



Book Four:
Choosing
Your Path

Developing *your* Vision



while Attending College



Table of Contents

Developing *your* Vision *while* Attending College

Book Four: *Choosing Your Path*

FOREWORD 2

 COMBINING TIMELESS TRADITIONS AND A COLLEGE EDUCATION 2

 GETTING THE ANSWERS TO YOUR QUESTIONS 2

CHOOSING YOUR PATH 4

 INTRODUCTION 4

CONTINUING YOUR EDUCATION 6

 PLANNING EARLY 6

 CHOOSING A SCHOOL 8

 MAKING SURE YOUR CREDITS TRANSFER 12

 APPLYING FOR FINANCIAL AID 14

 TAKING CHARGE 16

 MANAGING YOUR MONEY 18

 OTHER TIPS 20

STARTING YOUR CAREER 22

 GET READY: WHILE YOU ARE IN SCHOOL 22

 GET SET: FINDING THE FIRST JOB 24

 MAKE YOURSELF “EMPLOYABLE” 26

 GO! SUCCEEDING IN YOUR NEW JOB 28

 STARTING YOUR OWN BUSINESS 29

 GIVING BACK 30



Foreword

Each person on this planet is a unique and special individual. Each one of us has gifts to contribute to the world. Deciding how to make that contribution, however, isn't always so easy.

Your Indian heritage can help guide your way. From ancient times until today, Native Americans have helped their people as teachers, caregivers, healers, artists, ecologists, leaders, and wise ones. For centuries, the wisdom of the people has been passed from generation to generation.

Combining Timeless Traditions and a College Education

Today, Indians still learn from their elders. But they also know that in the 21st century, Indians must find additional knowledge through education. They know that attending college is one of the best ways to develop their potential and earn a respected place in their community and tribe.

For you, college might mean a four-year degree or graduate school, or it might mean a one- or two-year vocational course or associate's degree. But no matter what path you pursue, a college education will help you develop a vision for the rest of your life.

Getting the Answers to Your Questions

Going to college isn't easy, of course. But it is possible. That's why the American Indian College Fund and the National Endowment for Financial Education® have teamed up to produce a series of books to help you find the answers to your questions about attending college. Whether you are still in high school or are thinking about returning to school, we hope these books will be a useful source of information.

Please note that this series is divided into four books. Book One helps you sort out the decisions you need to make about going to college and choosing a school. Book Two provides information on paying for college and applying for financial aid. Book Three provides tips on how to manage your money while you're in school. Finally, Book Four looks beyond college to the careers and other opportunities that will be open to you because you have a college education.

Together, we hope these books will convince you that going to college is within your reach, no matter what your age or financial situation. It may be a difficult journey at times, but without doubt, it is worth the sacrifice.

And remember, you won't have to face the challenge alone. There are many people in your tribe, your community, and your school who will be willing and honored to help.

A portrait of Dr. Janine Pease-Pretty on Top Crow, a woman with long dark hair, smiling. She is wearing a dark top and a long necklace with a circular pendant. The image is framed by a dotted border.

*“You can never stop learning.
College is only an acceleration of
what you have done all your life.”*

*Dr. Janine Pease-Pretty on Top
Crow
President, Little Big Horn College
Montana*

Choosing Your Path

Introduction



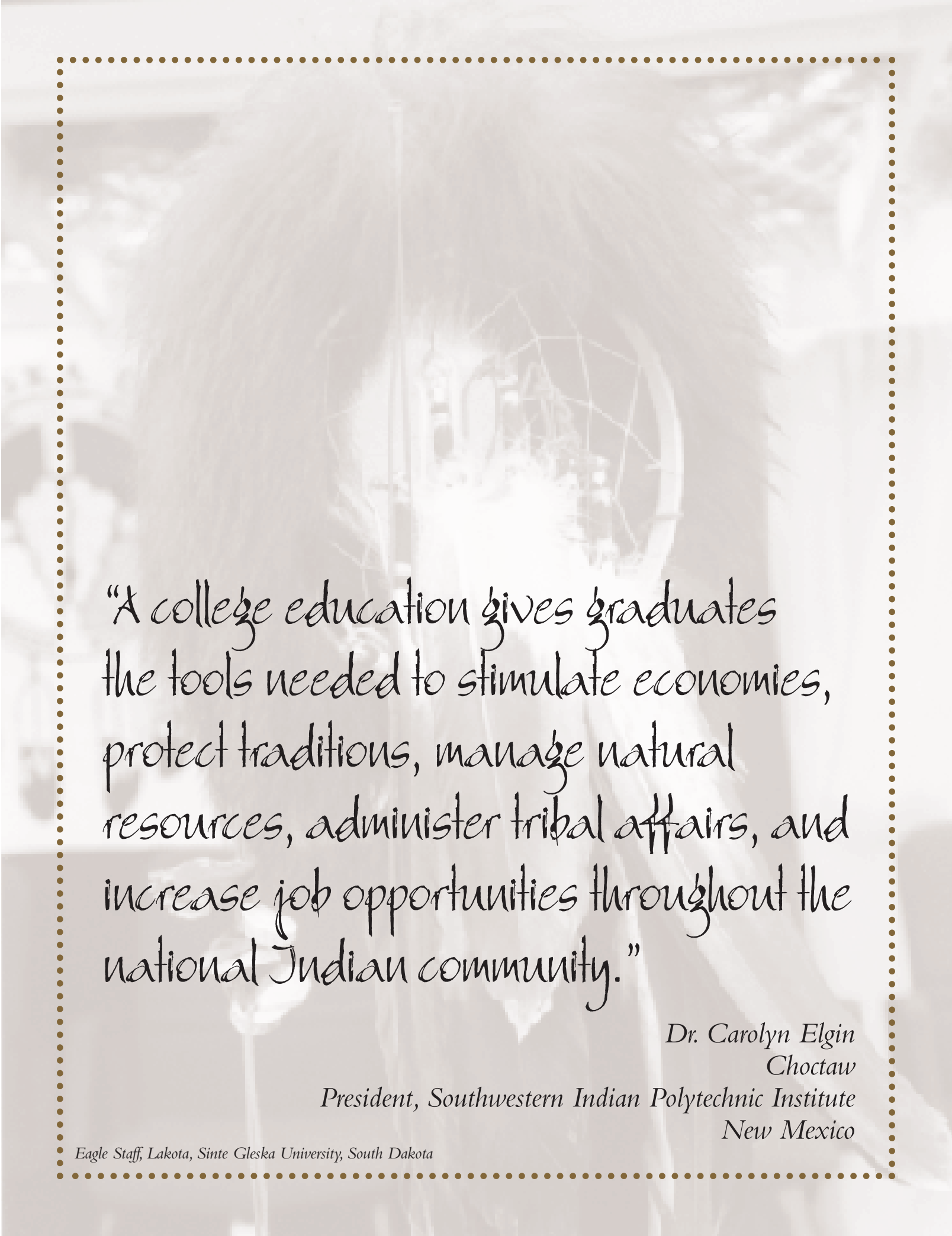
If you are like most people, your college years represent the start of a new path toward the future. For some students, the future includes additional study and education. Other students look forward to beginning their life's work as soon as possible. Either way, the decisions you make now will affect the rest of your life. It's an exciting time, but it can also be frightening. You are leaving familiar territory for the unknown.

This book offers some suggestions that will help you make these decisions and start down your next path, whether that is to continue your education or to start a career. We hope that the information provided here will enable you to move forward with confidence, as you continue to develop your vision.



Institute of American Indian Arts, New Mexico





“A college education gives graduates the tools needed to stimulate economies, protect traditions, manage natural resources, administer tribal affairs, and increase job opportunities throughout the national Indian community.”

*Dr. Carolyn Elgin
Choctaw
President, Southwestern Indian Polytechnic Institute
New Mexico*

Continuing Your Education

Perhaps you have been attending a tribal college or a two-year community college, and now you are ready to transfer to a four-year school. Or, perhaps you have your bachelor's degree and want to go on to graduate school. Either way, you will face changes as you make this transition.

