	None	Short-term

Source: U.S. Bureau of Labor Statistics, Office of Occupational Statistics and Employment Projections.

**Table 2. High school diploma or equivalent to enter:
Occupations projected to have the most openings each year, on average, 2019–29**



Occupation	Occupational openings, projected 2019–29 annual average	Median annual wage, 2019	Typical work experience in a related occupation	Typical on-the- job training
Home health and personal care aides	568,800	\$25,280	None	Short-term
Customer service representatives	350,200	34,710	None	Short-term
Office clerks, general	317,500	34,040	None	Short-term
Stockers and order fillers	254,900	27,380	None	Short-term
Secretaries and administrative assistants, except legal, medical, and executive	195,200	37,690	None	Short-term
Childcare workers	160,200	24,230	None	Short-term
First-line supervisors of food preparation and serving workers	152,600	33,400	Less than 5 years	None
Security guards	142,700	29,680	None	Short-term
Maintenance and repair workers, general	139,400	39,080	None	Moderate-term
Receptionists and information clerks	139,200	30,050	None	Short-term

Source: U.S. Bureau of Labor Statistics, Office of Occupational Statistics and Employment Projections.

**Table 3. Associate's degree; postsecondary nondegree award; and some college, no degree to enter:
Occupations projected to have the most openings each year, on average, 2019–29**



Occupation	Occupational openings, projected 2019–29 annual average	Median annual wage, 2019	Typical education needed for entry	Typical on-the-job training
Heavy and tractor-trailer truck drivers	209,200	\$45,260	Postsecondary nondegree award	Short-term
Nursing assistants	174,000	29,660	Postsecondary nondegree award	None
Bookkeeping, accounting, and auditing clerks	162,100	41,230	Some college, no degree	Moderate-term
Teaching assistants, except postsecondary	140,400	27,920	Some college, no degree	None
Medical assistants	92,800	34,800	Postsecondary nondegree award	None
Hairdressers, hairstylists, and cosmetologists	70,600	26,090	Postsecondary nondegree award	None
Automotive service technicians and mechanics	61,700	42,090	Postsecondary nondegree award	Short-term
Licensed practical and licensed vocational nurses	58,400	47,480	Postsecondary nondegree award	None
Computer user support specialists	53,600	52,270	Some college, no degree	None
Preschool teachers, except special education	50,600	30,520	Associate's degree	None

Note: None of the occupations in the table typically require work experience in a related occupation for entry.

Source: U.S. Bureau of Labor Statistics, Office of Occupational Statistics and Employment Projections.

Table 4. Bachelor's degree to enter:
Occupations projected to have the most openings each year, on average, 2019–29



Occupation	Occupational openings, projected 2019–29 annual average	Median annual wage, 2019	Typical work experience in a related occupation
General and operations managers	204,400	\$100,780	5 years or more
Registered nurses	175,900	73,300	None
Software developers and software quality assurance analysts and testers	131,400	107,510	None
Project management specialists and business operations specialists, all other	128,000	73,570	None
Accountants and auditors	125,700	71,550	None
Elementary school teachers, except special education	103,200	59,670	None
Management analysts	87,100	85,260	Less than 5 years
Market research analysts and marketing specialists	84,200	63,790	None
Personal service managers, all other; entertainment and recreation managers, except gambling; and managers, all other	74,500	110,630	Less than 5 years
Secondary school teachers, except special and career/technical education	71,100	61,660	None

Note: None of the occupations in the table typically require on-the-job training for competency.
Source: U.S. Bureau of Labor Statistics, Office of Occupational Statistics and Employment Projections.

**Table 5. Master's, doctoral, and professional degree to enter:
Occupations projected to have the most openings each year, on average, 2019–29**

