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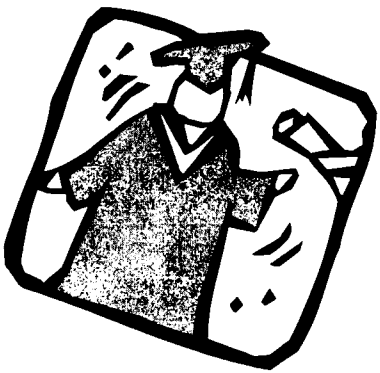
ABSTRACT

This booklet, which is intended for high school students, provides basic information about available types of postsecondary education and the kinds of education that will be required for careers of the future. The guide begins with a discussion of the various types of education now available to high school graduates besides a traditional four-year college program. Next, the following topics are discussed: average earnings of individuals with different levels of education and different college majors; percentage of high school graduates who earn a bachelor's degree; courses that improve students' chances of getting into college; options for high school students who do not want or complete a bachelor's degree; costs and trade-offs of trying to get a college degree; types and levels of education that will likely be required by tomorrow's careers; and facts that students should consider when deciding whether to pursue postsecondary education. Concluding the guide are the following: postal and Internet addresses of organizations that can provide additional information about preparing for postsecondary education; bibliography of 13 print resources; and annotated bibliography of 14 American Youth Policy Forum publications. (MN)

A YOUNG PERSON'S GUIDE TO

Earning and Learning



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Preparing for College, Preparing for Careers

A YOUNG PERSON'S GUIDE TO EARNING AND LEARNING:

Preparing for College, Preparing for Careers

This guide was written by Diane Stark Rentner and John F. Jennings of the **Center on Education Policy** in collaboration with Samuel Halperin of the **American Youth Policy Forum.**

A Young Person's Guide to Earning and Learning: Preparing for College, Preparing for Careers

Washington, D.C.: American Youth Policy Forum and Center on Education Policy

ISBN: 1-887031-60X

For information, contact our website at http://www.aypf.org or e-mail us at <aypf@aypf.org>. Additional copies of this *Guide* and its companion, ***A Young Person's Guide to Managing Money***, are available for $2 each to cover postage and handling. Send prepaid orders only to American Youth Policy Forum, 1836 Jefferson Place, N.W. Washington, D.C. 20036-2505

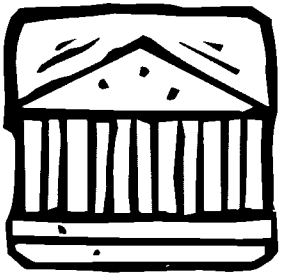
Why This Guide?

The majority of today's students feel they "have to" go to college. They believe that college will open the door to rewarding jobs and careers. And their parents share this belief. Knowing from personal experience how tough it can be to get a decent job, they do whatever they can to help their children take the right path to one. Too often, though, neither students nor parents have accurate, up-to-date information on what going to college really means. The purpose of this Guide is to provide basic but important information on "going to college" and to describe just what kind of education will be necessary for the careers of the future.

You will soon be making crucially important decisions about the form the rest of your life is to take. As a good consumer, you will want to know where your investment of time and money is to lead. The questions raised here should help you (as well as your parents) to become more knowledgeable about continuing your education after high school and into what educators call the postsecondary years.

What does "going to college" mean today?

In today's society, the catch-all phrase "going to college" means many things. As recently as 25 years ago, the popular image was of a high school graduate leaving home and living in a dormitory or fraternity/sorority house on an ivy-covered campus while earning a four-year academic degree. It's very different today. For one thing, the majority of college students live at home or in their own or shared apartments and they usually drive to classes. Nearly 40 percent attend two-year community colleges and not the four-year institutions that used to define what higher education was. Even students seeking a Bachelor's degree often do not finish their course work in four years. It now takes, on average, some six years to earn a Bachelor's degree because so many students also have jobs or because family responsibilities limit them to part-time study.



