OREGON
CONTENT
STANDARDS

Standards Instructional Guidance:
HS.HECPS.C - Postsecondary Readiness

High School Higher Education and Career Path Skills (HS.HECPS) – Adopted 2024

VERSION 1.0

OREGON
DEPARTMENT OF
EDUCATION

Table of Contents

Standard: HS.HECPS.C.1

Standard Statement

Explore post-secondary educational and career pathways, and identify necessary training, education, skills, and prerequisites aligned with aspirations.

Key Concepts

- Students can explore components of postsecondary educational and career pathways, which could include, but not limited to:
  - Prerequisites, course sequences, and skills for:
    - 2-year
    - 4-year
    - Technical college
    - Trade school
    - Apprenticeships
    - Entrepreneurship
    - Military service
  - Annual transcript review/corrections and who to contact if questions or errors exist
  - Volunteer or community service as a prerequisite for scholarships
  - Career counseling or school counseling sessions
  - Workshops or seminars on college admissions, financial aid, and career planning
  - Industry-specific events such as job fairs or panels featuring professionals from various fields
  - College campus visits or virtual tours
  - Job shadowing experiences or informational interviews with professionals
  - Explore a variety of career cluster areas
  - Research projects or presentations on different career paths and educational options
  - Skill-building activities such as coding workshops, public speaking courses, or entrepreneurship competitions
  - Online resources such as career assessment tools, industry-specific forums, or webinars
  - Experiential learning opportunities like field trips to workplaces or service-learning projects

- Students should be able to identify training, education, and competencies that align to their aspirations, which could include, but not limited to:
    - Online courses or distance learning programs
    - Mentorship programs or shadowing experiences
    - Participation in industry-specific clubs or organizations
    - Volunteer work or community service projects
    - Job shadowing or informational interviews with professionals in their field of interest
    - Dual enrollment programs with local colleges or universities
    - Portfolio development or project-based learning experiences
    - Networking events or conferences related to their field of interest
    - Self-directed learning through books, podcasts, or online resources
    - Opportunities to participate in school or community athletics and clubs

Essential Questions

By the end of the unit, students should be able to answer:
How can students align their career aspirations with postsecondary pathways and training opportunities?
What strategies can students use to overcome barriers in accessing education, training, or employment opportunities?
How do different postsecondary pathways impact long-term career and financial outcomes?

Considerations

Socio-Economic:

- Students' exposure to postsecondary pathways can vary based on family income, access to reliable transportation, and the availability of internships or job shadowing opportunities.
- Financial realities—like costs of college or trade school, and access to financial aid—may shape which pathways feel possible or realistic.
- Technology access and digital literacy are crucial for researching and applying to educational and career opportunities.
- First-generation students and those from low-income backgrounds may need extra support to navigate unfamiliar systems and expectations.
- Family and community perspectives play a significant role in students' decision-making, highlighting the importance of including trusted adults and mentors in career exploration.

Culturally Responsive:

- Language barriers, immigration status, work schedules, and religious commitments can affect how students and their families engage with postsecondary planning.
- Cultural values around authority, family roles, and career pathways may shape how students make decisions and envision their futures.
- Access to diverse role models and culturally relevant resources can help students see themselves reflected in different career fields and possibilities.
- Ensuring materials and support services are available in multiple languages can make pathways to career and education more accessible.
- Understanding and respecting family perspectives can create more inclusive conversations that honor students' cultural identities and aspirations.

Strength-Based:

- Encouraging students to identify their unique strengths, interests, and community assets can build confidence and a sense of direction.
- Providing hands-on, real-world experiences—like job simulations, internships, and service learning—helps students see the relevance of their skills.
- Mentorship and networking with diverse professionals can expand students' understanding of what's possible and inspire them to set ambitious goals.
- Highlighting resilience, adaptability, and problem-solving as essential skills can help students navigate challenges and pivot when plans change.
- Creating opportunities for students to build portfolios, resumes, and digital profiles supports their readiness for future opportunities.
- Peer support and collaboration can foster teamwork skills and help students see themselves as part of a larger community of learners and leaders.