Planning Early

Begin planning your transfer **at least one year** before you plan to enroll at a four-year institution. That will give you time to read about the school, visit the campus, apply for admission, and get your financial aid in place. Find out if the school and your current college have an articulation agreement, which means that the four-year school will accept an agreed-upon number of credit hours from your college. During this time, also take advantage of any other transfer programs your tribal or community college may offer. These programs can make your transition much easier.

Success Stories

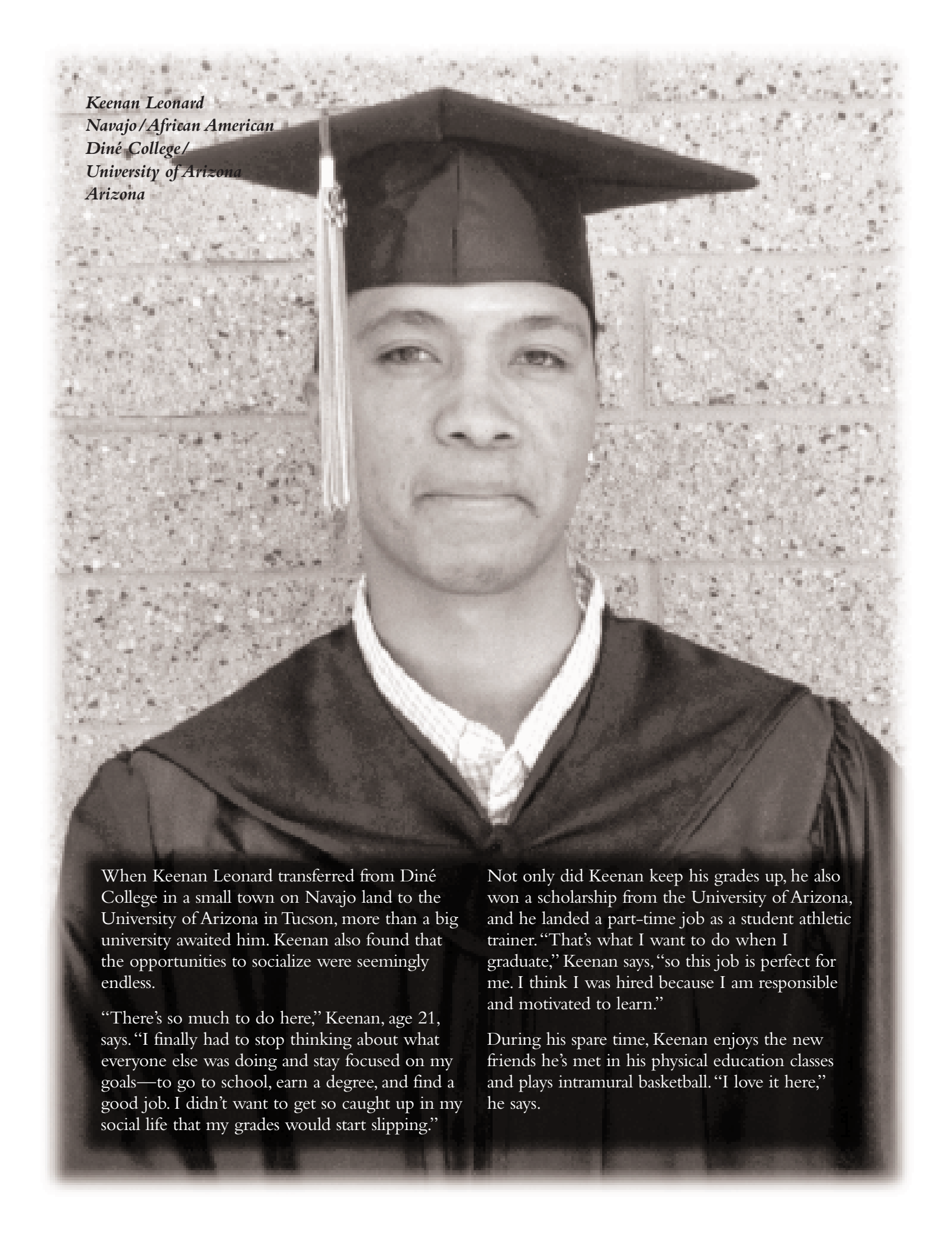
“Tribal college students tend to go on to a four-year institution more often than other community college students do, possibly because of strong relationships built between students and their advisors. A 1997 Carnegie Foundation publication cites a study conducted at Turtle Mountain College that finds that 56% of graduates continued their education at a non-Indian college or university and, among this group, 32% had earned a four-year degree. The study noted that these figures exceed the transfer and graduation rates of community college students nationwide.”

Touch the Sky

Rebecca L. Robbins, Ph.D.
All Nations AMP, 1998

“Fewer than 10% of Native students who go directly from reservation or pueblo high schools to ‘mainstream’ colleges earn their degree. But after attending a tribal college for just one year, Indian students are four times more likely to succeed when they transfer to a non-Indian institution.”

American Indian College Fund



*Keenan Leonard
Navajo / African American
Diné College/
University of Arizona
Arizona*

When Keenan Leonard transferred from Diné College in a small town on Navajo land to the University of Arizona in Tucson, more than a big university awaited him. Keenan also found that the opportunities to socialize were seemingly endless.

“There’s so much to do here,” Keenan, age 21, says. “I finally had to stop thinking about what everyone else was doing and stay focused on my goals—to go to school, earn a degree, and find a good job. I didn’t want to get so caught up in my social life that my grades would start slipping.”

Not only did Keenan keep his grades up, he also won a scholarship from the University of Arizona, and he landed a part-time job as a student athletic trainer. “That’s what I want to do when I graduate,” Keenan says, “so this job is perfect for me. I think I was hired because I am responsible and motivated to learn.”

During his spare time, Keenan enjoys the new friends he’s met in his physical education classes and plays intramural basketball. “I love it here,” he says.

Choosing a School

Perhaps you already know what four-year college or university you want to attend. If so, ask your tribal or community college advisor to help you get the application forms and other information you need. Or, contact the school's admissions office on your own. They will be happy to send you information or meet with you in person to answer your questions.

If you have not chosen your next school yet, here are some things to consider:

- ❖ **Reputation.** Most colleges and universities are known for excelling in certain academic areas. For example, a school may have an outstanding teacher preparation program, nursing program, or engineering program. If you know what you plan to major in, find out which colleges or universities are well-respected in that field. If you can attend one of these schools, you will get an excellent education. In addition, the school's good reputation will help you when you start competing for a job in your field. Your tribal college or community college advisor can guide you to four-year colleges or universities that "specialize" in the field you plan to pursue.
- ❖ **Cost.** In-state colleges and universities typically cost less than out-of-state schools or private institutions. However, you may be able to qualify for enough financial aid to make it possible for you to attend one of the more-expensive alternatives. Do not choose a school (or rule one out) on cost alone. Check out all the financial aid possibilities first.
- ❖ **Climate.** The atmosphere or feel of the college or university is called its "climate." The best way to find out about a school's climate is to visit the campus or talk to other Indian students who have

gone or currently go there. When you visit the campus, do you get a feeling of excitement, energy, and acceptance? Or, does the campus give you a feeling of isolation and indifference? How do you feel about that?

These questions are important, because your success at a four-year college or university depends, at least in part, on how accepted you feel there. If your feelings of isolation are intense, you may end up leaving the campus before you graduate. Of course, you cannot expect a large university to have the same nurturing, caring environment you may have experienced at a small tribal college. The very fact that there are many more students means that professors may not get to know you. You may not see a familiar face as you move from class to class.

On the other hand, most colleges and universities make an effort to help their students get involved in campus life by sponsoring clubs and other student organizations. For example, find out if there is a Native American club or similar group on campus, or if the school has a Native American studies office. Ask how many Indian students have enrolled in the school—and how many have graduated. Colleges and universities are required to release this information, and it can be a good way to compare schools. If there is a high dropout rate among

The Tribal College Option

Although most tribal colleges are two-year schools, several offer four-year degree programs. And, some tribal colleges have graduate-degree programs. To learn more, visit the American Indian College Fund's Web site at:

www.collegefund.org.