Going to college thus can mean several quite different things. It can mean attending a community college or a technical institute for one or two years and perhaps earning an Associate of Arts (AA) degree or a certificate based on mastery of certain job-oriented technical skills that you will need for a satisfying career. Or it can mean attending a large urban university or trade school while commuting from home. Or it can mean leaving home to live at a college while pursuing, full-time, in the traditional manner, a Bachelor's degree.

Given these different ways of "going to college," high school students should ask themselves the fundamental question: What do I want to do with my life? Only then will you

be able to determine which type of postsecondary study will help you reach that goal. Going to college is not an end unto itself. It's only a way, although a very important one, of preparing yourself for a satisfying life and the right career.

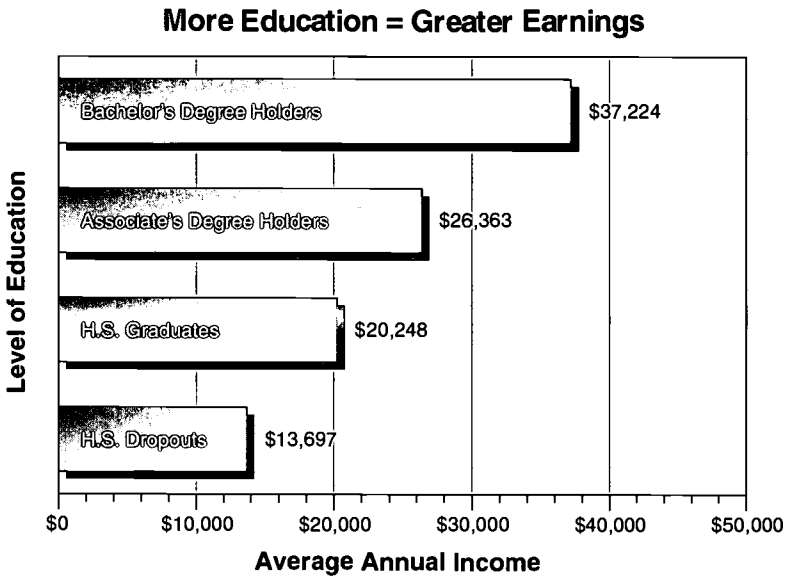
Furthermore, education beyond high school is not just about improving your chances of obtaining a high-paying job. Many "intangibles" almost always go along with higher education. College should open your mind to new ideas as well as to original and challenging ways of thinking and looking at life. Although our focus here is on the eventual economic advantages of going to college, we can't forget these broader benefits, both for students and the society in which we live.

If I go to college, will I earn more money?

Earning and learning go hand-in-hand. The more years of schooling that you complete the better the chances are that, on average, you will qualify for a good-paying job and avoid unemployment. Thus, someone with an Associate's (AA) or Bachelor's (BA/BS) degree is likely to earn substantially more than someone with only a high school diploma, and far more than a high school dropout.

Whether you will be employed or unemployed also is determined by your years of study. For example, only 2.8% of Bachelor's degree holders were unemployed in March of 1996 while 11.6% of high school dropouts were unemployed--four times as high!

It is important to remember though that these are averages; not everyone with a college degree earns more than everyone with a high school diploma. But, unlike a generation ago, a high school diploma is not necessarily "a ticket to the middle class." Even those with college degrees earn very different salaries depending on which areas they specialized in during college and what skills they mastered. However, the overall trend is very clear--you improve your economic chances in life by getting advanced schooling. But, again, it is important to decide what you want to do with your life before you pick the type of schooling that is best for you.



Source: U.S. Department of Labor, *Occupational Outlook Quarterly*, Winter 1996-97, p. 52. Data for March 1995.

