

CAREER COUNSELING INFORMATION FOR HIGH SCHOOL STUDENTS AND PARENTS

Within the first five years after grade 12 are you:

- going directly into the workforce?
- going to a technical school or university?

Since those are your only two real options (playing video games in your parents' basement is NOT an option), you will be doing either of these, so this document will help you.

Would you like to:

- ❖ know what kind of work is best for you when you are done with high school or post-secondary education?
- ❖ know how to find a good job?
- ❖ find the post-secondary program that is right for you?
- ❖ apply early for FQFA Saskatchewan Polytechnic or other technical institution programs early to ensure that you are accepted?
- ❖ be prepared for scholarship applications?
- ❖ save yourself some money on a post-secondary program or apprenticeship trade?

If you answered **yes to one or more** of these questions, then you will want to use **this and other career counseling documents and resources**.

Effective career planning takes time and effort. You will significantly benefit by spending an average of at least **10 minutes a day** (about an hour per week) between grade 11 and grade 12 creating your career plan.

HOW TO USE THIS DOCUMENT:

This document is meant to be used chronologically. Start at the beginning. Revisit and review it from time to time. Your situation may change, and what you need to learn from this document may change. Career resources are only good if **you use them**. They are created for you to use, but not all aspects will apply to you. Use what you need or just what applies to you. Skip those parts that you don't need.

WARNING: Using this and other career counseling documents and resources will likely save you money, help alleviate stress, and make your life easier.

CAREER PLANNING AND PREPARATION:

What do you want to do in your life?

“We were all created to fill a unique role. You are needed. And you must do it. There is someone out there who needs *you* to be *you*. So, how do you make the kind of contribution to this world that you were created to make? By doing work you’re passionate about.” (Ken Coleman)

Sometimes, you’ve known what your passion is for several years. Sometimes, your passion might change a little. You might have no idea what your passion is. Now is the time to find your passion and take steps to getting to do that passion. Check out the handout titled: “Help! What Should I do after High School?” on the Prairie South website to help you find your passion. Search up Ken Coleman’s Career Clarity Guide for more work to get

In grade 11, you are in the information gathering stage in your career development. You need to collect as much as you can about as many different possible careers and learn as much about yourself as you can. In grade 12, you need to move things along and increase the amount of time you spend planning and applying for scholarships as needed.

myBlueprint results:

- ❖ Do they align with what you thought about your own possible career paths? If not, have you gone through the questions again?

- ❖ Do they seem to adequately describe your personality? If not, have you recently adjusted your answers to allow for a different set of results?

If you plan on going to post-secondary, skip ahead to the post-secondary section, about five pages up.

ENTERING THE WORKFORCE:

- Are you going straight to work after grade 12? If so, do you have a job arranged? Will you be doing something you like? If not, how might you find something that you enjoy rather than just whatever comes along? Refer to your results from myBlueprint to help you decide what you might like to do as well as what you will be good at doing.

ARMED FORCES:

- There are numerous occupations within the Canadian Armed Forces that do not involve being a soldier, sailor or pilot in combat or peacekeeping. Dentists, doctors, engineers, cooks, computer technicians, fire fighters, police officers, musicians, mechanics, carpenters, line technicians, lawyers, lab and radiology technicians, meteorological technicians, pharmacists, physiotherapists, postal clerks, plumbing and heating technicians, public affairs people, social workers, and many more are available, over 100 in total. As well, there are substantial savings in tuition to be made by taking your post-secondary training with the military. In some cases, you can have most of your tuition paid by the military in exchange for some time spent with them doing the job for which you have been trained. There is the regular force where you enlist and that is your permanent, full-time job. Then there are the reserves, where you spend some time in the military on weekends and in the summer. For more information search Canadian Forces.

