FROM THE
GUIDANCE
OFFICE OF
PLUMSTEAD
CHRISTIAN
SCHOOL

PCS College Connection

APRIL—JUNE, 2019



IMPORTANT DATES

SAT

- May 4 (register by April 5)
- June I (register by May 3)
- August 24 (TBD)

ACT

- June 8 (register by May 3)
- July 13 (register by June 14)
- Sept 14 (TBD)

Is college the only path? Picking the education that's best for you

By Lynnette Khalfani-Cox 01/15/19

For generations, high school students like you have been told that a college degree is the route to success and financial security. But it's not the only way to go: in fact, while it may seem like all your friends are heading off to college, a large number of high school graduates—about 30 percent—don't take the college path.

Finding happiness and success in your career should start with evaluating your goals, personality and interests because—luckily—you have options.

With costs rising, college can be a huge investment, and like any good investment you need to understand the risk, costs and potential value you can gain. Explore these higher education paths—and some tips for calculating the return on investment (ROI) of your education:

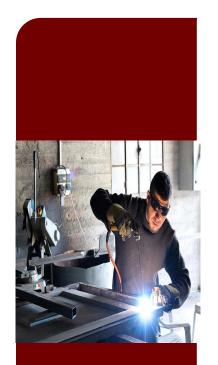
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Teens should have summer jobs, the less glamorous the better

By Jenny Anderson

Well-off kids who don't have to work or take care of a sibling during the summer can embark on elaborate journeys to find or foster their passion. They can volunteer for an HIV program in Africa, study health care in the Caribbean or immerse themselves in Mandarin in China. They can code at

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"Depending on your course of study, a vocational training program can pay for itself within eight months of graduation—far quicker than a four-year degree."

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A four-year college:

A four-year college degree is the most common—and one of the most lucrative—routes to take after high school. But even with a four-year degree, much of your ROI depends on what you choose to study: before picking a major, think about how much money you'll need to fork over and the salary you can expect after you graduate.

Many online tools or apps, like the JA Build Your Future app from Junior Achievement USA, or College Scorecard from the US Department of Education, can give you a good idea of the ROI on your college degree. They factor in average debt, starting salary information, and more, and work with community colleges, as well as four-year colleges and universities.

Tuition: According to the College Board, the total in-state cost of attendance at a public four-year college averages \$25,290 per year. At a private, nonprofit university, the cost is almost double that—\$50,900 annually. That means the overall price tag is roughly \$100,000-\$200,000. Not surprisingly, 65 percent of college grads earning four-year degrees in 2017 ended up with **student loans**; their average amount of college debt topped \$29,650.

Salary: The upside of paying higher tuition at a four-year school is that you'll likely end up making more money. According to the Bureau of Labor Statistics (BLS), the median earnings for college grads with a four-year college degree is \$61,724 annually. And salaries can go even higher, depending on the career you choose. People with advanced degrees typically earn bigger salaries—\$1,512 weekly, or \$78,624 yearly. Then again, advanced degrees also translate into extra tuition—another cost that you'll need to factor into your ROI calculation. To avoid that extra cost, consider a bachelor's degree with high earning potential for recent graduates like chemical or electrical engineering, which report salaries in the \$70,000 - \$75,000 range for recent grads.

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Community college:

The National Center on Education Statistics shows that almost twice as many people attend two-year community colleges as those who attend four-year colleges and universities. At a community college, you can earn an associate's degree after taking coursework in a general major—like business, biology, or communications—or in a specific vocational field, like nursing, criminal justice, or early childhood education. This coursework can prepare you for a bunch of careers, including medical assistant, police officer, oil and gas operator, or software or website developer.

Tuition: Community colleges are usually a lot less expensive than four-year schools: according to the College Board the total cost of attendance at a public, two-year community college averages \$17,580 per year for in-district commuter students. That includes tuition, fees, room and board, books, supplies, and transportation costs. Overall, that works out to \$35,160 for a two-year associate's degree. That's about \$66,000 less than what you would spend on in-state tuition and fees at a four-year public college.

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Reminder: Check the weekly PCC for scholarship opportunities and summer offerings.



2019 AP Exam Schedule

AP Physics	Tuesday, May 7	Noon	PCS
AP US History	Friday, May 10	8:00 am	Hilltown Baptist Church
AP Bio	Monday, May 13	8:00 am	Hilltown Baptist Church
AP Calculus A/B	Tuesday, May 14	8:00 am	Hilltown Baptist Church
AP Calculus B/C	Tuesday, May 14	8:00 am	PCS
AP Eng Lang	Wednesday, May 15	8:00 am	Milham Activity Center
AP Statistics	Thursday, May 16	Noon	Hilltown Baptist Church
AP Computer Science	Friday, May 17	Noon	PCS

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Salary: The Bureau of Labor Statistics reports that people with a two-year degree earn a median salary of \$825 a week or \$42,900 annually. And while this salary might limit your ability to live in some quickly growing cities, there are a number of cities where you can live comfortably on less than 50,000 per year.

For some jobs requiring a two-year degree, the payoff is even higher. Air traffic controllers make a median income of \$122,410, while dental hygienists average \$72,910 and paralegals make \$49.500.

Vocational training:

Vocational training, sometimes called **technical training programs** or trade schools, might be a good option if you prefer working with your hands, want to avoid a desk job, and only want to

take training and instruction that is directly related to your future career. These programs commonly lead students into careers in hands-on trades like construction, metal work, masonry, and photography.

