

Lifeline Project – Junior Seminar

Instructions

At this point you should have finished your career cruiser, completed the 11th Grade EDP Project, and selected a career either through career cruiser or otherwise. Included in this packet are instructions for the remaining parts of the lifeline project.

- 1.) RESEARCH: Complete the Lifeline Worksheet in this packet.
 - a. You are planning for this year through eight years after graduating college (age 25 or so)
 - b. Pay attention to detail. A big part of your grade is based on how “deep” you go with your explanations of the questions during your presentation.

- 2.) PLAN: Create your Lifeline.
 - a. You can put the project in any digital format you’d like in order to present it.
 - b. Your lifeline needs to have ALL the requirements using the rubric provided.

- 3.) PRESENT: present your Lifeline to the class
 - a. You’ll be graded on the presentation itself. We will not be submitting these for later grading or consideration. As a result, *make sure you cover everything.*

- 4.) REFLECT: Write your essay

Project Points Total: 150 Points

- Worksheet (25 points)
- 10-year Lifeline Digital Project (75 points – includes presentation points)
- Essay (50 points)

Lifeline Checklist (25 points)

You will need all the information here to help you create your lifeline project.

*Current GPA: _____ *Target GPA (if necessary): _____

*10th Grade overall PSAT Score: _____

* You are not required to include any of the above information in your presentation if it does not apply to your career interest category, but please record it on this worksheet.

Title of Career and Category: _____

Career Category (not from career cruiser):

Labor Force	4-year Degree+	Entrepreneur
Skilled Trade/Certificate	Military	Art/Entertainment

Section 1: Education / Certification

What is the highest level of education that you will **require** for the career you've selected?

What are some other helpful skill sets, certifications, training or experience that you could acquire in order to be more effective at the career you have selected?

**If you will need college (this includes trade schools, community college, four-year universities, career programs such as dental hygienist, and any other program that requires money in exchange for knowledge/certification) answer the following questions. If not, skip to Section 2. Keep in mind apprenticeships do help pay for costs but you'll need to research that and put it in your presentation.

List at least three schools you plan on attending, in order of preference:

- 1.) _____
- 2.) _____
- 3.) _____

If attending a four-year college, what will your major be? _____

My college choices require:

College 1 SAT Score: _____

GPA: _____

College 2 SAT Score: _____

GPA: _____

College 3 SAT Score: _____

GPA: _____

Thinking about costs... how much will your program cost you in total? You will need to include cost of living, program costs (like tuition), and any other necessary equipment to complete the degree, certificate, or training program (books, laptop, welding torch, etc.)

Program total cost: _____

Per year cost: _____

How do you plan on paying for these costs (e.g. Financial Aid loans or grants, scholarships, working)?

Explain all possible sources of payment for these costs:

Scholarships

Look up at least three scholarships that you can apply for in order to reduce the costs of your career training after high school. The two best places to look for these are:

- Website of the school you're attempting to go to
- www.unigo.com This is a government run website that helps custom search for scholarships

Write down the names of the scholarships here:

- 1.) _____
- 2.) _____
- 3.) _____

Anticipated Cost of Repayment

**Only complete this portion if you need to borrow money in order to complete your training after high school. Most college students will fall into this category.

Go to this website - <http://www.finaid.org/calculators/loanpayments.phtml>

Enter the total amount you need to borrow----->	Loan Balance:	<input type="text"/>
	Interest Rate:	<input type="text" value="6.8%"/> choose rate
	Loan Fees:	<input type="text" value="0.0%"/>
	Loan Term (Years):	<input type="text" value="10"/> choose extended term
	Minimum Payment:	<input type="text" value="\$50"/>
	Enrollment Status:	<input type="text" value="Graduating Soon"/>
Certificates/Skilled Trades = Associates ----->	Degree Program:	<input type="text" value="Not Specified"/>
Associates = 2 years, Bachelors = 4 years ----->	Total Years in College:	<input type="text"/>
	Print payment schedule?	<input checked="" type="radio"/> Yes <input type="radio"/> No

Enter that information and record the results of how much you will pay back over the 10-year period and how much your monthly payments will be. Feel free to play with the minimum payment information to see how long it will take you to pay off your loans if you increase your monthly payments.