APPRENTICESHIP:

- If you are interested in a trade, apprenticeship is an idea to strongly consider. It allows you to work and earn money while you are learning about a trade. More information can be found on the Saskatchewan Apprenticeship site. If you are living away from home when you are apprenticing, you may be eligible for an allowance of over \$125 per week. Check the Saskatchewan

Polytechnic website for apprenticeship scholarships. Search Apprenticeship grants for incentives of up to \$4000 available to those interested in starting and completing their journey status in a trade.

SASKATCHEWAN YOUTH APPRENTICESHIP (SYA):

- Saskatchewan Youth Apprenticeship (SYA) is a great way to fast track your apprenticeship. SYA requires you complete 12 challenges (short assignments) related to the trades. The three benefits of SYA are: waiver of a \$200 registration fee; no charge for Level 1 technical training (save up to up to \$800) and you acquire up to 300 hours that count towards the first year of your apprenticeship. To use the completed SYA, a student must be registered in an approved apprenticeship program within five years of the date on the certificate. You are also eligible for a draw for one of 100 scholarships across the province, each worth \$1000. Even if you choose not to enter an apprenticeship trade, completing SYA is a great thing to put on your resume, as well as being helpful to investigate the trades and the workplace in general. Your career counsellor, PAA teacher or principal has copies of the 12 SYA Challenges put into an assignment form for you to complete on your own or in some cases, part of a class. You can find the SYA 12 Challenges on the Prairie South website under Students and Apprenticeship.

RESUME BUILDERS AND CERTIFICATIONS:

- There is a great deal of additional training that can help you get you a job. Short courses are offered from community colleges that you can take on weekends and in evenings, and these can help you get a job. Career Safety Education is a program for students aged 14–21, and it requires three mandatory courses (WHMIS, Young Worker Readiness Certificate, Mental Health Wellness Training) and your choice of one other course. Contact your principal, teacher or guidance counselor for details.

GETTING A JOB:

- Many websites provide information to assist you in getting a job, both inside and outside Saskatchewan. Search sites such as Sask Jobs, the Canadian Job Bank and The Balance Careers. myBlueprint uses Indeed, so you can use it as well.
- Some job search sites will require you to register and pay a fee to get fully into the site. It wouldn't necessarily be a good idea to start out paying for these services, unless you have tried hard and are still unable to get a job. Just search the internet to find out more information about job searching skills.

RESUMES, COVER LETTERS AND PORTFOLIOS:

- myBlueprint has information on resume writing and cover letters. There are also numerous websites that will assist you with resume writing. Many of these are listed previously in the section about finding a job. As well, keeping a portfolio updated, whether you started one in Career Education in grades 6–9 or CWEX or even if you haven't started on one yet, it is a great idea to have one ready to show prospective employers. Numerous websites will assist you in creating a good portfolio such as LiveCareer.

YOUR ONLINE PRESENCE:

- **Have you Googled yourself? What's on your Twitter, Instagram, or Facebook page?** Your potential employer will probably search your name on the internet. If you have ever put anything on Facebook, Twitter, or any other social media, or if you have or contribute to a blog or website, assume that everything that you put on the internet, regardless of whether you delete it later, is on FOREVER somewhere. Pictures or comments added to any of these keep many people from being hired daily.

JOB INTERVIEWS:

- Thoroughly research the company before the interview. Tell them why you want to work for them. Answer their questions completely. Understand why they are asking the questions and what they are really trying to find out about you.
- Many websites that will assist you in preparing for interviews. Search Royal Bank Career Planning. It has many resources, and you don't have to be looking for a job at a bank to benefit. Another excellent resource can be found on the Ken Coleman website. Look for "How to Win the Interview" on his site.

NON-TRADITIONAL INTERVIEWS:

- Behavioural and other non-traditional interviews are very common in all sectors of employment. Questions might include: Describe a time when you needed to accomplish a task, and explain how you went about completing this task and the results of it, or tell about how you would deal with a crisis situation. Being prepared for an interview is important for students furthering their education as well as those entering the work force. Many universities, colleges and technical schools have an interview as part of the entrance requirements. Search behavioural and situational interviews.