Tuition: The average cost for a vocational training program is \$33,000 over a two year period, but many students can complete their vocational schooling in less than two years—especially those that enroll full-time in a trade school.

Salary: Salaries for hands-on trades vary widely, but jobs like installation, maintenance, and repair have median earnings of \$950 a week, or \$49,400 annually. With that



kind of salary, your vocational training will pay for itself in just 8 months after your work start date.

Apprenticeships:

If you want to start earning money immediately, apprenticeship programs are a good bet. They combine on-the-job training with relevant instruction or classroom education, giving you the opportunity to learn and earn money at the same time. Popular apprenticeships include: electricians, carpenters, and truck drivers. You can do apprenticeships in industries ranging from hospitality to health care, manufacturing to telecommunications.

Tuition: The good news is that there is no tuition for an apprenticeship program—they pay you! You do put in sweat equity, though, as apprenticeships typically last between one and four years.

Salary: The average starting wage for an apprentice is about \$15.00 per hour, or \$600 per

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week, which works out to \$31,200 yearly. For those who have completed an apprenticeship, their average pay jumps to \$60,000 a year on average. That's a pretty good salary, considering you can often become an apprentice at age 16, depending on the work.

There are numerous educational paths you can take to expand your knowledge, sharpen your skills, and prepare for the career. Don't feel like you have to follow the path that everyone else is taking: by doing your homework and researching all the alternatives, you'll be able to pick the option that leads to both personal happiness and career satisfaction—all without breaking the bank

The End.

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camp, hone up on Graph Theory and Combinatorics at Harvard or do an internship at the Stanford Medical School (beware: last year 1,300 kids applied for 70 spots.)

Or, they could get a job.

Not an internship at their uncle's architecture firm, or a glorified filing job at their neighbor's investment bank: jobs like scooping ice cream or flipping burgers, where no kid is too special, they actually earn money, and they get to see life through a radically different lens.

"The lessons are huge," said Richard Weissbourd, a lecturer and researcher at Harvard's Graduate School of Education. "You see how hard people work, how rude and unthinking people can be to them. It's a real lesson in how to treat people," he added.

Weissbourd, who wrote a report on how to change the college-admissions process to stem the insanity it breeds, said that many parents think that high-profile internships broaden horizons. Not so: "For many well-off kids, we are narrowing their options," he countered. "Those are the only jobs that are elevated as having meaning."

Will it help or hurt with colleges?

Starting in high school, many parents wonder how to structure their kids' summers. The iterations are endless: academic enrichment or sports? Music or animation? Hip hop or gaming? Should parents let kids free-range it, and take a break from their amped up school-year schedules? Or should they hone up on biochemistry while prepping for the SAT and practicing the oboe?

And beneath all of that: What do colleges value?

"Colleges will forever find holding a job more attractive, and far sexier than going to Costa Rica to build houses and surf in the afternoons," said Susan Warner, an independent college counselor in New York City.

Irena Smith, a former Stanford admissions officer who now runs a private college-consulting practice in Palo Alto, recalled a student whose stand-out essay was about her summers working in fast-food. "Given the population of students I see, she probably shone like a diamond in the applicant pool at Harvard," she told the Atlantic.

The student was accepted at many Ivy League schools—not because of the job, but because of the way she viewed the world and captured it in her writing. But the job helped her develop the perspective. "Kids think summers are part of the community service Olympics, that it's about finding a high-profile, impressive activity," said Weissbourd. "That's not what colleges care about."

Building character

Colleges want kids who know who they are and what they want. Jobs can help with that.

Michele Borba, author of *Unselfie: Why Empathetic Kids Succeed in Our All-About Me World* argues that empathy builds resilience, but that empathy is a verb, not a worksheet: we have to work for it. She interviewed 500 kids for her book to ask them what helped them most in becoming more empathetic—the majority reported it was exposure to different views.

"We are more likely to empathize with those in our own social hub," Borba said. More privileged kids live in more privileged hubs; the more exposure they get to differences, the better. "Exposure helps them see that others have the same feelings or likes or needs," she said.

Kids with jobs have benefits for parents too. Teens often hate parents' rules. But good luck to them if they try to challenge, or defy a boss managing a large staff of people living on the minimum wage.

"Any way you turn it, holding a job is one of the most important things an adolescent can do," Warner said. They have to get up in the morning, manage their time and money, pay taxes, and be responsible to a schedule that neither kid nor parent designed.

Another perk: they have to put away their phones.

For all its merits, admissions officials are not seeing a surge in real-world summer job experience. Bruce Poch, the former dean of admissions at Pomona College told me here that his

"Colleges will forever find holding a job more attractive, and far sexier than going to Costa Rica to build houses and surf in the afternoons."



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colleagues in the admissions office used to joke:

"...that they were witnessing the 'complete disappearance of summer jobs,' especially among upper-income applicants who opted for "decorative" internships at places like investment banks, where they could work with friends of their parents." Instead of helping kids tailor the most impressive-sounding summer, maybe we should help them with a character-building one.

"A service job is an opportunity for well-off kids to have exposure to something they won't at any other time in their life," said Harvard's Weissbourd.

And you don't have to pay for it.

College Spotlight



The College of William & Mary Williamsburg, VA

Setting: rural/suburban

Size: approx. 6,285 undergraduate students

Majors: 40+

SAT middle 50% score: Critical Reading and Math: 1270-1470

Average GPA: 4.12

Tuition (out-of-state): Approx. \$41,000 (not including room/board)

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