Vocabulary

Term	Definition
Secondary School	High school grades 9th-12th
Postsecondary	Any pathway option after high school (e.g., 2-year college, 4-year university, technical training, military, career, etc.)
Competency	Competencies specify the "how" of performing job tasks, or what the person needs to do the job successfully.
Gap Year	A structured period of time taken between high school and postsecondary education to gain experience through work, travel, or volunteering.
Micro-Credentials	Short-term certification programs that validate a specific skill or knowledge area.

Term	Definition
Stackable Credentials	A series of educational certifications that build upon each other to lead to higher qualifications.
Articulation Agreement	A formal agreement between institutions that ensures seamless credit transfer for students moving between schools or programs.

Sample Student Activities

- External visits to colleges and training centers.
- Attend events featuring colleges, technical schools, industry professionals, and employers to explore career pathways and postsecondary options.
- Engage with professionals from various industries to learn about career journeys, required skills, and training opportunities.
- Explore different CTE pathways offered at high schools and postsecondary institutions through hands-on demonstrations and student-led presentations.
- Observe professionals in different fields to understand career expectations, workplace environments, and required skills.
- Participate in structured work-based learning experiences that provide direct exposure to career fields of interest.
- Operate or assist in student-run businesses, gaining real-world experience in entrepreneurship, management, and industry-specific skills.
- Apply career-related skills to community projects, developing hands-on experience while making a positive impact.
- Enroll in CTE-focused college courses while in high school to earn credits and explore postsecondary learning.
- Earn credentials in fields such as healthcare, IT, automotive, or construction that validate career readiness.
- Join Career and Technical Student Organizations (e.g., DECA, FBLA, SkillsUSA, HOSA) to develop leadership and technical skills through competitions and teamwork.
- Educational Plan and Profile - Continue individualized roadmap outlining career goals, required education, and skill development strategies.
- Use tools like Oregon CIS, MyNextMove, or BigFuture to research careers, training requirements, and educational pathways.
- Develop job application materials and practice interview skills with industry partners.
- Participate in financial aid and scholarship workshops to learn about funding options for postsecondary education, including FAFSA/ORSAA, grants, and scholarships.

Additional Examples

Examples of post-secondary educational and career learning opportunities:

- Mock Transcript Review:
  - Transcript review involves evaluating a student's academic record, including courses, grades, and credits earned, typically conducted by educational institutions or employers to assess academic strengths and eligibility. This process helps determine strengths, areas for improvement, and verifies completion of prerequisites for programs or scholarships, providing insight into the individual's academic preparation.
- Career counseling or guidance sessions:
  - Career counseling sessions involve personalized guidance from trained professionals to assist individuals in exploring their interests, skills, and values to make informed career decisions. Through assessments and tailored advice, counselors help individuals with resume writing, interview preparation, and job search strategies, aiming to instill clarity, confidence, and direction in their career path. These structured meetings provide invaluable support for individuals navigating various aspects of career development.
- Workshops or seminars on college admissions, financial aid, and career planning:
  - Educational sessions aimed at guiding individuals through the complexities of higher education and career planning cover essential topics like college applications, financial aid, and career exploration. Participants benefit from expert advice and practical tips, gaining valuable insights to make informed decisions about their academic and professional futures. These workshops or seminars provide a supportive environment for asking questions and receiving guidance tailored to their individual goals and aspirations.
- Online resources such as career assessment tools, industry-specific forums, or webinars:
  - Digital platforms and tools, such as career assessment quizzes and industry-specific forums, empower individuals to explore career options and make informed decisions.
- Experiential learning opportunities like field trips to workplaces or service-learning projects:
  - Hands-on experiences that immerse participants in real-world settings, enabling them to gain practical skills and insights relevant to their future careers. Through these activities, individuals can observe professionals in action, explore different industries, and develop a deeper understanding of their interests and aspirations.