CONTINUE TO PLAN:

- Is this a permanent move to the work force or is it a short-term solution to make money to pay for schooling in the future? If you are making a permanent move to the work force, it is wise to find a job that you truly enjoy doing. Regardless of what you do, if you do something that you enjoy, you will find a way to make a living doing it.
- If this is a one- or two-year plan to put away money for post-secondary costs, how are you going to ensure that you start school again in a year or two? Do you have a plan to transition yourself from the work force to post-secondary? Many people go to work for a year or two to put away money to pay for their

post-secondary education, and then they never end up going because they make lots of money, or they don't make enough money, or something else happens to change their plans. Making a conscious decision to change a plan is fine, but you want to ensure that you choose to make that decision, rather than be pushed into it by choosing to not make a decision.

POST-SECONDARY PLANNING:

- Always consider both a Plan A and a Plan B or perhaps other plans when you are making career choices. Sometimes, courses are full, your marks aren't quite what they need to be, or application deadlines are missed. If you don't have a backup or two in place, you may end up not attending any post-secondary institution at all for a year or semester.
- There are many resources out there to help you decide on a Plan A and a Plan B. To help you decide what you want to do with your life, gather as much information as possible to make as informed a decision as possible. One good resource is the Relevance Magazine. A link to it is under Career Planning on the PSSD site. myBlueprint is a great resource. Also, use post-secondary program websites to assist you with this.
- As well, you can use the numerous handouts on the PSSD site to assist in your planning. For example, some people need to write down things they are considering when they make their grade 12 plan.

POST-SECONDARY PLANNING:

- There are many online resources online to assist in career planning. One place to check is your prospective post-secondary institution for more information on making the right post-secondary choices.

INFORMATION FOR PARENTS:

- There are handouts, FAQs and other pieces of information about post-secondary education for parents on post-secondary websites.

POST-SECONDARY ADMISSION REQUIREMENTS:

- Admission requirements differ from one institution to the next. Some require a minimum 70% average for entry into all their programs. Carefully check with the post-secondary institution(s) you might wish to attend to see what their entrance averages are. As well, the minimum requirement is often much lower than the actual cutoff mark. The cutoff mark is what the actual lowest average that was allowed into a particular program. Sometimes, that cutoff can be up to 15% higher than the minimum. For example, if the minimum average is 70%, and everyone who applies has a 75% average or higher, the actual cutoff might be 79% or 83%. Because these cutoff marks are normally not published, you might need to call the post-secondary institution to find out what this mark is.
- If you don't have the marks to get in, consider an alternate plan. Upgrading is possible for students whose marks are not high enough. Your principal has information on summer school and online options to allow you to improve your marks or take an extra class. Remember, admission requirements almost never consider all subjects. An example: ELA A and B 30, one or two Sciences at the 20 or 30 level, History or Social Studies or Native Studies 30, one or two Math courses at the 30 level, and up to three electives. Sometimes, the required mark is an average of certain classes, and sometimes the required mark must be required in each of a certain number of classes.

POST-SECONDARY PREREQUISITES:

- Some students limit their choices in the future by the subjects they take or don't take in grade 11 and 12. For example, if you take the bare minimum of science and math classes required to graduate and you change your plan in the future, you might find out that you have to take some of these classes after you've been out of school for a number of years. Often, specific science classes in the sciences and math are required for certain programs. It is much easier to take these classes when you are in high school, and you can keep your options open in the future. Check the PSSD site for "Post-Secondary Prerequisites," which explains what subjects are needed in high school to allow you to take a particular course at the U of S, U of R, or Saskatchewan Polytechnic.
- Are you taking any modified classes? If so, this will make you ineligible for most, if not all university programs. As well, modified classes may make you ineligible for many Sask Polytech and other technical programs. Carefully check the requirements of the post-secondary institution of your choice to find out whether you can take certain programs if you are taking any modified classes. Note: Any programs known as alternate generally make students ineligible for all postsecondary programs in all institutions

POST-SECONDARY CHOICES:

- There are numerous ways to choose an institution. You may want to choose a program, and then decide where to take it. Or you may wish to choose a location, and then find a program that fits your needs.
- Look online to order brochures and other print materials, gather information on calendars, application forms, residence, distance learning opportunities, financial assistance information, the application and admission process, locations where you can study, programs offered and links to numerous services and information about the post-secondary institution.