Native American students, for example, this could be a tip off that this school is not for you.

And don't forget: The fact that you have completed part of your college education at a tribal or community college means that you have acquired skills and confidence to succeed at a four-year school. You are not the same person you were when you first started college!



STONE CHILD COLLEGE



BLACKFEET COMMUNITY COLLEGE

My Plan:

I am interested in the following four-year colleges or universities:

This is my plan to learn more about them:

Action: _____

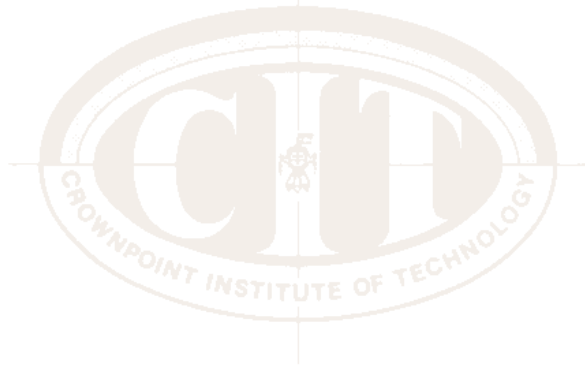
By this date: _____

Action: _____

By this date: _____

Action: _____

By this date: _____



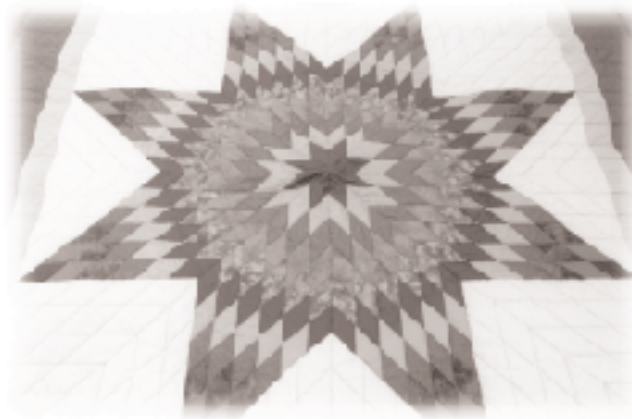
Sizing Up a College

Things to find out about a school:

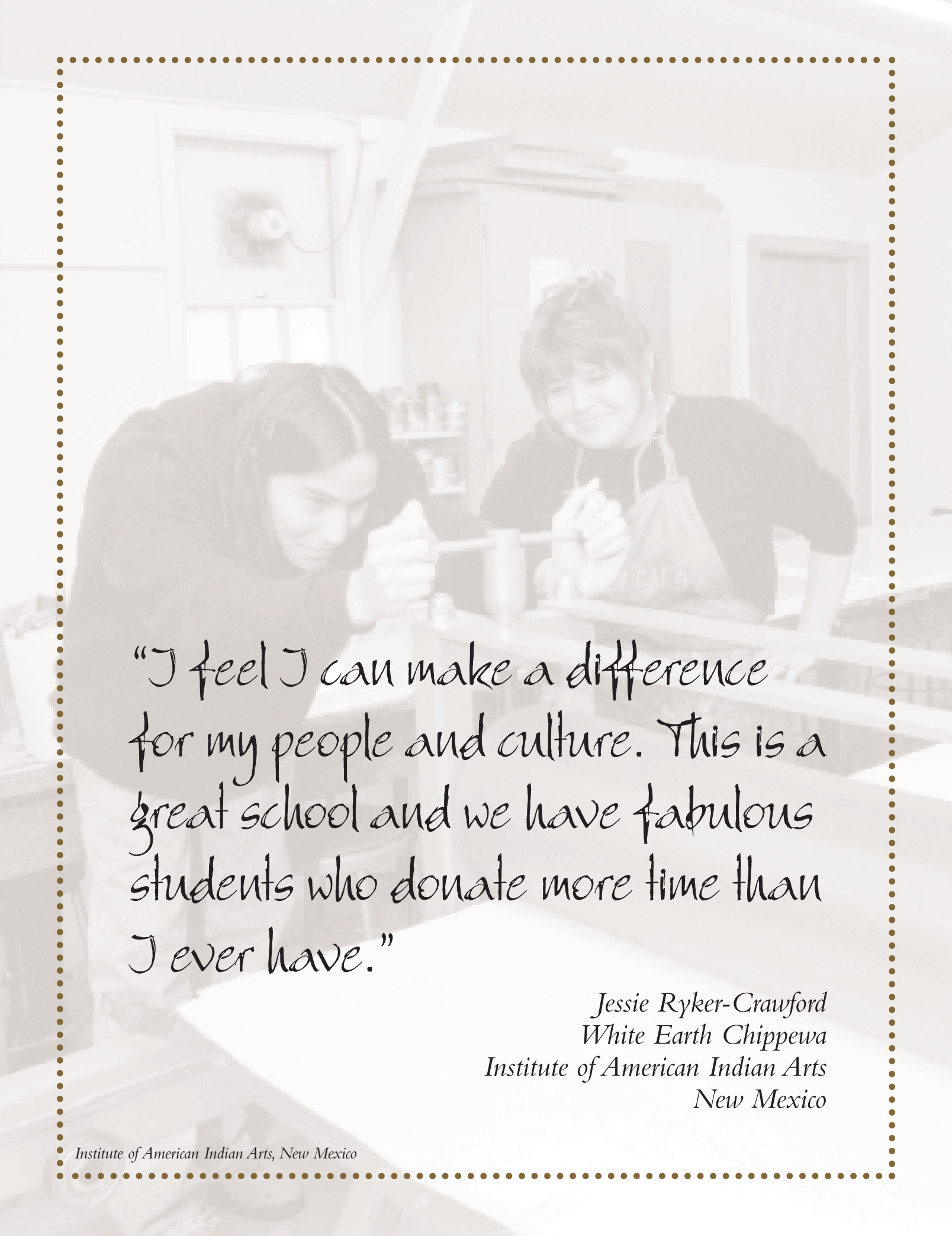
- ❖ the school's accreditation and licensing documentation
- ❖ its job placement rate
- ❖ admissions policies (grade point required, college placement scores, and so on)
- ❖ costs, including tuition, fees, room and board, transportation, and books
- ❖ scholarship, grant, work-study, and loan programs
- ❖ a copy of the school's crime and security report
- ❖ the school's refund policy if you leave before completing the semester or quarter
- ❖ information about programs to support Indian and other minority students
- ❖ permission to sit in on several classes and meet with a professor in the field you plan to study

Things to look for when you visit:

- ❖ Are class sizes small or large? Do students talk to the professors, or just listen and take notes? How do you feel about the atmosphere in the classrooms and on the campus?
- ❖ Are students friendly and willing to answer your questions? Do you see other students like yourself? Are you O.K. with that?
- ❖ How easily can you use the school's library and computers? Will you have e-mail and Internet access?
- ❖ Does the school seem to embrace cultural diversity? Do you have the sense that your Indian heritage will be valued on campus?



Star quilt, Little Big Horn College, Montana



*"I feel I can make a difference
for my people and culture. This is a
great school and we have fabulous
students who donate more time than
I ever have."*

*Jessie Ryker-Crawford
White Earth Chippewa
Institute of American Indian Arts
New Mexico*

Making Sure Your Credits Transfer



Will the classes you have taken at your tribal or community college be accepted by the four-year school you plan to attend? This is important, because the more college credits you have when you enter a four-year institution, the sooner you will graduate. The sooner you graduate, the more money you save!

Meet with your current advisor to go over your transcripts and determine which credits will transfer. As mentioned earlier, some schools have articulation agreements, which make it easier to transfer credits. If you are not sure what the policy is for the school you plan to attend, your advisor can help you find out. Remember, schools can vary widely on their policies for accepting credits from other institutions. Make sure you understand which of your credits will transfer before you arrive at your new school.