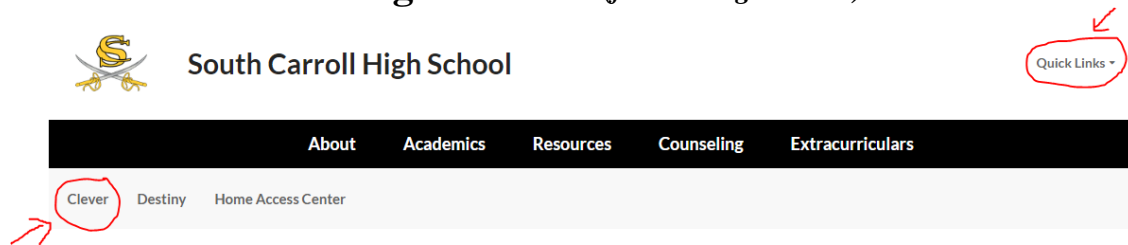


Occupation	Occupational openings, projected 2019–29 annual average	Median annual wage, 2019	Typical education needed for entry	Typical work experience in a related occupation	Typical on-the-job training
Lawyers	39,900	\$122,960	Doctoral or professional degree	None	None
Educational, guidance, and career counselors and advisors	33,100	57,040	Master's degree	None	None
Health specialties teachers, postsecondary	26,000	97,320	Doctoral or professional degree	Less than 5 years	None
Nurse practitioners	24,200	109,820	Master's degree	None	None
Education administrators, kindergarten through secondary	20,000	96,400	Master's degree	5 years or more	None
Healthcare social workers	19,600	56,750	Master's degree	None	Internship/ residency
Postsecondary teachers, all other	18,900	68,970	Doctoral or professional degree	None	None
Instructional coordinators	17,700	66,290	Master's degree	5 years or more	None
Physical therapists	15,200	89,440	Doctoral or professional degree	None	None
Speech-language pathologists	13,700	79,120	Master's degree	None	Internship/ residency

Source: U.S. Bureau of Labor Statistics, Office of Occupational Statistics and Employment Projections.

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<p>ARMY You can find jobs that are available to you and apply online using the Army Career Explorer. If you choose to apply online, an Army recruiter will contact you to determine if you have the necessary qualifications and will also provide guidance as you begin to navigate your military future. (These sites also provide you with a list of sample questions that you can ask your recruiter to make sure the Army is right for you.)</p> <p>ACTIVE DUTY www.goarmy.com</p> <p>UNITED STATES MILITARY ACADEMY AT WEST POINT www.usma.edu</p> <p>ARMY RESERVE OFFICERS TRAINING CORPS www.goarmy.com/rotc</p> <p>NATIONAL GUARD www.1-800-GO-GUARD.com</p>	<p>AIR FORCE Start with these websites for information on Air Force Careers, financial aid, scholarships and college tuition for your future. They will help you find out if you are eligible to join, provide an overview of available careers and benefits, and help answer your questions about Air Force culture, Basic Training and what you can expect when you join.</p> <p>ACTIVE DUTY www.airforce.com</p> <p>UNITED STATES AIR FORCE ACADEMY www.academyadmissions.com</p> <p>AIR FORCE RESERVE OFFICERS' TRAINING CORPS</p>
<p>MARINE CORPS Every Marine is a rifleman, but every Marine is also trained in a specific military occupational specialty (MOS). Marine Corps training will make you quickly adaptable to any duty assignment while your MOS will define your area of expertise. These websites will help you understand the physical and mental preparedness required to become a Marine.</p> <p>ACTIVE DUTY www.marines.com</p> <p>UNITED STATES NAVAL ACADEMY www.usna.edu</p> <p>MARINE CORPS OFFICER CANDIDATE'S GUIDE www.marineofficer.com</p> <p>MARINE CORPS RESERVE www.marines.com</p>	<p>COAST GUARD The Coast Guard will help you choose your career path based on your aptitude, physical abilities, security clearance, motivation and determination. The Coast Guard offers all specialties to both men and women equally – including combat roles.</p> <p>ACTIVE DUTY AND COAST GUARD RESERVE www.GoCoastGuard.com</p> <p>UNITED STATES COAST GUARD ACADEMY</p>

Using Naviance (*find through Clever*)



- Research different Careers. Complete the Career Interest Profiler if you have not already done that. Other helpful inventories are: Strengths Explorer, MI Advantage and Do What You Are (found under Tasks or About Me).
- Requesting Transcripts should be done through Naviance
- Requesting Letters of Recommendation
 - For Letters of Recommendation, you will be asked to complete a Senior Information Sheet which is under **About Me- Surveys in Naviance** as well as your resume in Naviance.

2022–23 Federal Student Aid at a Glance

WHAT is federal student aid?

Federal student aid comes from the federal government— specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study funds, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit [StudentAid.gov/how-calculated](https://studentaid.gov/how-calculated));
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs); and
- maintain satisfactory academic progress in college, career school, or graduate school.

See the full list of eligibility requirements at [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).

Completing and submitting the FAFSA® form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a print-out of the FAFSA® PDF, call 1-800-4-FED-AID (1-800-433-3243) or 334-523-2691 (TTY for the deaf or hard of hearing 1-800-730-8913).

Federal Student Aid | [StudentAid.gov](https://studentaid.gov)

HOW do you apply for federal student aid?.

1. **To apply for federal student aid, you must complete the *Free Application for Federal Student Aid (FAFSA®)* form at fafsa.gov.** The FAFSA form is available every Oct. 1 for the next school year. If you plan to attend college from July 1, 2022–June 30, 2023, submit a 2022–23 FAFSA form.

Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state and federal FAFSA deadlines at [StudentAid.gov/fafsa](https://studentaid.gov/fafsa).

2. **Students and parents are required to use an FSA ID (an account username and password combination) to sign their FAFSA® form online and to access information about their financial aid on U.S. Department of Education websites.** Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your

FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit [StudentAid.gov/fsaid/create-account/launch](https://studentaid.gov/fsaid/create-account/launch).