SPECIFIC POST-SECONDARY PROGRAM CHOICES:

- Consider your myBlueprint results. Check out post-secondary websites. There will be information about the programs they offer. Talk to people you know who have attended different post-secondary institutions to be able to make good comparisons.

APPLICATION PROCESSES AND DEADLINES:

- Carefully check application deadlines. They may vary from one year to another, from one institution to another, and from one program to another within an institution. Usually, it's wise to apply as soon as you know where you would like to attend, although it never hurts to ask an advisor about that. A good rule of thumb for university is to send in your applications around Christmas. In some cases, it might be wise to wait until after Christmas, for the purposes of calculation of averages for scholarships. The best advice is to check with the institution. Admissions people will tell you. Other institutions require you apply by December 1.
- Be aware of the types of admission. Most universities' admission processes are based entirely on high school marks. Between the opening date and the closing date, they will start with anyone who has a 100% average, then 99%, 98%, etc. down until all the seats in that program are filled.
- However, Saskatchewan Polytechnic and other tech schools and colleges use two types of admission processes. The first is called Competitive (based entirely on marks like most universities). Nursing is the one program that is always competitive. Other programs such as dental hygiene, medical laboratory technology, medical radiologic technology and practical nursing are typically competitive, but not always. For these, you may apply between October 1 and February 15. For these as well, requirements are first based on marks, and if they are high enough, you go on to phase 2, which usually involve a

career investigation (some internet research and some extra application work) and possibly an interview.

- The second and most common at Saskatchewan Polytechnic are referred to as First Qualified–First Admitted (FQFA). This means that you may apply as soon as you start the course(s) required to get into the program. Thus, the sooner you apply, the better. For many of the programs offered, you can apply on the first day of grade 10, 11 or 12. At SK Poly, if you are waitlisted for an FQFA program, you can reapply the following year, and that you keep your original date of application, so you will quite likely get in the following year.
- Take note of certain opportunities for target groups when you apply. For instance, there are often some seats saved for students from Saskatchewan, people with disabilities, females, visible minorities, etc. You can sometimes self-identify on the application form, or you may need written proof of things such as Treaty or Metis status.
- Even though it will cost between \$50 and \$150 when you apply, in most cases, it is often wise to apply to at least two post-secondary institutions. It's a lot of money up front, but when you consider it against how much it is going to cost to finish a degree, diploma or certificate, it's a wise investment. The second application may be your Plan B mentioned earlier.

HIGH SCHOOL TRANSCRIPTS:

- Always carefully follow the instructions of people at the post-secondary institution when they remind you to do things such as send in a transcript request form to the Ministry of Education. Check out the instructions on the PSSD website for how to request your transcript.
- When you apply to the post-secondary institution of your choice, they need to know your marks. You can get your marks to them a couple of different ways. Some post-secondary

institutions will accept a copy of your transcript printed off at the school and signed by your principal. This can be used for admission purposes, but it is not a final, official transcript. If you are accepted, it will likely be called conditional acceptance, which means that if your marks are maintained at a certain level and continue to meet their requirements, you will be accepted. Eventually, the post-secondary institution will require you to complete a transcript request form online. Check out the PSSD website for a link to the Ministry of Education as well as a document called “What to Check With Transcripts”. You can make up to five selections (combination of dates and locations) for a cost of \$25.