Monthly Payments: _____

Total amount repaid: _____

Section 2: Career Path

Does your career path have opportunities for growth and advancement?

- Select "Career Path" if using Career Cruiser

If so, what level would you like to reach in your career and what would you need to do to get there?

Section 3: Money to be made

If using career cruiser, select the "Earnings" button. If you are researching information on your own, use the website www.glassdoor.com to research salary information.

Entry level wage or salary: _____

Potential earnings with experience: _____

Total estimated annual openings: _____

Section 4: Budgeting

Different parts of your timeline in the eight years after you graduate high school will find you in different living situations. We **highly** recommend splitting this up into a couple of time slots that make sense. *Housing* is typically your largest living cost so it's important to pay attention to this as the core of your budgeting.

Example: 18-20 I plan on living at home with parents. 21-22 plan on living in an apartment with friends to finish my degree. 23-35 plan on getting my own apartment as I transition into a job.

Budgeting is difficult, this will take you a lot of time. It should. There are many factors to consider. One of the most important is where you want to live. This may change in different times in the next eight years. DO THIS RIGHT. Learning this skill now will help you a LOT later on.

Places I want to live (record all of them if it will change over the next eight years based on your goals):

Housing –You will need to research the different options available to you. Different cities also have different living costs, *especially* in terms of housing. Conduct your housing costs by the **city**, not the state. You also need to include the cost of utilities if applicable. If you want to buy a house, we can help you with working through those numbers.

Anticipated monthly housing costs (include all places you plan on living):

Transportation – Whether you live in a big city and can ride a bike or take a bus, these things all have costs from small to large. You will again need to use the internet to figure this out. Want that sweet ride? Great. What will it cost you a month? Things to consider: Permits, insurance, gasoline, maintenance costs, etc. Include all relevant costs related to transportation in a list in the space below:

Food, clothing, other necessities – Yes, even if you go to Central you still have to wear clothing in public. Most of you know how much of a “wardrobe” you like to have and how often you eat out. Typically you (or your parents) buy a chunk of clothes every year and some small purchases here and there. Incorporate these things into a personal, and internet research on what these living costs will look like on a monthly basis.

Food, clothing, necessities budget: _____

Entertainment, you know, fun stuff – How often do you like to go to the movies? Xbox Live Subscription? Netflix? Buying the new Call of Duty and Battlefield every year? Going to concerts? How much will you budget for the fun stuff in life? A good measure is to think about everything you’ve done in the last year or things you would have *liked* to do that you may think magically happen because you’re an adult. Use that as your gauge for entertainment budget for the year then divide it by 12 for your monthly cost.

Monthly Entertainment budget: _____

Student Loans – If you borrowed money to obtain your certification, degree, or skill set as explained in section 1, you have to start repaying those once you are done with your program.

Monthly student loan payments: _____

Savings – Yes teenagers who like to spend every dime you make now, we’re talking to you. Eventually you’re going to have to save money for emergencies. What monthly savings target will you aim for?

Monthly savings goals: _____

Section 5: Personal Goals

** Keep in mind that these do in fact have the capacity to impact your monthly budgeting. If they are big purchases like a house or new car you will need to budget for those accordingly and adjust your numbers above. Don't leave them out just because it causes more work, that's weak.

Set goals for yourself in each age bracket that you create for your presentation. Don't be boring. If you're going to college don't tell us, "do well in school, and make the Dean's List." No crap. If you're paying that much money you better do well. Go deeper than that. Expand on who you are as a person and include those goals into time frames. We want these goals to represent both professional and personal goals. Like to rock out on a bass guitar in your spare time? Tell us what age you'll force yourself to master Red Hot Chili Peppers' Aeroplane. This is the type of stuff we like to see in addition to professional goals and achievements. Use the space below to organize the things you know you are passionate about pursuing:

Section 6: Career Category Considerations

Each of the six career categories have special components that need to be considered when planning for your future in careers in those areas. Listed on the back of this page are questions you need to include in your presentation based on your career category. Again, you need to go **deep** with these questions and truly think out the implications of taking on careers in these areas.