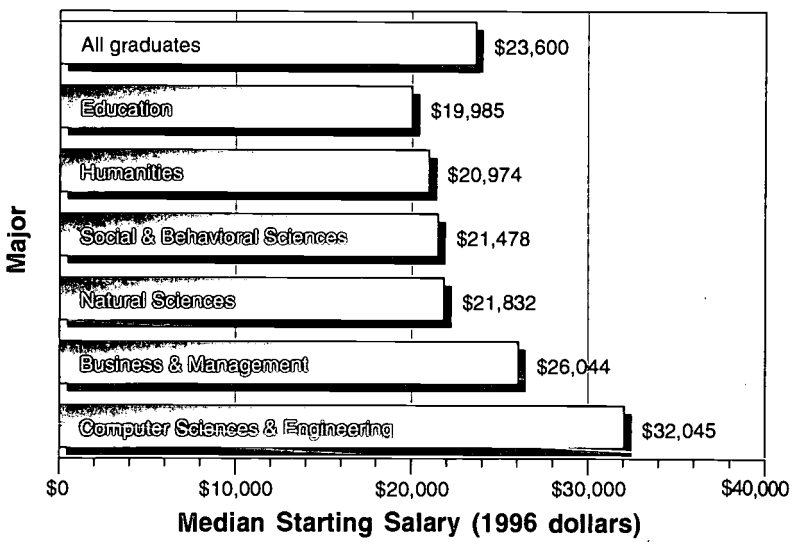
More Education Means Greater Earnings Over a Lifetime

Average lifetime earnings of:

A High School Dropout:	$609,000
A High School Graduate:	$821,000
An Associate's Degree Holder:	$1,062,000
A Bachelor's Degree Holder:	$1,421,000
A Master's Degree Holder:	$1,619,000
A Doctorate Degree Holder:	$2,142,000
A Professional Degree Holder:	$3,013,000

Source: Bureau of the Census, *Educational Attainment in the United States: March 1993 and 1992*, May 1994. Data for March 1992.

Your College Major Determines Your Starting Salary



Source: U.S. Department of Education, *The Condition of Education*, 1997, p. 122.

What are my chances of getting a college degree?

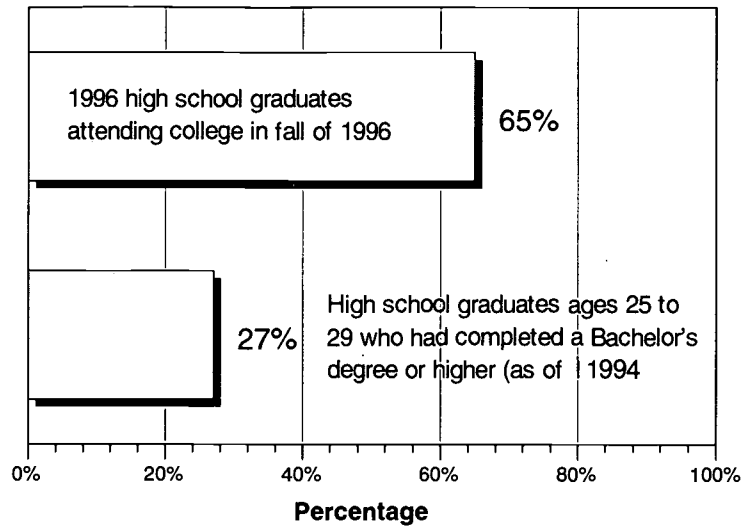
Today, more high school graduates than ever are pursuing postsecondary studies--whether at a community college, a technical institute, a state university or a private college. About 65% of the 1996 high school graduates enrolled in a two- or four-year college in the fall of 1996. But if you hope to get a Bachelor's degree you should know that, in 1994, only 27% of all high school graduates had earned a Bachelor's degree by the time they were 29 years old. This means that a high proportion of students leave college without completing a bachelor's degree.

You will have to have determination and stick it out, and if you are very uncertain about your commitment to four years of college, you may want to think about pursuing an Associate's degree from a community college or a certificate program from a reputable trade or technical school. In today's society, it is not "a Bachelor's degree or bust." You have options because many good, well-paying careers require education beyond high school-- but not necessarily a Bachelor's degree.

Of the 2.7 million students who graduated from high school in the spring of 1996, 65% or 1.7 million of them were enrolled in a two- or four- year college or university the following fall. About two-thirds of the 1.7 million were enrolled in four-year colleges and one-third in two-year colleges.