LIVING ARRANGEMENTS:

- Your options are residence, living alone, with family, with roommates. Figure out the various costs associated with each. Although residence might cost somewhat more than some apartments, there are significant benefits to living in residence. You will make a lot of friends very quickly, you don’t have to shop for groceries or cook for yourself if you get a meal plan, you can save yourself some time, and there is greater degree of stability compared to renting an apartment or house. Generally, the benefits of residence greatly assist in allowing you to make a smooth transition from high school to post-secondary, particularly in the first year after grade 12. There is a document on the PSSD website that explains the benefits and drawbacks of living in residence.
- If you plan to live in residence, apply online and early, some time between September and December the year before you attend your chosen post-secondary institution. Most of the time, you must apply for the school before you can apply for residence. Residences can offer different types of situations from single occupancy rooms to apartment-style accommodations where you will live with several others. Look online, and you will find some information about the residence—pictures, virtual tours, prices, etc.

- The costs of residence vary from one place to another, and they vary depending on the style you choose, and whether you want or need a meal plan.
- None of the four Saskatchewan Polytechnic campuses has a residence option for students, except Prince Albert, but you need to meet certain qualifications. However, if you are a Saskatchewan Polytechnic student at the campus in Regina, you can apply to live in residence at Luther College on the U of R campus, for example. In Saskatoon, you can stay in residence at Mohyla Institute, College and Wiggins Residence or St. Andrew's Residence.
- Housing and rental costs are always increasing, so finding an apartment or house can be difficult in some cities. Plan far in advance when you are arranging accommodations, some time between September and December of the year before you plan on attending the post-secondary institution. You may have to sign a lease or pay rent for a year even though you are only in school for eight months. Most post-secondary websites provide information for to help you find an apartment or house. Kijiji and similar websites are great places to search for housing. Student unions may also be of help to you.
- If you are living in residence, you will probably want to consider buying a parking pass. There is typically a very limited number of them available, and they are usually sold on a first come, first served basis.

DISTANCE LEARNING:

- COVID has changed distance learning substantially, with many post-secondary institutions changing over entirely their method of delivery. In the future, possibly significant numbers of post-secondary opportunities will be online. This could be a good thing for those who are good at learning independently. There are financial benefits to doing this. If you can live at home, you will be able to save some substantial accommodation costs. Or,

you can become a part-time student, and take classes while you work full or part-time.

- There are other options such as alternate campuses like the various regional colleges, which offer many university and Saskatchewan Polytechnic programs. St. Peter's College which is a second U of S campus and offers all first and many second-year courses at its small campus near Humboldt at Muenster. As well, there are distance learning programs specific to certain post-secondary institutions. Some universities grant entire degrees without you ever setting foot on campus. Athabasca University is one of the more popular universities that offer all courses by correspondence and online.

TOURS AND OPEN HOUSES:

- Although they have become virtual because of COVID, attending an open house or a spend-a-day is a great idea. It helps you understand a little more about the school you are considering. The scheduled tours and open houses are usually listed on the website of the institution, and you usually need to register for them. Check Student Career News for upcoming events. During COVID, most tours are virtual, which allows you to have a look at the place without having to travel.
- Most tours occur a few times per year. If you are unable to attend one of these open houses, private tours are often able if you call ahead a couple of weeks in advance. There is often a significant culture shock when moving from a small school in a small town to a large school in a city. Anything that you can do to make that adjustment more comfortable—meeting some people, touring the campus and attending social events are all going to assist you in making a smooth transition from your high school to the post-secondary institution of your choice. It can also provide some more information when it comes time to make a choice about a post-secondary institution.

BENEFITS OF FEDERATED COLLEGES:

- In Saskatchewan, these include St. Thomas More at the U of S, Luther College and Campion College at the U of R. The First Nations University of Canada main campus is at the U of R, and they have campuses in Saskatoon and Prince Albert. You don't need to be First Nations to take courses at the First Nations University of Canada. Federated colleges are usually located on the university campus, but they are administratively and financially independent of the university. You still graduate with a U of R or U of S degree. The benefits of registering with a federated college including additional scholarships, centralized services, and access to all university services. There are often smaller class sizes and sometimes, there are reserved seats for students registered with that federated college. You can take certain programs entirely within the federated college, or you can take courses in both the university and the federated college.