3. After you apply, you'll receive a Student Aid Report, or SAR. Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA® form will get your SAR data electronically.
4. **Contact the schools you might attend.** Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

Federal Student Aid

Try **StudentAid.gov/scholarships** for tips on where to look and for a link to a free online scholarship.

Program	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit StudentAid.gov/pell-grant .	Amounts can change annually. For the 2020–21 award year, the award amount is up to \$6,345.
Federal Supplemental Educational Opportunity Grant (FSEOG)	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog .	Up to \$4,000.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach .	Up to \$4,000.
Iraq and Afghanistan Service Grant	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. our total work-study award depends on when you apply, your level of financial need, and your school's funding level. For details and updates, visit StudentAid.gov/workstudy .	No annual minimum or maximum amounts
Direct Subsidized Loan	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have a fixed interest rate of at 2.75% for the life of the loan. For details and updates, visit StudentAid.gov/sub-unsub .	Up to \$5,500 depending on grade level.
Direct Unsubsidized Loan	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have a fixed interest rate of 2.75% for the life of the loan. Loans made to graduate or professional students during the 2020–21 award year have the rate fixed at 4.30% for the life of the loan. For details and updates, visit StudentAid.gov/sub-unsub .	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status.
Direct PLUS Loan	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2020–21 award year have a fixed interest rate of at 5.30% for the life of the loan. For details and updates, visit StudentAid.gov/plus .	Maximum amount is the cost of attendance minus any other financial aid received.

September 2020

Additional Financial Aid Information

- **Estimate your aid ([FAFSA4caster](#))-** Gives you a free estimate of your eligibility for federal student aid. You must use the [Free Application for Federal Student Aid \(FAFSA®\) form](#) to apply for aid once you've decided to apply for admission and attend college.
- **[FSA ID](#)-** The FSA ID is a username and password you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature
- **[CSS Profile](#)-** The CSS Profile is an online application that collects information used by nearly 400 colleges and scholarship programs to award non-federal aid. (For federal aid you must complete the FAFSA, available Oct. 1 at fafsa.ed.gov.)
- **[Maryland Higher Education Commission](#)-** Information for the Promise Scholarship, the Academic Common Market, and other Maryland scholarships.
 - The Promise Scholarship provides up to \$5,000 in tuition assistance to help eligible students attend one of Maryland's 16 public community colleges. As a "last dollar" scholarship, it covers any remaining tuition and mandatory fees after other grants and scholarships are applied.
 - The Academic Common Market is a tuition-savings program for college students in 15 SREB states, who want to pursue degrees that are not offered by their in-state institutions. Students can enroll in out-of-state institutions that offer their degree program and pay the institution's in-state tuition rates.
 - The MSFAA (Maryland State Financial Aid Application) is available to applicants who are ineligible to receive federal aid using the FAFSA. <https://mhec.maryland.gov/Pages/MSFAA-FAQS.aspx>
- **Additional Scholarship Resources**
 - [CCPS website](#)- under Student Services → School Counseling
 - [SCHS website](#)- School Counseling, under College and Career Planning
 - **Naviance**- under the College tab, look for Scholarships and Money

Career Exploration Websites

Resource	Web Address	Description
American Gap Association	www.americangap.org	Find a Gap program that's right for you. Information and research.
ASVAB Career Exploration	www.asvabprogram.com	Career Information. ASVAB Test info.
Carroll County Workforce Development	https://carrollworks.com/	The Carroll County Business/Employment Resource Center (BERC) is an American Job Center – a one-stop workforce development center dedicated to meeting the workforce needs of businesses and community residents in Carroll County.
CareerOneStop	www.careeronestop.org	Career searches. Career Planning. Salary info. Education and Training. Job search. Resume help.
Carroll Community College Workforce Training	www.carrollcc.edu/programs/professional-skills-job-training	Earn a Continuing Education credential or prepare for industry certification and build your career!
Cool Works	www.coolworks.com	Connecting people looking for exciting and meaningful work with employers in amazing places.
Maryland Workforce Exchange	https://mwejobs.maryland.gov	Find jobs, training, and post resumes in the state of MD
MD Higher Education Commission	www.mhec.state.md.us	Career Center. Career Schools. MD college/university search. Scholarship search. College planning. Financial Aid.
Monster	www.monster.com	Job search. Career guides. Salary info. Resume help.
My Future	www.myfuture.com	College, Career, & Military Planning
My Next Move	www.mynextmove.org	Take an interest inventory to find your career. Explore jobs by industries.
Occupational Outlook Handbook	www.bls.gov/ooh	From the Dept. of Labor. Job descriptions, outlooks, education, earnings, etc...
Universities, Colleges & Trade Schools	www.trade-schools.net	Search for Technical Schools, Trade Schools, Colleges, and Distance Learning
U.S. Department of Labor	https://www.apprenticeship.gov/apprenticeship-finder	Find an apprenticeship program anywhere in the United States.