Source: Bureau of Labor Statistics Press Release, July 23, 1997

Percentage of High School Graduates Who Earn a BA or BS Degree



Source: Bureau of Labor Statistics Press Release, July 23, 1997 and U.S. Department of Education, *The Condition of Education*, 1996, p. 92

What courses improve my chances of getting into college?

The best way to improve your chances of entering college--either to earn a Bachelor's or an Associate's degree, or a skill certificate--is to start early: Take rigorous academic courses in junior high or middle school and high school, especially algebra by the ninth grade and geometry by the tenth grade. According to one study, 83% of students who took algebra I and geometry went on to college--which is more than double the percentage of students who do not take these courses (36%) and go on to college. The study of science should also be part of everyone's preparation for life, and perfecting your communication skills--oral and written--is certain to pay off. Such

Nearly three of ten freshmen in two- and four- year public and private colleges were enrolled in a remedial course in the fall of 1995.

Source: U.S. Department of Education, *The Condition of Education 1997*, p.102

rigorous courses can be offered in college preparatory classes, or in a career major or challenging vocational courses with strong academic content.

Students who do not take these types of courses and go to college are often poorly prepared and must take a remedial, non-credit course to stay enrolled. Sadly, too, experience shows that those who need such remedial courses are more likely to drop out of college. A word to the wise--don't be satisfied just because you gained entrance into college; you have to be prepared for college before you attend if you want to go beyond the starting line to a successful finish. So you had better be thinking about college when you enter high school, not just in your senior year when your opportunities to take these courses have passed.

What should I do if I don't want a four-year Bachelor's degree or if I don't complete my Bachelor's studies?

If you do attend college but fall short of a Bachelor's degree, you will not be alone. As already noted, only about a quarter of high school graduates complete a BA/BS degree. You should carefully consider whether a full four-year degree at a traditional college in an academic course of study is essential to achieve your career goal. A community college or a degree-granting technical institute may prove to be the best answer for you. Both provide good job skills, and can substantially in-

crease your chances of entering a well-paying career. Many excellent careers in technical areas--for instance, medical technicians, environmental managers, facilities administrators, electronics and computer technicians--require at least two years of study beyond high school. These careers require workers to solve practical problems, to use mathematics and communication skills on the job, and to adapt rapidly and well to new technologies.

Another way to approach this decision is to think about starting out at a community college and, once you've seen how you do with college-level study, transfer after a year or two to a four-year college and pursue a Bachelor's degree. Alternatively, going to college for you might mean attending a community college where you would be able to complete an Associate's degree under a Tech-Prep program that you began in high school. Interestingly, many people who have already earned a Bachelor's degree then enroll in a community college to learn advanced skills that are valued by their employers or that are important for the fuller enjoyment of life.

One out of ten community college students has a Bachelor's degree and has returned to school to take technical or occupational-related course work, such as foreign language training or computer skills. They seek this additional training to help them get a better job or to improve their skills and earning power.

Source: U.S. Department of Education, *Investing in Quality, Affordable Education for All Americans: A New Look at Community Colleges*, October 1997

Annual Salaries of Careers Requiring Two or Fewer Years of Postsecondary Education

Computer Animator	$27,000 - 80,000
Visual Artist	$18,800 - 34,500
Computer & Office Machine Repairer	$30,784 (average)
Biomedical Equipment Technician	$17,000 - 50,000
Chef/Baker	$18,000 - 40,000
Dietetic Technician	$20,000 - 30,000
Hotel Manager	$40,000 - 81,000
Teacher Aide	$17,243 - 18,241
Automotive Mechanic/Technician	$11,800 - 41,200
Chemical Technician	$20,000 - 60,000
Heating/Air Conditioning Refrigeration Technician	$18,876 - 34,840
Engineering Technician	$14,900 - 51,060
Drafter	$16,400 - 52,000
Agricultural Biotechnician	$20,800 - 39,000
Arborist	$12,000 - 35,000
Floral Designer	$15,600 - 26,000