REGISTRATION FOR CLASSES:

- Academic advisors from the post-secondary institution are usually the best people to help you with admissions and registration processes. They know the specifics of their institution. It is very important to contact a counselor or academic advisor at the post-secondary institution to which you are applying. Many post-secondary institutions make this a requirement for first year students. Generally, it's good to do this early. You can often talk to an advisor prior to submitting your application. It is impossible to know all the small details that can be very important when you are registering. For example, when you are choosing your classes, you need a Plan A and a Plan B. Plan A is usually listed on the institution's website. However, Plan B might not be listed. If the classes are full or not offered in a particular semester, you will need an alternate plan, and an academic advisor is the best person to inform you about that plan. If at some point, you don't feel as though you're getting the right advice, you should ask for a second opinion. You have a lot of time, effort and money on the

line, so if you think you aren't being led in the right direction, you will need to seek different advice. It is often wise to write down the names of people who give you advice in the institution. You have proof of who advised you if a problem develops.

ACADEMIC DIFFICULTIES:

- Most post-secondary institutions have orientations for first year students where both students and parents can learn more about the courses and programs and services offered such as tutoring for writing, math and science, learning assistance, peer assisted learning and study groups. There are also non-academic programs, courses and workshops about which you might not know that are often helpful for first-year students like time management, budgeting and career planning. Lots of help is available. Just ask.
- There is also assistance for people who have mental health issues such as anxiety or depression.

SPECIFIC NEEDS:

- If you need certain things to assist you in getting an education, you should be discussing those needs with your student support teacher or principal as well as an advisor from a post-secondary institution so that any accommodations that the institution can be prepared ahead of time. These needs could include things like extra time on exams, a scribe, a reader, an isolated room for exams, etc. Your advisor should be someone who you will get to know well over the next few years. If you are in grade 11 or 12 and have not had recent academic testing from an educational psychologist from the school division, then you will want to have that done before you finish grade 12. Academic or cognitive exams are very expensive if you have to pay for them yourself after you start your post-secondary program.

- If you have not completed grades 10–12 in Canada, you may have to prove your English language ability. Tests like the CanTest, IELTS, or TOEFL may be required. You will want to speak to your student support teacher and career counsellor about this in grade 11 or early in grade 12.

AMERICAN COLLEGES AND UNIVERSITIES:

- If you are planning to attend a post-secondary institution in the United States, you need to ensure that you write the standardized general aptitude tests called ACTs, SATs, or a standardized test specific to that post-secondary institution. It is important that these are done early. Assiniboia Composite High School is one location where you can arrange to write them. Check out the websites for writing dates, locations, and practice tests.
- Always ensure that you carefully consider what you might like to do after you are done a year or two or a full certificate, diploma or degree in the United States. Some things are very transferrable back to Canada, and some are not. Generally, fully completed programs of study are recognized elsewhere. Partial completion often results in students taking courses over again, because the second school attended will decide what is acceptable from the first school. This applies to moving between schools in Canada, not just from the United States.

TUITION AND OTHER COSTS:

- Tuition costs vary, but typically, the total cost of being away from home for one year in Saskatchewan, including books, tuition, living expenses, and common post-secondary fees will be between \$15,000 to \$30,000, depending on the course you take, where you live, and your social life. Tuition costs can be higher per year for certain specialized courses. Some post-secondary institutions can be less expensive, but it depends on the program. Gather information and create a budget. See budgeting handout on the PSSD site and check various post-secondary websites to receive assistance in budgeting.