If you are still taking classes at your community or tribal college, make a point to sign up for the ones that you are sure will transfer to your new school. Again, ask your advisor for help in selecting the best classes. This can be especially important if you plan to go on to graduate school.

A good rule of thumb is that “collegiate-level” courses typically transfer to four-year institutions. Study skills classes or other preparatory courses usually will not

transfer, but you should still take these classes if you need them to get your skills up to speed. If you are a returning student, be sure to find out if some of your practical knowledge, employment experience, or professional credentials will earn you college credit.

It’s also a good idea to get a letter in writing from the four-year school of your choice to confirm which credits will be accepted from your tribal college or community college. You don’t want any surprises once you have transferred.

My Plan:

I set up an appointment with my advisor on:

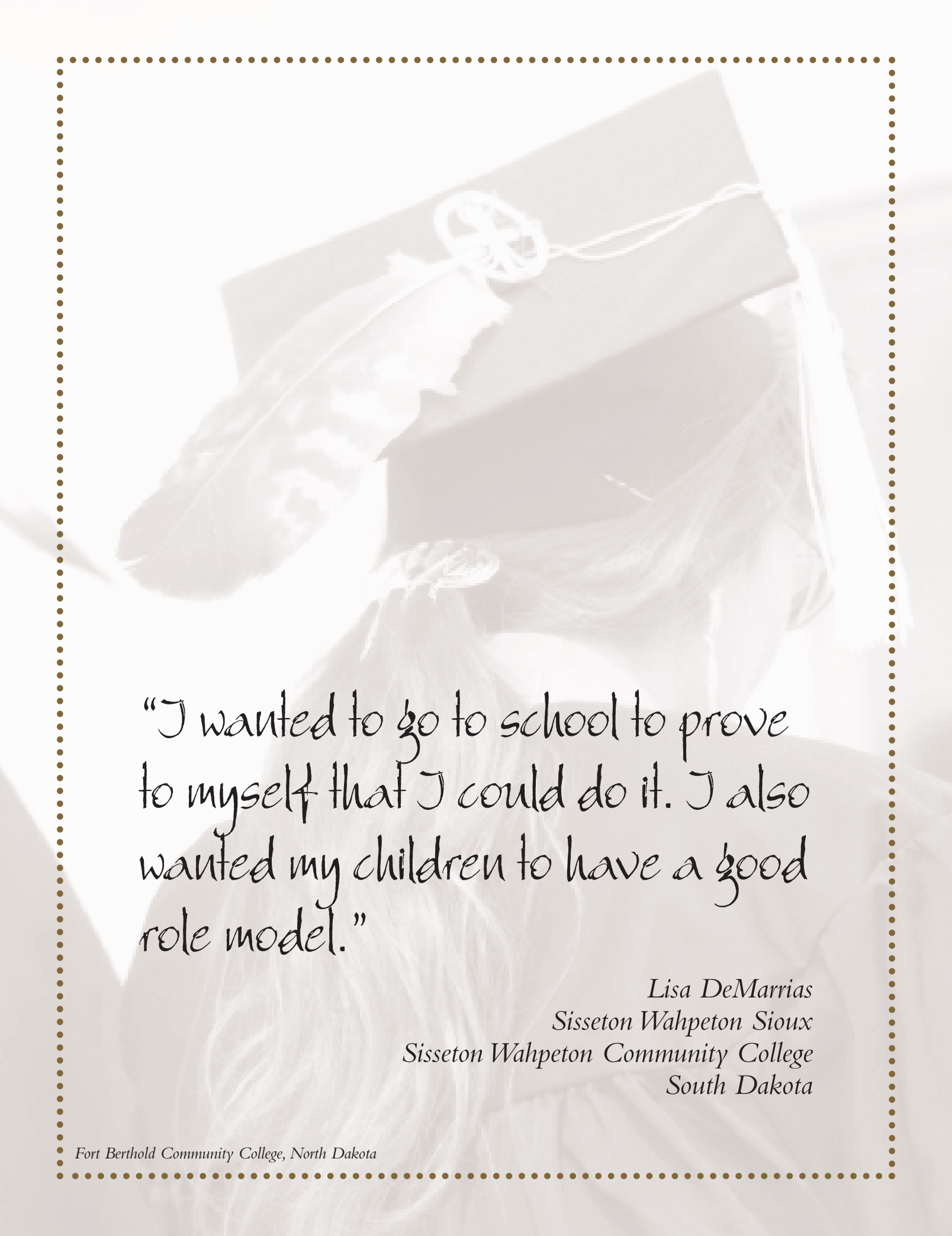
_____.

The number of credits that will transfer are:

_____.

Additional courses I will take now that will transfer later are: _____





“I wanted to go to school to prove to myself that I could do it. I also wanted my children to have a good role model.”

*Lisa DeMarrias
Sisseton Wahpeton Sioux
Sisseton Wahpeton Community College
South Dakota*

Applying for Financial Aid



The same types of financial aid you received at your current school are available at four-year colleges and universities: scholarships, grants, work-study programs, and loans. If you are going to graduate school, federal grants are not available, but you may be eligible for fellowships.

Begin your financial aid search at your tribal or community college. Your advisor can be a great source of help in guiding you to financial aid at your new school. Also, if you have not done so already, be sure to read Book Two of this series, *Paying for a College Education*. It describes the process of applying for financial aid step by step, and provides a wealth of good information on how to get the financial aid you need.

A few tips from Book Two:

- ❖ **Scholarships and grants do not have to be paid back.** The U.S. government offers two of the largest grant programs: the Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant. Your state also may have a grant program. Most other grants and all scholarships come either from the college or university you plan to attend or from private sources, such as foundations, service groups, religious groups, companies, and your tribe. **Never** pay a fee for scholarship money. This probably is a scam.
- ❖ **Loans must be repaid.** If you can avoid loans, great! But if you need a loan to finish your degree, look upon it as an investment in your future and expect to repay it. Check first into low-interest Federal Perkins Loans, Federal Stafford Loans, and Federal Direct Loans. Private loans also are available, but the interest charged on these loans will probably be higher. Review loan agreements very carefully

before you sign them. **Do not borrow what you don't need.**

- ❖ **Make sure all your financial aid forms are complete and accurate.** Incomplete forms could jeopardize your chances to qualify for aid.
- ❖ **Meet all deadlines.** If you miss deadlines, you will miss out on financial aid. Do not assume that you can send forms in late. And, do not assume that the school or financial aid office will contact you to ask where your information is. In a large university, students are expected to take responsibility for these matters on their own.
- ❖ **Read your mail.** Promptly respond to all requests for additional information. Call if you do not understand something.
- ❖ **Keep copies** of all your financial aid applications in a file folder in case something gets lost or you are questioned about information you submitted.
- ❖ **Keep looking** for scholarships even after you enter the college or university. It's never too late to explore other financial aid possibilities.


My Plan:

The deadline for receiving financial aid applications at the four-year school I plan to attend is: _____.

My tribe's deadline for receiving financial aid applications is: _____.

I have made an appointment with my current college advisor to begin the financial aid process. My appointment is on: _____ (date/time).





*Jodi Magnan
Assiniboine
Fort Peck Community
College/Rocky Mountain College
Montana*

Jodi Magnan wanted to finish her degree in applied business at a four-year college. She also wanted her three children to grow up in their culture. So Jodi didn't leave home. Instead, she enrolled at Rocky Mountain College in Billings and takes her classes via satellite TV at Fort Peck Community College on her reservation.

"It's a different experience to sit in a class and talk to the professor over TV, but in my case, I couldn't afford financially to leave my job at Fort Peck Tribes. Plus, my dad is a chief here and I want my children to learn about and be proud of their culture."

Working full-time, going to school, and being the mother of three can mean long days. "I get up about 6:30 in the morning, and sometimes don't go to bed until 2 the next morning when I'm studying," Jodi says. Her long-term goal: to use her business degree to help her tribe raise buffalo, which are both a spiritual and economic resource for the Assiniboine people.

Is the sacrifice worth it? "Yes," the 26-year-old states. "We need more educated Native American people."