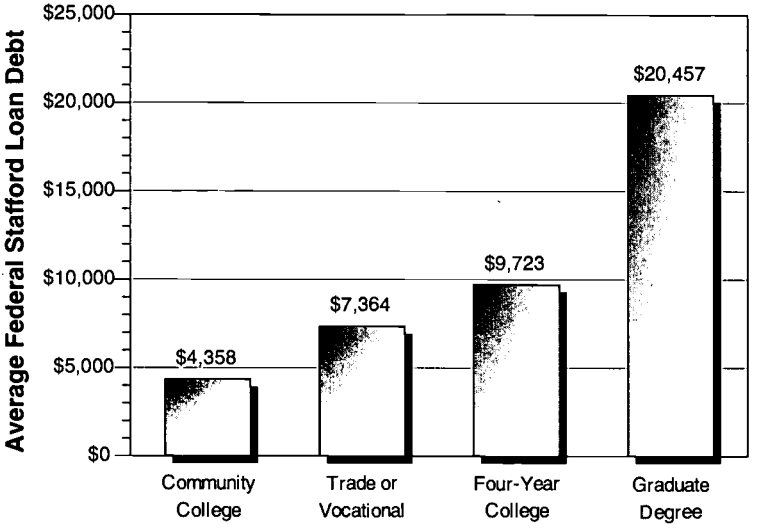
Source: Career Communications, Inc., *American Careers*, January 1998

What am I giving up by trying to get a college degree?

As with everything in life, there are costs and trade-offs. You have to give something to get something else of value. This will surely be the case whatever your choice of postsecondary schooling may be.

If , for example, you seek an Associate of Arts or Bachelor's degree, you will be foregoing--or at least postponing--some of the wages that you would have earned if you had gone straight into a job from high school. And you might well find yourself taking out student loans to pay for the college's tuition, room and board, books and fees. Also, you have to pay off those loans, generally with interest, after you leave college, whether you graduate or not. Many students leave four-year colleges with debts of $10,000 or even more, while a student who earns an Associate's degree can leave the community college owing an average of $4,000 in student loans that must be repaid. These are some of the trade-offs you should be prepared to make.

Education Beyond High School Can Mean Debt



Source: Patricia M. Scherschel of the USA Group, *Reality Bites: How Much Do We Owe?*, December 1997

A student who completes a four-year Bachelor's degree, on average, gives up about $84,000 in salaries that he or she could have earned in a full-time job following high school graduation.

Source: U.S. Department of Labor, *Occupational Outlook Quarterly*, Summer 1996, p.3

Will tomorrow's careers require education beyond high school?

No one can accurately predict what the jobs of the future will look like. Even if we could, what may be true about jobs in general may not be true for you because you will face your own unique set of circumstances. But you can use the best estimates of economists to help you make informed decisions.

Projections of job growth show that there will be many job opportunities for individuals with at least some postsecondary education: between 1996 and 2006, growth of **new** jobs requiring at least an Associate's degree or more education is expected to be much higher than the 14% average job growth rate for all occupations. Many of these new jobs will require at least a Bachelor's degree, but there will also be many careers for individuals with Associate's degrees, technical skill certificates, and other education beyond high school. Moreover, the trend in new jobs appears to be one that requires **more** education, not less. So, continuing your studies beyond high school will likely open doors to satisfying professional careers.

One factor which makes prediction difficult is that many more students enter college after finishing high school and, therefore, companies may be tempted to raise their requirements for employment to include

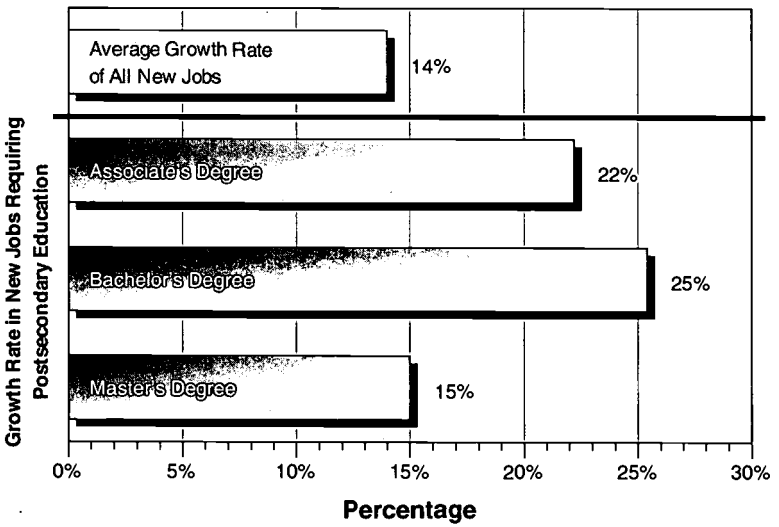
In 1994, 40% of recent graduates from four-year colleges reported that the job they held did not require a Bachelor's degree. However, 78% of the recent graduates reported that their current job was related to their major field of study.