Labor Force:

- How will you anticipate worst case scenarios like injury, health concerns, or a need for time off?
- Is wage growth positive in your line of work? Include data from research.
- How will you anticipate a need for increasing your income in the future?

Entrepreneurship:

- The name of the game is research and marketing. Use the link below to do some research about your business ideas. You will need to include a business plan in your presentation.
 - o <https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>

4-year Degree:

- Will you have to obtain additional schooling in your career past a bachelor's degree? If so, what are the costs of these additional degrees?
- Does your career path encourage or require an internship? If so, include that in your budgeting and planning parts of your presentation.

Military:

- What branch do you plan on serving in and for how long?
- Will you take advantage of military benefits for additional schooling? What employable skills do you plan to develop while serving?
- What is your transition plan for when you leave the military?

Art/Entertainment:

- Oh beings of expression, what will be your muse? Seriously though, how will you develop and expand your skill sets to make money?
- What are your future goals? Featured in major art galleries? Start your own online business? Explain how you will pursue these goals. Set steps for yourself to accomplish.

Skilled Trade/Certificate Program:

- Will you pursue an apprenticeship in order to obtain your certification? With who and how?
 - o More information here - <https://www.mitalent.org/apprenticeships>
- Do you have opportunities to work for yourself or would you prefer to work for someone?
 - o If working for yourself, see the entrepreneurship guidelines above.

Lifeline Project Requirements and Rubric

A digital presentation of your lifeline must be presented to the class. It needs to go through age 25 at a minimum. Your scheduled presentation date will be released at the earliest opportunity.

The lifeline must include:

- Important information from your 11th grade EDP including high school course planning, high school work experiences, and any advice you found relevant or helpful.
- Details of key experiences from high school and how they are important for your future career.
- ALL information from the six sections above with depth not basic answers.

Category	Poor	Average	Excellent
Budgeting & Planning	Some consideration to the costs of living in the future has been explored but the student does little to go into depth about many of the items on the list.	The student shows some detail related to anticipating their budget changes across the timeline.	Obvious depth has been applied to budgeting for the student's future. Extensive research applied to costs and future purchases.
Career Analysis	The student describes their future career but doesn't go into detail that shows they have anticipated the changes and evolution of its future.	The lifeline presentation explains the student's career and what they will have to do in order to advance but doesn't show depth.	The student has obviously anticipated the requirements of pursuing their career and explored the pros and cons for pursuing a life in their field.
Goal Setting & Personal Pursuits	Other expectations may be met, but the student doesn't go into depth about their personal goal setting and sticks to explaining the basics.	Goals are identified at different age ranges but the student doesn't expand well on personal and professional goals.	Depth about how these upcoming parts of life will fulfill the student as a person. Personal as well as professional goals are explored.
Points	0 – 16	17 – 20	21 – 25

Total Points Possible – 75

EDP Reflection Essay (50 points)

The EDP project is designed to prepare you to acquire the skills necessary to research a potential career, which includes setting both short-term and long-term goals. Our goal is that you take ownership and responsibility for your performance now and for your future goals and plans. This project also challenges you to examine, analyze, and understand the steps necessary to making that career become a reality.

Your essay will be typed and one page in length (minimum). Use normal google docs settings for other formatting issues.

- 1.) Why did you choose the career you did and why do you think you will be good at it?
- 2.) What are the three most important skills and/or new information you have acquired after completing this process?
- 3.) What are you going to have to do in order to attain your future career goals?
- 4.) Is there anything you will have to change or focus on to get there?
- 5.) Conclusion: Reflect on this process and on how you feel about your future chances of success.

The expectation is that this essay is well written with no grammatical errors. Please make sure you include specific examples from this process and that you have thought out your responses.

Include a heading for each section. This should not look like a traditional essay as a result.

The essay is worth 50 points. 10 points for each section.

10 points = excellent writing with complete and thoughtful answers

8.5 points = all criteria met

7.5 points = basic information included

6 points = information not complete