Taking Charge



When you arrive on campus at your new school, be prepared for culture shock. The school may be much larger. It may be in a large city far from your reservation or pueblo. The faculty may seem more distant, and the students may seem less friendly. Don't get discouraged. You may not get the same personalized attention you received at your tribal college, but there are steps you can take to begin to feel more comfortable in your new surroundings. When that happens, you will start to enjoy all the new opportunities available to you.

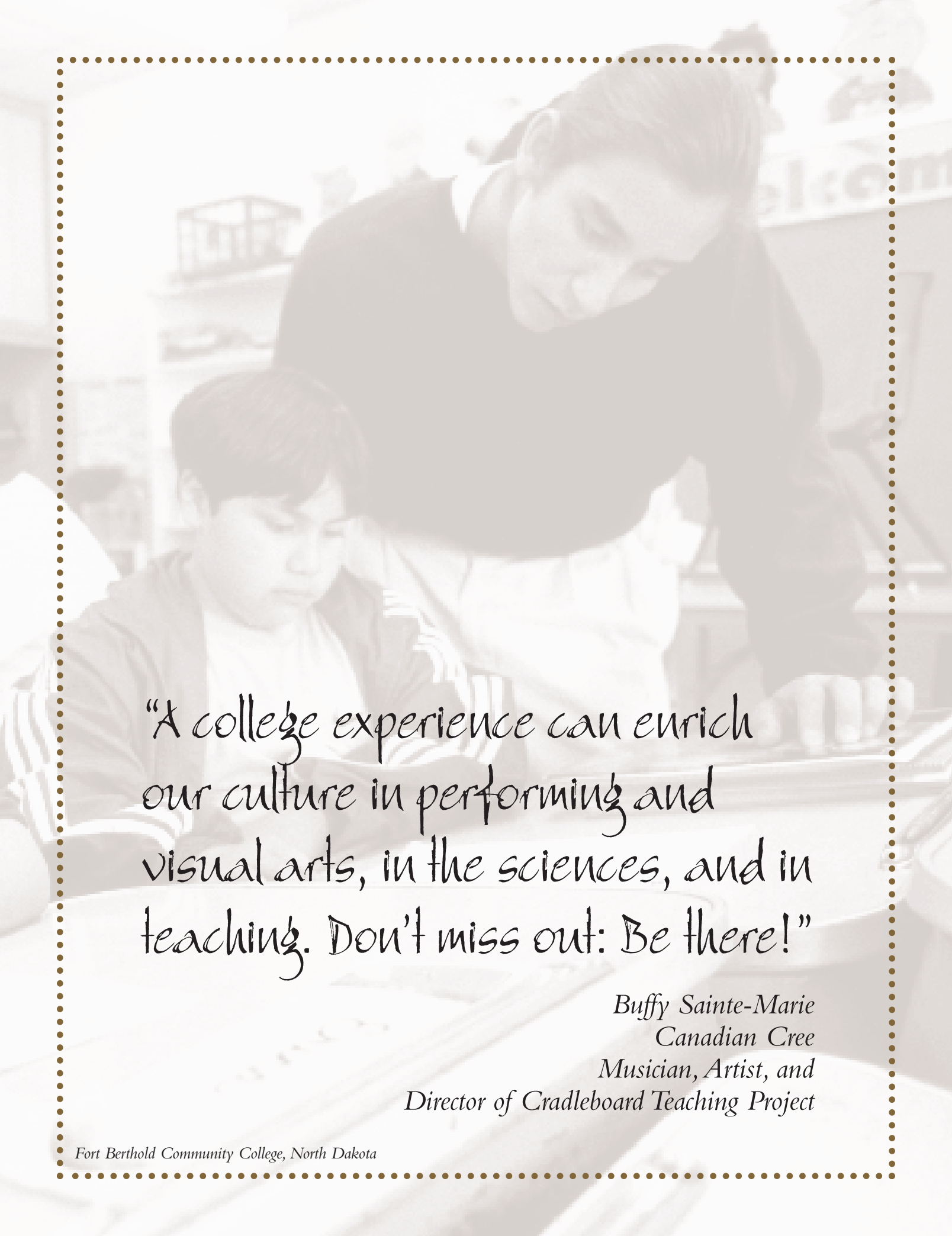
Here are a few suggestions:

- ❖ **Get involved in the Native American center on your campus.** You will make new friends and learn how other Indian students have handled situations you may be facing. If the school does not have a Native American center, check out the minority student center. Many Indians say the hardest part of attending a non-Indian institution is the loneliness and feeling of isolation. The more quickly you make connections with other Indian students, the more quickly you will overcome these feelings.
- ❖ **Make an effort to get to know your professors and advisor.** Ask for a few minutes of their time when you can sit down together to discuss any questions or concerns you have. You may have to take the initiative to do this, but more than likely, your professors and advisor will be pleased and impressed that you are going out of your way to get acquainted. Having your advisor in your corner can be a big help

if you run into problems or questions. It's also a good idea to let your professors know **ahead of time** if you must miss class for personal reasons, such as tribal ceremonies or family functions. Arrange to make up any missed work as soon as possible.

- ❖ **Ask questions.** Don't be shy about asking questions. Keep asking until you understand.
- ❖ **Go to class.** You paid for that class. Don't waste your money by skipping it!
- ❖ **Get involved in your classes.** Arrive on time and sit up front where you can hear and see well. Take part in class discussions. Even if you are shy, force yourself to express your ideas. Ask questions if you disagree or don't understand something. Trade names, telephone numbers, and e-mail addresses with other students so that if you miss a class, you can call someone for assignments and notes. Take advantage of study groups.
- ❖ **Sign up for tutoring or study groups if you need extra help.** Even very large universities offer these services to students. Take advantage of them.
- ❖ **Be on time** when you register for classes, apply for financial aid, meet your advisor, and participate in study groups. Being on time shows respect for others.
- ❖ **Set up a quiet place to study** at your dorm or apartment, or find a quiet place on campus where you can study. Schedule your study time just like you would schedule a job.
- ❖ **Enjoy campus life.** Participate in clubs, sports, and other activities the school may offer at little or no cost to you. The more you feel a part of campus life, the more enjoyable your college experience will be.





*“A college experience can enrich
our culture in performing and
visual arts, in the sciences, and in
teaching. Don’t miss out: Be there!”*

*Buffy Sainte-Marie
Canadian Cree
Musician, Artist, and
Director of Cradleboard Teaching Project*

❖ **Meet students with different backgrounds and beliefs from your own.** Don't limit your friendships to people from your culture. Experience the richness of a diverse population of students.

❖ **Take care of yourself** by eating well and getting plenty of rest. Strive for balance in your spiritual, physical, intellectual, and emotional life. Choose your path and stay on it.

My Plan:

Steps I will take to feel more at home at my new school:

1. _____

2. _____

3. _____

4. _____

Managing Your Money

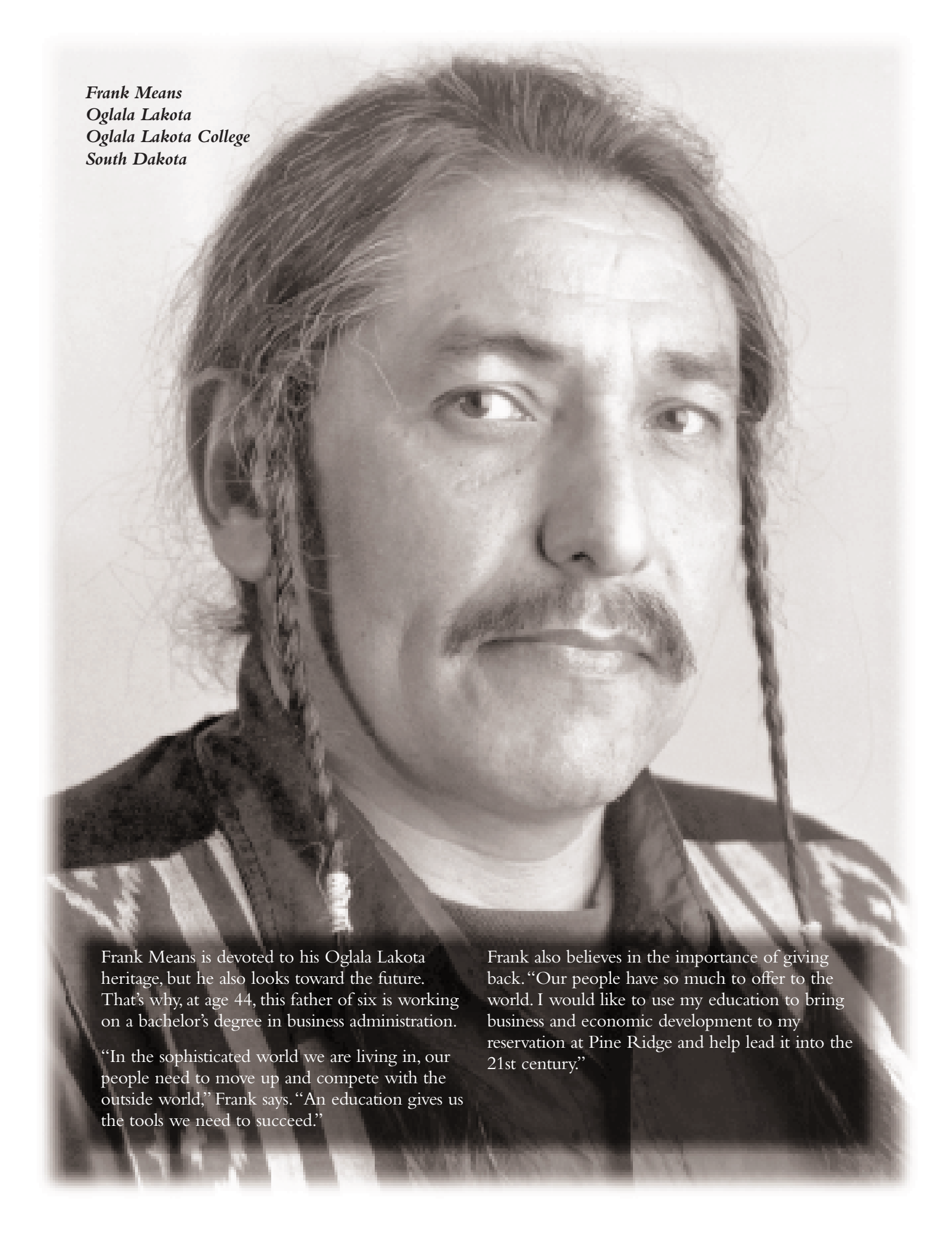
If you have never lived away from home before, this may be the first time you have had to manage all of your own bills: rent and food (or room and board in a dorm), insurance, transportation, books, entertainment, and, possibly, child care. This can be a big challenge.

For example, if you plan to rent an apartment, you may be asked to pay both the first and last month's rent up front, or a damage deposit. You also may be responsible for heat, electricity, water, and telephone bills. Some of these services may require a deposit as well.

To start hunting for an apartment early, get a newspaper from the city where your new school is located and look at the apartment-for-rent ads. Apartments closest to campus may cost more, but you will also cut down

on your transportation costs. Compare the cost of living off campus with the cost of living in student housing or dormitories on campus.

Child care may be another consideration for you. Check with your college or university first. It may have a very good child care center at a reasonable cost. Contact the center as soon as possible, in case there is a waiting list. Ask your friends or other parents you meet to recommend good child care. You also can call the county child welfare agency or social services department to get a list of licensed day care centers or private day care providers. Ask if there have been any complaints against a day care you are considering. Find out if you qualify for government assistance to help pay for child care. And, of course, don't forget to ask your children! They can tell you if they are happy in their new surroundings.



*Frank Means
Oglala Lakota
Oglala Lakota College
South Dakota*

Frank Means is devoted to his Oglala Lakota heritage, but he also looks toward the future. That's why, at age 44, this father of six is working on a bachelor's degree in business administration.

"In the sophisticated world we are living in, our people need to move up and compete with the outside world," Frank says. "An education gives us the tools we need to succeed."

Frank also believes in the importance of giving back. "Our people have so much to offer to the world. I would like to use my education to bring business and economic development to my reservation at Pine Ridge and help lead it into the 21st century."

Other Tips

Book Three of this series, *Managing Your Money*, has many important suggestions on how you can keep your finances on track while you are in school. For example, you can fill out the spending plan worksheet provided and use it to budget your money. If you haven't read Book Three yet, be sure to take a look at it soon.

Here are just a few of the tips you will find in Book Three:

- ❖ **Keep good records.** Use a filing cabinet, or even a cardboard box, to file important papers like financial aid information, bank account records, tax returns, loan payment information, receipts, and warranties. Keep everything in order and readily accessible.
- ❖ **Open a checking account.** Ask several banks what their best deal is for student checking accounts. After you open your checking account, keep track of how much money is in it. Do not write checks for more money than you have in the account. If the check bounces, the bank will charge you. And, a bounced check will hurt your credit.
- ❖ **Stay away from check-cashing stores, rent-to-own stores, pawnshop loans, and “pay-day” loan stores.** These stores can cost you a lot of money in high interest charges.

- ❖ **Develop a spending plan and stick to it.**

Look for ways to stretch your dollars by cutting back on spending or increasing income. Take advantage of every student discount you can. Avoid impulse buying.

- ❖ **Be careful with credit cards.** College students often are bombarded with offers to get credit cards. Watch out! Think of credit cards as loans. If you think you need a credit card, get just one. Shop for the card that has the lowest interest rates and fees. Then, each time you use the card, ask yourself if you would take out a loan to buy the item. If you accumulate a balance on your credit card, pay it off as quickly as you can, so you won't go deeper into debt. Cut up the card and call to cancel the account if you will be tempted to go into debt again.
- ❖ **Pay your bills on time every month.** This is an important way to build a good credit history. Good credit will help you later if you want to take out a loan to buy a car or a house.
- ❖ **Start a savings account.** Even if you can only put away a few dollars every month, the money will start earning interest, and you will start the habit of saving money. One simple idea: Put \$1 a day plus your extra change in a jar. Once a month, deposit the money into a savings account at your bank.

My Plan:

Steps I will take to manage my money when I transfer:

1. _____
2. _____
3. _____
4. _____

Steps I will take to get out of debt:

1. _____
2. _____
3. _____
4. _____

Steps I will take to save money:

1. _____
2. _____
3. _____
4. _____



Starting Your Career

Not all students transfer to four-year universities. Many complete their technical training or associate's degree at their tribal or community college with the goal of starting their new careers as soon as possible.

Finding the right job after college is another new challenge. Let's look at three aspects of starting a career: (1) getting ready for your career while you are in school; (2) finding the job that's right for you; and (3) succeeding in your new job.

Get Ready: While You Are in School

The more you can do while you are in school to get ready for your new career, the more successful you will be in finding the right job when you graduate. Here are some steps you can take now:

- ❖ Choose a field of study that will lead to a job. For example, do you want to live on your reservation or pueblo? If so, what kinds of jobs are available there—teacher, health care worker, land manager? If you are not sure, ask your tribal leaders what areas of study could lead to a job near home for you and yet help your people at the same time.
- ❖ If you are willing to move away from your family to pursue a career, your options may be broader. But, once again, it makes sense to choose a field where there is a demand for jobs, now and in the future. Your college advisor can help you explore possibilities. Your local library and the Internet are other good sources of information about job prospects.
- ❖ Take the classes that will prepare you for your field. If you are not sure which classes to take, talk to your advisor or other people who are doing the kind of work you want to do. Don't just take classes that will give you easy A's. Look for classes that will help you get a job.
- ❖ Try to break into your field while you are still in school. Many college students work while they go to school. A part-time job can do more than help you get out of debt, pay your bills, and start saving money. Your work experience during school will give you an advantage over others applying for the same job after you graduate. Any job experience is better than none, but job experience in the field you plan to enter is best of all. To find a job while you are still in school, visit your school's student employment office. Or, talk to your professors about summer jobs or internships in your field of study.
- ❖ Take part in extracurricular activities or volunteer your time in a community service that may help you get a job later. For example, if your goal is to be a newspaper reporter, join the campus newspaper staff. If you want to teach, volunteer at a local school.
- ❖ Read trade and professional journals in your field to learn about future job opportunities. Attend professional conferences in your field (students are often invited to attend for free or at little charge). Find someone who is in the career you want to pursue, and ask him or her to mentor you—give you advice and support as you navigate your way toward your new career.