Source: U.S. Department of Education, *The Condition of Education*, 1997, p. 116

some postsecondary education even though those jobs could just as well be filled by people without any college education. To further complicate the situation, there is some evidence that an over-supply of persons with certain Bachelor's degrees already exists, leading many jobs to be filled by "overqualified" candidates. Your best strategy, therefore, is not to accumulate merely more years of study but to be sure you have a strong academic foundation and the ability to learn new job skills rapidly as the needs of our economy shift.

It should be noted that economists predict that the largest number of jobs in the economy will be low-paying, low skill jobs. So without some postsecondary education, you may be limited to taking a job with little or no prospects for career and earnings advancement.

New Jobs Will Require More Education



Source: *Monthly Labor Review*, November 1997, p. 82

Annual Salaries of the Fastest Growing Occupations (1996-2006) Requiring Two or Fewer Years of Postsecondary Education

Paralegal	$31,700 (average)
Medical Records Technician	$23,799 - 36,700
Dental Hygienist	$35,125 - 43,888
Respiratory Therapist	$25,544 - 38,233
Data Processing Equipment Repairer	$30,600 (median)
Emergency Medical Technician	$26,333 - 37,690

Source: *Monthly Labor Review*, November 1997, p. 77, and Career Communications, Inc., *American Careers*, January 1998

Fastest Growing Occupations Requiring a Bachelor's Degree (1996-2006)

Computer Scientists	$25,100 - 69,400
Computer Engineers	$40,000 - 82,200
Computer Software Engineers	$46,000 - 70,000
Systems Analysts	$21,100 - 69,400
Physical Therapists	$19,968 - 61,776
Occupational Therapists	$33,728 - 49,392
Special Education Teachers	$20,000 - 37,800

Source: *Monthly Labor Review*, November 1997, p. 77, and Career Communications, Inc., *American Careers*, January 1998

What should you do?

These are some essential facts you should consider as you decide whether to pursue postsecondary study. Remember that what is accurate in general may not be true for you because you will make your own unique way through the world. You may be luckier or unluckier than others. And the job market may be better or worse where you live and in the field you choose for a career. There are no real guarantees, but you will surely improve the odds of having a productive life and career if you look carefully at the opportunities that exist to achieve both.

An essential point to keep in mind is that solid schooling and skill development, especially postsecondary education and training, will improve your chances for a bright future. Another point is that you can improve your likelihood of succeeding in postsecondary education by taking more difficult courses--especially algebra and geometry in middle school and high school. A final important point to remember is that there are many fine careers that don't require a Bachelor's degree, but that do require formal education and preparation beyond high school.

Good luck. Your future can be changed for the better by what you decide to do in middle and high school and afterwards. You can improve your chances of getting a good job later in life by what you decide to do today.

Additional Information

For more information on the types of courses you need to take in order to be better prepared to go on to postsecondary education, talk to your school's guidance counselor. The following government agencies and national organizations may also have information that will help you decide which type of postsecondary education and career you may want to pursue:

O*NET

O*NET is a database compiled by the U.S. Department of Labor that is filled with information allowing you to explore occupations from two perspectives: what the job involves and what skills people need to do the work. Using O*NET, you can look at your own skills, interests, and abilities in terms of what different jobs require. You can access it directly on the internet at www.doleta.gov/programs/onet/ or call (202) 219-7161 for more information.

