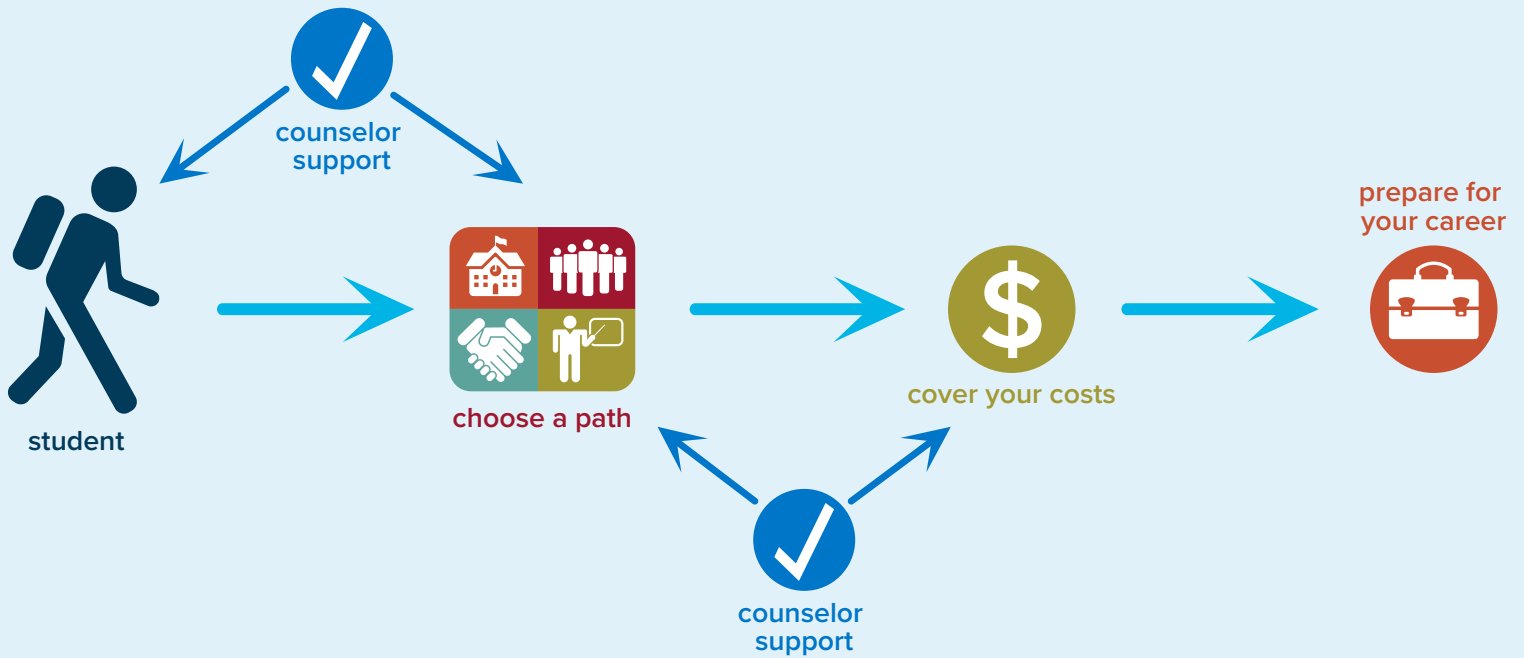


PREPARE FOR YOUR CAREER



CHOOSE YOUR PATH



ENROLL IN TECHNICAL PROGRAMS AT A COMMUNITY COLLEGE

A two-year degree from your local community college can help you kick start a rewarding, high-paying, career. Many community or technical colleges also offer programs that can lead to a certificate in fewer than two years.



JOIN A WORK-BASED LEARNING PROGRAM THROUGH A LABOR UNION

Labor unions offer high-quality training and successfully move workers up career ladders. They provide a broad range of learning opportunities and a pipeline to local employers.



FIND LOCAL EMPLOYERS THAT OFFER WORK-BASED LEARNING PROGRAMS

Many employers sponsor work-based learning programs, which can be a great way to enter many rewarding, well-paying occupations. An individual gains hands-on work experience in a profession, while taking classes. These programs can last from one to six years and provide wage increases as you gain work experience. You must meet minimum qualifications to apply.



EXPLORE SHORT-TERM TRAINING PROGRAMS AT A COMMUNITY-BASED ORGANIZATION

Community-based organizations increasingly offer job training and placement programs for area residents. Companies often work in conjunction with these organization to find skilled employees.

COVER YOUR COSTS



SUBMIT YOUR FAFSA

Make sure you to apply for financial aid annually, between January 1 and June 30. The *Free Application for Federal Student Aid (FAFSA)* is easy to fill out and an important first step to receiving aid.



APPLY FOR FEDERAL, STATE, AND PRIVATE GRANTS

Federal Pell Grants: These grants are awarded to undergraduate students based on need. The amount of aid an individual receives depends on your financial need, the cost of school, and more.

Texas Educational Opportunity Grants: This program provides grants to students with financial need who are enrolled in Texas public two-year colleges.

Private grants: These grants are offered by private individuals or corporations.



RESEARCH AND APPLY FOR SCHOLARSHIPS

Check the website of your local community college or contact the school's Financial Aid office for information. Colleges offer many types of scholarships based on need and/or merit.



WORK WHILE YOU STUDY

Many colleges offer Federal Work Study or Texas State Work Study programs. You must submit the FAFSA to determine your eligibility for these programs, which exchange work hours at school or at a nearby volunteer position for a wage. Work is usually limited to 19 hours per week.



DON'T FORGET TO USE FEDERAL INCOME TAX CREDITS

The IRS offers two tax credits to help offset the costs of higher education by reducing the amount of your income tax.

The American Opportunity Tax Credit helps pay for qualified education expenses for eligible students for up to four years of higher education.

The Lifetime Learning Credit helps pay for qualified tuition and related expenses for eligible students enrolled in an eligible educational institution. This credit can help pay for undergraduate, graduate, and professional courses—including courses to acquire or improve job skills. There is no limit on the number of years you can claim the credit.



EARN WHILE YOU LEARN WITH WORK-BASED LEARNING PROGRAMS

Work-based learning programs, sponsored by employers or labor unions, help enter many high-demand, well-paying careers. An individual gains hands-on work experience in a profession, while also taking classes. These programs can last from one to six years and provide wage increases as you gain work experience.



BEWARE OF STUDENT LOANS

It is best to avoid accumulating loans, as much as possible. If you have no other option, you should be aware of the differences between federal and private loans. You should also try to avoid adjustable interest rates, commonly found in private loans, which can jump as high as 18 percent, after just a few years.