SCHOLARSHIPS, BURSARIES AND FREE MONEY:

- There are many people and organizations that want to give you money to help pay for your education. Carefully investigate scholarship possibilities. Each year, thousands of dollars in scholarships are never given away, because students don't apply for them. Also keep applying for more scholarships in your first and subsequent years of post-secondary education.
- **At the school level:** In most schools, there are numerous local scholarships available to students in that school. Your principal or career counselor should have more information for you.
- **At the school division level:** To apply for school division scholarships, use the application form on the PSSD site. Apply for every scholarship for which you are eligible.
- **At your chosen post-secondary institution:** Go to the website of the post-secondary institution you wish to attend to apply for their scholarships.
- **At the provincial and national level:** Search the internet generally for scholarships. If you are going out of province or out of country for your education, there will be Saskatchewan scholarships for which you will be no longer eligible. With some scholarships, you must attend a recognized post-secondary institution the in fall after you graduate from high school.

SCHOLARSHIP PREPARATION:

- To do a great job of scholarship applications, you **MUST** do a great deal of work on scholarships **BEFORE** they are due. Have a resume, cover letter, at least two reference letters, and a general essay outlining your accomplishments, volunteer work, academic achievement, etc. ready to send out when you apply for scholarships. Requirements for scholarships can all

different, so read them carefully, and include all the required supporting information and documentation. The PSSD site has links to numerous websites with advice on acquiring scholarships, writing resumes and cover letters and general job searching.

- Think of scholarships like a marathon. If you work hard to properly prepare for the marathon, you will be ready to run it. However, if you wake up one day and decide to run a full marathon (26.2 miles), it will be very difficult. When you prepare well in advance for scholarships long before the applications are due, the applications will be considerably easier than if you start a few days before they are due.
- You should also think of scholarships applications like going fishing. Nobody catches 100% of the fish in the lake. You may receive a small percentage of the scholarships you apply to receive. That might only be 5% or 10% of the scholarships for which you have applied. That's more than you'd get if you applied for none. As well, to catch a fish, you actually have to go to the effort of putting the hook in the water. They don't just jump in the boat without any effort from you. Similarly, scholarships don't just fall in your lap without any effort on your part. It can be time consuming to apply for scholarships. Thus, it is important to prepare for scholarships weeks and months before they are due.

A HIGH PAYING PART-TIME JOB:

- If you consider applying and preparing to apply for scholarships as a part-time job, you might be surprised with what you receive. For example, if you spend 10 hours applying for scholarships, and you receive \$500, you are making \$50 per hour. Few part-time jobs pay that well.

- **Do you have a social insurance number?** You must have one when you apply for loans and receive scholarships. If you don't, you can go to your local Service Canada office, or download the application form and send it in.
- Health and dental plans for students are typically mandatory in post-secondary institutions. If you prove that you are already insured to levels equal or better to what is in university or technical school health and dental plans, you can opt out and save several hundred dollars.

WHAT YOU HAVE TO DO TO GET SCHOLARSHIPS:

- There are five main things that are considered when scholarship sponsors look at your application.
 1. **What you do:** Volunteers and people who do good things for others will have the opportunity to get many scholarships. Usually, the largest number of scholarship dollars goes to students who have good, solid marks and are great citizens—community-minded leaders and people who work hard and give back. Even if your marks aren't as high as those of others, you may still be eligible for large amounts of money by getting involved and do things in your community. Students have great opportunities to become involved in school and minor sports, SRC/SLC and other leadership positions in the school, as well as community service opportunities—volunteering at the rink, hospital, nursing home or with a service club. Participating in events put on by such organizations as Encounters with Canada can help you to get a fantastic resume-building experience. Certificates that you have from courses you've taken such as Construction Safety Training, Saskatchewan Youth Apprenticeship, First Aid, Career Safety Education and many others are also important. Consider summer jobs such as bible camps, lifeguarding or teaching swimming lessons, any part-time work or CWEX placements. If you

don't already do these things, you may have time to start. The sooner you start, the sooner you and the people around you benefit from your volunteer work.