High Hopes for College

High Hopes is an initiative of the U.S. Department of Education designed to help middle school students prepare themselves for postsecondary education. Call 1-800-USA-LEARN or access the website at www.ed.gov.

National Occupational Information Coordinating Committee (NOICC)

NOICC works with a network of federal agencies and State Occupational Information Coordinating Committees (SOICCs) to promote the development of information and skills that are needed to make sound decisions about education and work.

You can access NOICC's website at www.state.ia.us/government/wd/noicc/ or call (202) 653-5665 to find information on NOICC and your own state's Occupational Information Coordinating Committee.

My Future

For help in choosing a career path, building a resume, succeeding in job interviews and exploring options other than a four-year college, visit http://www.myfuture.com.

National Organizations

American Association of Community Colleges
One Dupont Circle Suite 410
Washington, D.C. 20036
(202) 728-0200
www.aacc.nche.edu

American Counseling Association
5999 Stevenson Avenue
Alexandria, Virginia 22304
(703) 823-9800
www.counseling.org

American School Counselors Association
801 N. Fairfax Street
Alexandria, Virginia 22314
(703) 683-2722
www.schoolcounselor.org

American Vocational Association
Guidance Programs
1410 King Street
Alexandria, Virginia 22314
(703) 683-3111
www.avaonline.org

Career College Association
750 First Street, NE Suite 900
Washington, D.C. 20002
(202) 336-6754

Career Communications, Inc.
6701 W. 64th Street
Overland Park, Kansas 66202
(913) 362-7788

Resources

Bureau of the Census, *Educational Attainment in the United States: March 1993 and 1992*, May 1994;

Career Communications, Inc., *American Careers*, January 1998;

Scherschel, Patricia M., USA Group, *Reality Bites: How Much Do Students Owe?*, December 1997;

U.S. Department of Education, *The Condition of Education 1996*, p. 92;

U.S. Department of Education, *The Condition of Education 1997*, p. 102, p. 123, p. 116;

U.S. Department of Education, *Investing in Quality, Affordable Education for All Americans: A New Look at Community Colleges*, October 1997;

U.S. Department of Education, *Mathematics Equals Opportunity* (White Paper--October 20, 1997);

U.S. Department of Labor, Bureau of Labor Statistics, Press Release, July 23, 1997;

U.S. Department of Labor, *Monthly Labor Review*, November 1997, p. 82;

U.S. Department of Labor, *Occupational Outlook Quarterly/Summer 1996*, p. 3; and

U.S. Department of Labor, *Occupational Outlook Quarterly/Winter 1996-97*, p. 52.

U.S. Department of Labor, *Occupational Outlook Quarterly/Summer 1996 1996*, p. 3.

U.S. Department of Labor, *Occupational Outlook Quarterly/Winter 1996-97*, p. 52.

AMERICAN YOUTH POLICY FORUM PUBLICATIONS

Some Things DO Make a Difference for Youth: A Compendium of Evaluations of Youth Programs and Practices

196 pages. $10 prepaid.

This handy, user-friendly guide summarizes 69 evaluations of youth interventions involving mentoring, employment and training, education and youth development for policymakers and program practitioners as they craft strategies affecting services and support for our nation's youth, particularly disadvantaged young people. What works and why? ($6.00 each in quantities of 100+)

Youth Work, Youth Development and the Transition from Schooling to Employment in England: Impressions from a Study Mission

by Glenda Partee **72 pages. $5 prepaid.**

Observations of an 18-member U.S. delegation of federal and state policy aides, researchers, program practitioners and representatives of non-profit youth-serving national organizations about policies and practices in England to reform the education system, support youth work and the delivery of services, and prepare young people for the workplace.

Preparing Youth for the Information Age: A Federal Role for the 21st Century

by Patricia W. McNeil **64 pages. $5 prepaid**

The author argues for high expectations for all students, offers a compelling vision of a high school "redesigned for success" and outlines strategies to support youth in their learning. Offers insights into developing state and local consensus on results, improving accountability at the state and local level and improving school quality.