Work Skills in Demand: Do You Have Them?

Have you got the skills employers want? Use the following quiz to evaluate your skills. Do these statements describe you? Put a check mark in the appropriate box.

SKILLS	I'M GOOD!	I NEED WORK!
1. Communication skills —I present information well when writing or speaking.		
2. Teamwork skills —I'm cooperative, appreciate other people's ideas, and know how to work toward achieving the goals of the group. I'm friendly and think positively.		
3. Time management skills —I'm good at scheduling my work and setting goals. I get things done on time.		
4. Problem-solving skills —I enjoy defining problems and figuring out solutions.		
5. Organizational skills —I'm an orderly person. I manage my day and always plan sufficiently.		
6. Learning skills —I'm a curious person, and when I want to know something, I can figure out how to research the information.		
7. Computer skills —I can work on computers and use software programs like word processing, spreadsheets, and databases.		
8. Listening skills —I follow directions well and understand what other people are saying.		
9. Creativity skills —I like to think up new ideas and new ways to meet my goals.		
10. Leadership skills —I'm positive and know how to motivate people to meet goals. I can assign and coordinate projects.		
11. Decision-making skills —I can analyze a situation, consider the options available, weigh the pros and cons, and make a sound decision in a relatively short period of time.		

Source: South Dakota Careerways, South Dakota Department of Labor, September 1997

How did you do? Check out your “I need work” answers. These are the skills you can start improving—today!

Get Set: Finding the First Job

Finding a job isn't always easy, even for college graduates. Depending on where you live, jobs may be scarce. However, the fact that you have an education will be a huge advantage. Employers will admire your efforts to get an education and will see your new skills as a benefit to them. You will be the kind of person employers like to hire. Believe in yourself and your accomplishments!

Here are places to look for jobs:

- ❖ **Your college.** Most colleges have a job placement office for graduates. In addition, company representatives often visit college campuses to recruit students who are about to graduate or who are recent graduates. Take advantage of these opportunities to land a job in your field. Ask your professors if they have any job leads.
- ❖ **Your tribe.** If you want to live on your reservation or pueblo, and have training for the jobs that are available there, you may be able to find a good job close to home.
- ❖ **Newspaper ads.** Be sure to check any community newspapers as well as daily city papers.
- ❖ **Help-wanted signs.** Sometimes finding the perfect job means keeping your eyes open and reading signs!

- ❖ **Job placement centers.** Placement centers run by your state, county, or city are free. Some private employment agencies also may be free to you (the employer pays the fee); other private agencies may charge you a fee to help you find a job.
- ❖ **Word of mouth.** People who work at a place where you would like to work may hear about job openings. Also tell your family and friends what kind of job you are looking for. This is called networking, and it is a greatly underused asset!

Hang in There!

Recent graduates often have very high hopes for their first job. Then, they find that it isn't as easy as they thought to land the job they want. Lack of experience may be a problem. Or, there may be very few jobs available in the field.

This can be discouraging, but hang in there! The average college graduate today is expected to change jobs 12 times and to change careers at least three times during his or her life. At first, you may have to take a job that isn't your top choice just to get some work experience. You may have to work your way into the job you really want over several years' time. Be persistent, but also be patient. If you are determined, you will find a job you enjoy.

*Laural Wilbur-Ballew
Swinomish
Northwest Indian College
Washington*

Laural Wilbur-Ballew worked in the accounting field for 20 years when she realized that she would not advance professionally without a business degree. Now, she attends Northwest Indian College full-time, while holding down a full-time job at the college and raising two sons. Her goals: to finish her associate's degree, transfer to Western Washington University to earn a bachelor's degree in business administration, and continue to work for the Native American community in the field of business.

"I want other working mothers to know that any goal is attainable when you put your mind to it," Laural, age 42, says. "Never give up on your goals. I only wish I had started sooner."

As for getting and keeping a good job, Laural has the following advice. "Be flexible in what you are willing to do. Be honest. And most of all, believe in yourself."

Make Yourself “Employable”



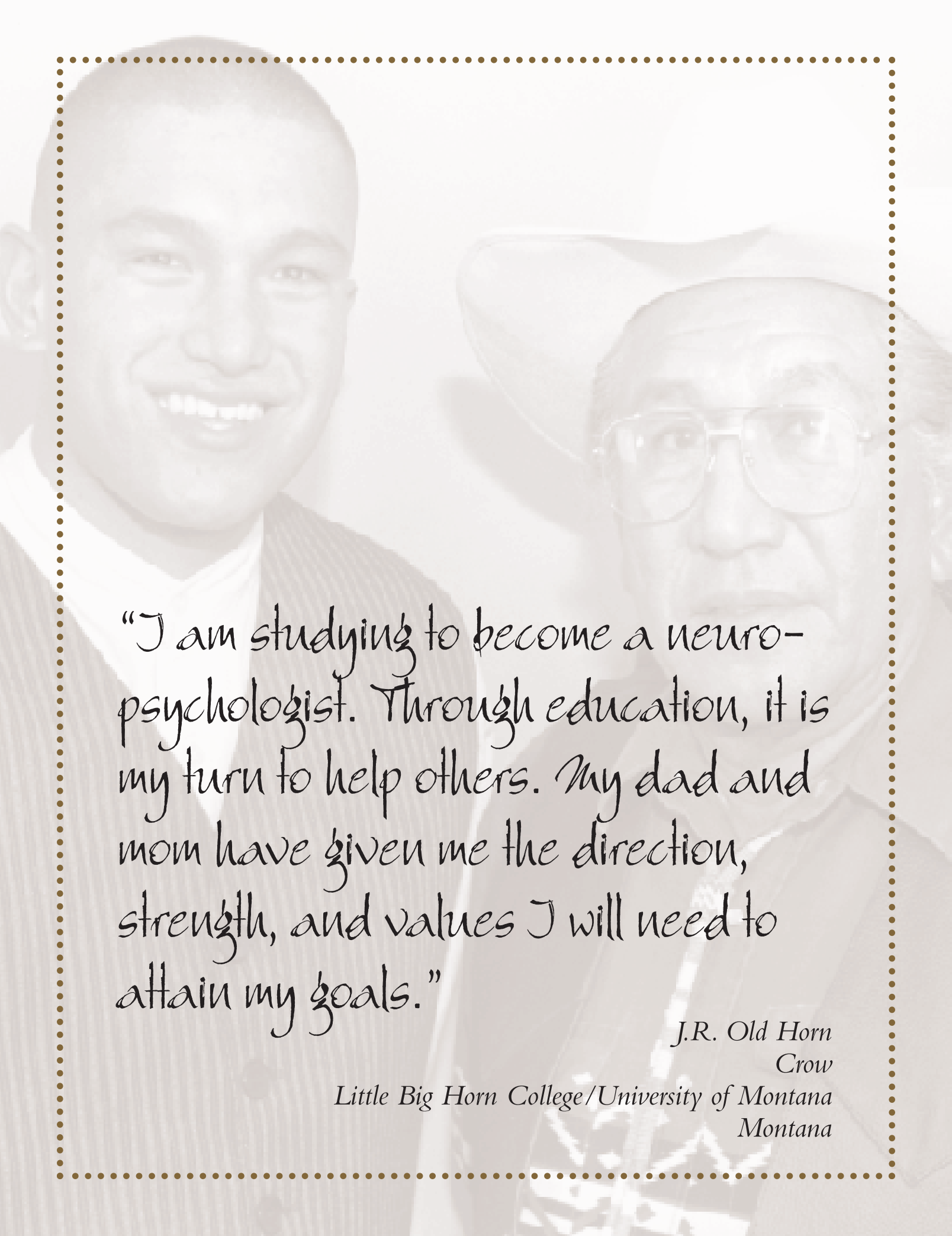
Looking for a job is one step. The second step is to make yourself “employable.” Here are some questions to consider:

- ❖ Do you have a way to get to work?
- ❖ If you have children, will someone in the family take care of them, or will you have to find child care?
- ❖ Do you have all the skills the employer is looking for? For example, you might need to take a quick course on using the computer to land the job you want.
- ❖ Are you ready to fill out a job application? Make sure you have information such as your Social Security and driver’s license numbers, names of previous employers, dates of employment, school history, and references.
- ❖ You may be asked to provide a resume. A resume is a one- or two-page description of your skills, education, and work experience. You can find examples of well-written resumes at the library. Note that neatness counts more than fanciness. Don’t be shy about “blowing your own horn.” Sell yourself. You have accomplished a lot, so let employers know it. If your work experience is limited, focus on school accomplishments, volunteer service, or other noteworthy things you have done.
- ❖ Are you ready for the job interview? Before you go to an interview, anticipate questions you may be asked and think about how you will answer them. Again, your librarian can help you find books that list common interview questions.

- ❖ Dress appropriately for the interview. Conservative clothes are best. Arrive for the interview 5 or 10 minutes early. Call if you will be late.
- ❖ After the interview, take a few minutes to write a thank-you note to the interviewer. Make notes of what happened at the interview and when you should follow up with a telephone call. Keep all your job-hunting notes in a file folder, or write the information in a notebook.
- ❖ If you are fortunate enough to receive several job offers, take some time to consider the advantages and disadvantages of each. For example, which job offers the best employee benefits, such as health care, a retirement plan, vacation time, and so on? Are benefits flexible, so you can take advantage of those you really need? Which job provides opportunity for promotions or additional training? What kind of hours are you expected to put into the job? Is child care provided? If the job requires you to move, will the employer pay your moving expenses? Will the salary you are offered be enough to cover living costs in the new location? Which job feels “right”?

Make sure you know the bottom line—the minimum salary and benefits you need to accept the job. Then, shoot for the stars!





*“I am studying to become a neuro-
psychologist. Through education, it is
my turn to help others. My dad and
mom have given me the direction,
strength, and values I will need to
attain my goals.”*

*J.R. Old Horn
Crow*

*Little Big Horn College/University of Montana
Montana*

Go! Succeeding in Your New Job



Are you ready to succeed in your new job? That means coming to work on time, working hard while you are there, and missing work only in an emergency. If you are dependable, get along well with your co-workers, and “go the extra mile” on the job, you’ll be a great employee.

Another important part of succeeding in your career is being able to handle your paycheck. Your paycheck will go only so far. Making the most of the money you earn is as important as how much you make.

For example, if you took out student loans to finish college, you must start repaying them soon. You will have to set aside part of your paycheck every month to make this payment. Don’t ignore your student loans! If you don’t pay them, you will hurt your credit record. This will be a problem if you want to take out a loan in the future to buy a car or a house. It can even hurt your chances of finding a good job. Some employers have begun accessing applicants’ credit histories before hiring them.

Another important step to take when you get a job is to start a savings account to save for an emergency. The money in your emergency account will pay for living expenses if you are laid off from a job or if you get a big bill, such as a doctor’s bill.

Here are some ideas for starting and building an emergency fund:

- ❖ Pay yourself first. Take a little money out of each paycheck and put it into a savings account. Save until you have enough to pay your basic bills for three months. Then, leave the money there. Do not dip into it unless you face a real emergency, such as losing your job.
- ❖ Keep your emergency fund where you can get to it easily—in a bank savings account or a money market fund that earns interest.
- ❖ Put tax refunds, job bonuses, or raises into the emergency fund.
- ❖ Volunteer for overtime work or get a second job, and put the extra money into your emergency fund.
- ❖ When you reach your goal of three months’ income, start a new savings account for things like furniture or a vacation. Consider investing money in mutual funds for your children’s college education and your retirement. Now that you are in the savings habit, stay with it!

Earlier in this book, we discussed other tips on keeping your finances in good shape. Book Three of this series, *Managing Your Money*, has even more ideas, including a spending plan you can fill out and use to budget your money wisely. If you have not read Book Three, please do so soon. Your financial future begins today. Make the most of it.



My job plan:

The kinds of jobs I am qualified to do are:

I plan to look for a job in the following places:

Three people who would give me a good reference are (include names, addresses, and telephone numbers):

(Note: Make sure to ask these people if they mind being listed as a reference first!)

Starting Your Own Business



You may have a special skill or talent you would like to turn into a business. The idea of working for yourself may sound very appealing.

Owning your own business can be very satisfying. However, when you are your own boss, you may work very long hours, and you have no guarantee that you will make enough money to support yourself and your family. In fact, most new businesses fail within the first five years of opening their doors, so it is important to

proceed with caution. You may want to spend a few years working for other people in the business you would like to start before opening your own operation. This will help you get experience and avoid common pitfalls.

Learn now from your employer and from small business owners you know. Find out how to sell your product or service, and how to keep good business records. Learn how to get along with people—people who would buy from you and people who would sell you supplies. Get to know as many people as you can. Later, they may be able to help you get started in your business.



Giving Back



Your decision to get an education was the first step toward a new future for yourself. The next path you choose may mean additional study and education. Or, it may mean starting a new career, either close to home or far away. Whatever path you choose, you have the opportunity to enrich not only your life, but also the lives of your family, your community, and your tribe.

As your vision of the future unfolds, we hope you will share what you have learned with others. Perhaps you

can become a mentor to young people struggling to get an education, just as others have been mentors to you. Perhaps you will find your life's work on your reservation or pueblo. Perhaps you will start your own business some day and provide jobs to members of your tribe.

Whatever your contribution to your people might be, we commend you for your commitment to getting an education. You are ensuring a brighter future for yourself and your family. And, you are ensuring a brighter future for your tribe, because you will become the hope for its future and a role model to the next generation. Congratulations!



Students, Leech Lake Tribal College, Minnesota





Good Luck!

naa ahééh niidzin
—Navajo

dii baa aat chi liua
—Crow

U'suit sen ohileqw
—Lummi

newaes enaenemaew
—Menominee

ni glustay ki le wopli na to
kata kiya zwicozani na wo
okiye uha mayani kte
—Lakota



Developing your Vision while Attending College

Book Four: Choosing Your Path

was written and prepared as a public service by the Denver-based

National Endowment for Financial Education®, or NEFE®;

William L. Anthes, Ph.D., *President*;

Brent A. Neiser, CFP, *Director of Collaborative Programs*;

and Carolyn S. Linville, *Project Coordinator*.

NEFE is an independent nonprofit organization committed to educating Americans about personal finance and empowering them to make positive and sound decisions to reach financial goals.

The National Endowment for Financial Education, NEFE, and the NEFE logo are federally registered service marks of the National Endowment for Financial Education.

For more information about the National Endowment for Financial Education, visit www.nefe.org.



Special assistance for this project was provided by

John Gritts, *Director of Tribal College Relations*,

and David Cournoyer, *Director of Public Education*,

American Indian College Fund.

With its credo “educating the mind and spirit,” the American Indian College Fund is a nonprofit organization that raises support for U.S. tribal colleges and universities. These unique higher education institutions are dedicated to fighting the high rates of poverty, educational failure, and cultural loss confronting Native Americans.

Combining fully accredited academics with Native culture, tribal colleges serve 26,000 students representing 250 different tribes. Based in Denver, Colorado, the College Fund raises monies for operating support from corporations, foundations, and some 90,000 individual Americans.

For more information, visit www.collegefund.org.

Photography by: Ken Blackbird, © Kyle Brehm, David Cournoyer, © Lee Marmon, Raymond Meeks, David Muenker, and John Running/American Indian College Fund

Graphic design by: G&G Advertising, Albuquerque, New Mexico