2. **Associations and connections you have:** If you or your parents are members of a group, club, or association, you may be eligible for scholarships. 4H, the Saskatchewan Hockey Association, the Saskatchewan Golf Association, local, provincial, or national service clubs are good places to start. Having parents who are members of certain unions, employees of particular companies or even growing up on a farm can give you an advantage when applying for some scholarships.
3. **The program you are entering:** Scholarship money is often targeted to get students interested in certain occupations, particularly those where there is a shortage of workers such as most construction trades, most jobs in health, engineering, agriculture among others.
4. **Athletics, music, or other skills you have:** Canadian post-secondary institutions provide significant scholarships for athletes. Usually, these are given to students who maintain a good average in university or technical school. These are typically not listed on a website. You need to talk to the coach of the sport you wish to play. It is helpful to have some video of you competing. It is also good to start the process of applying for athletic scholarships early.
5. **The marks you have:** High marks are very important. Always work to get the highest marks you can get. Solid marks, combined with the other considerations above will leave you in a good situation when it comes to apply for scholarships.

IMPORTANT NOTES ABOUT SCHOLARSHIPS:

- Register with companies that email you scholarship opportunities regularly and provide great information on how to acquire scholarships such as Scholarships Canada, Scholar Tree, and Student Awards, Atila, and Scholarships.com.
- Many post-secondary institutions will calculate your marks to your greatest financial benefit. If you have higher marks in your second semester than in the first, you might become eligible for scholarships for which you were previously ineligible.
- You can never start too early to work hard at acquiring scholarship money and searching out scholarships. Gather the things you need to have ahead of time. Starting in grade 11 by reading through numerous scholarship criteria to understand all the things necessary that you will want to have ready to go when you start applying for scholarships is an excellent idea to help your planning. Ensure that you get some good references, and to get these good references from people, you need to have a great attitude, be on time, and work hard. If you cause grief, are lazy, have poor attendance, and are rude and obnoxious toward people at school or at work, it will be difficult for anyone to give you a great reference. Some scholarships are based entirely on grade 11 marks, so work hard to get your marks as high as possible, and look as early as possible.

STUDENT LOANS:

- Information for Canada-Saskatchewan integrated student loans usually goes out to schools in June. Search the internet and apply online. You can do an estimate using their loan estimator on their website to see whether you will be eligible for a loan. Loans consider parental income, and the mockup will require you to submit information from your parents' tax return, tuition costs, and any financial assets you have. You may want to apply whether you think you are eligible or not, as there are awards (money that you don't have to pay back) available to you when

you apply for a student loan. Read the Student Loans Handbook before you apply. It is helpful.

- If you are ineligible for a Canada Saskatchewan Student Loan, you can apply at the place you do your banking. The only way to be eligible for the free money is to apply for the loan. Depending on the current interest rate, a bank or credit union loan might provide a better interest rate than Canada–Saskatchewan student loans. When you apply for a student loan and your parents have set aside some savings or RESPs to help pay for your costs, indicate on the form only the maximum savings that can be taken out in one year. If you complete the application form with the total number of dollars in savings, you might not be eligible for the loan.
- The Saskatchewan Health Authority provides bursaries for students finishing certain medical programs in Saskatchewan. You could receive money for agreeing to complete your final clinical placement in a rural or northern area.

TWO THINGS TO REMEMBER:

1. Be prepared for a change of plans. Ensure that you are the one changing the plan.
2. Figure out what you love to do, and do it. If you do what you love, you will find a way to make a living doing it. Find your talent, passion, and mission, and then do what you were born to do.

N. B. ORGANIZATIONS CHANGE THEIR WEBSITES FROM TIME TO TIME. IF ANY WEBSITES REFERENCES LISTED IN THIS DOCUMENT DO NOT WORK, PLEASE CONTACT YOUR PRINCIPAL, GUIDANCE OR CAREER COUNSELLOR. ALSO, AS THIS DOCUMENT IS UPDATED MANY TIMES IN ONE YEAR, THE INFORMATION CHANGES AND ADDITIONS ARE MADE REGULARLY. PLEASE GO TO WWW.PRAIRIESOUTH.CA FOR THE MOST RECENT VERSION.