Revitalizing High Schools: What the School-to-Career Movement Can Contribute

by Susan Goldberger and Richard Kazis **38 pages. $5 prepaid.**

The authors argue that school-to-careers must be an integral part of any high school reform strategy if it is to achieve scale and be of maximum benefit to young people, employers and educators. (Co-published with Jobs for the Future and the National Association of Secondary School Principals)

Opening Career Paths for Youth: What Can Be Done? Who Can Do It?

by Stephen F. and Mary Agnes Hamilton **16 pages. $2 prepaid.**

The creators of Cornell University's Youth Apprenticeship Demonstration Project share practical lessons in implementing essential components of school-to-career programs. Down-to-earth!

School-to-Work: A Larger Vision

by Samuel Halperin **24 pages. $2 prepaid.**

Lively discussion of the federal school-to-career movement, what school-to-work is not, and what it could be when viewed as a systemic, comprehensive, community-wide effort.

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by Richard A. Mendel **48 pages. $5 prepaid.**

Surveys what is known about the effectiveness of youth crime prevention programs. What works and what does not? Readable and helpful in crime prevention funding and youth development.

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Eleven authors offer a wide spectrum of opinion on improving our country's efforts to promote needed support for America's children and families, particularly as affected by welfare reform. (Co-published with The Finance Project and the Institute for Educational Leadership)

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Improving the Transition from School to Work in the United States

by Richard Kazis, with a Memorandum on the Youth Transition by Paul Barton **40 pages. $5 prepaid.**

Detailed analysis of the transition of American youth from school to employment. Offers strategies for improving career preparation and recommendations for federal policy. (Co-published with Jobs for the Future)

Youth Apprenticeship in America: Guidelines for Building an Effective System **90 pages. $5 prepaid.**

Discussion of educational theory and practical application by six experts at the forefront of research and practice on the front lines in implementing youth apprenticeship. Outlines specific approaches and lessons learned from experience in the U.S. and abroad.

Children, Families and Communities: Early Lessons From a New Approach to Social Services

by Joan Wynn, Sheila M. Merry and Patricia G. Berg **48 pages. $5 prepaid.**

Offers both a big-picture analysis of comprehensive, community-based initiatives and a more focused look through the lens of one major initiative in eight Chicago neighborhoods.

What It Takes: Structuring Interagency Partnerships to Connect Children and Families with Comprehensive Services

by Atelia Melaville with Martin Blank **56 pages. $3 prepaid.**

Guidance for schools, social welfare agencies and CBOs on how to combine forces to advance the well-being of children and families. Practical and experience-based!

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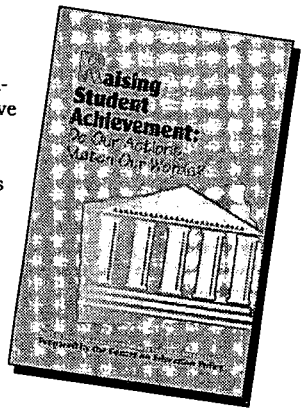

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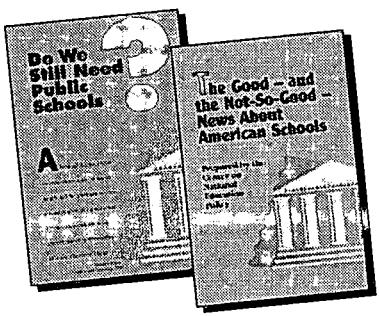

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Based in Washington, D.C., and founded in January 1995, the Center receives most of its funding from charitable foundations such as The Pew Charitable Trusts, The George Gund Foundation, the Phi Delta Kappa Foundation and The Joyce Foundation.

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The American Youth Policy Forum is a professional development organization providing learning opportunities for policy makers working on youth issues at the local, state and national levels. The goal of our non-partisan Forum is to provide participants with information, insights and networks that will help them in their work on education, training and transition-to-employment, and national and community service policies and practices contributing to the development of healthy and successful young people.

Forum participants include congressional aides, officials of various federal agencies, policy makers from national non-profit associations and advocacy organizations, and state and local government officials.

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