Examples of identify training, education, and competencies:

- Online Courses:
  - Impact: Significantly impacted education by expanding access to learning opportunities globally, breaking down geographical barriers, and providing flexibility for learners to study at their own pace and schedule.
  - Example Action: Individual enrolling in an online coding course to learn programming skills. Through this action, the individual gains valuable knowledge and expertise in a high-demand field, potentially leading to career advancement opportunities or the ability to pursue entrepreneurial ventures.

- Mentorship Programs:
    - Impact: Personal and professional growth by providing guidance, support, and wisdom from experienced mentors, fostering skill development, confidence, and networking opportunities for mentees.
    - Example Action: Recent college graduates joining a mentorship program in their field of interest.
- Job Shadow:
    - Impact: Helping individuals make informed decisions about their career paths, inspiring career aspirations, and providing valuable networking opportunities.
    - Example Action: High school student spending a day shadowing a veterinarian at a local animal clinic
- Dual Enrollment:
    - Impact: Providing students with early exposure to higher education, reducing the time and cost required to complete a college degree, and increasing college readiness and academic success.
    - Example Action: High school junior enrolling in a dual enrollment program, taking courses such as introductory psychology or college algebra at a local community college.
- Entrepreneurship:
    - Impact: Develops innovation, leadership, and business skills.
    - Example Action: A student starts a small business selling handmade jewelry and learns about financial management.
- Military Service Benefits:
    - Impact: Provides career training, education benefits, and leadership experience.
    - Example Action: A student enlists in the U.S. Air Force and utilizes the GI Bill for a college degree.
- Certifications & Licensing:
    - Impact: Demonstrates expertise in a specific field, increasing employability.
    - Example Action: A student earns a Certified Nursing Assistant (CNA) license while still in high school.

Supplemental Resources

External Links
Open Education Resources/Oregon Open Learning Group: Oregon Higher Education & Career Path Skills   The resources in this group have been curated by ODE content specialists and Oregon educators to supplement materials for courses that include Higher Education and Career Path Skills standards.
2024-2025 High School Student Accelerated Learning Program Directory   This directory of accelerated learning programs is available on the HECC's High School to College Pathways page and is designed to help Oregon high school students, and their supporters identify opportunities to earn college credit while still in high school. Oregon's higher education institutions regularly update this directory in partnership with the Higher Education Coordinating Commission (HECC).
OpenStax College Success Course   OpenStax College Success is a comprehensive resource designed for First Year Experience, Student Success, and College Transition courses. Created with input from hundreds of educators, it addresses the needs of today's diverse student population and emphasizes engagement, self-reflection, personal responsibility, and access to support resources.
Oregon Apprenticeship Opportunities and Resources   A network of organizations dedicated to assisting with access to Registered Apprenticeship opportunities.
BOLI - Apprenticeship Opportunities   Discover and apply for Oregon apprenticeship opportunities by job type, location, or current openings. Browse available programs to learn about each trade, application requirements, contact details, and how to apply when openings are available.
Oregon Apprenticeship Video   This resource offers a short Oregon Employment Department Video about apprenticeships in Oregon
Options Beyond High School - YouTube   The Options Beyond High School HECC OSAC video offers an overview of common postsecondary options, including apprenticeships, community colleges, four-year colleges and universities, joining the workforce, and military service.

External Links
[Careers Northwest](#)

This resource provides career information and training opportunities in the Greater Portland region, including Clackamas, Multnomah, and Washington counties in Oregon, and Clark, Cowlitz, and Wahkiakum counties in Washington – including opportunities in construction, manufacturing, healthcare, and technology. |
| [Careers Northwest Training Opportunities](#)

This site provides training opportunities offered by Careers Northwest. Opportunities include training in Agriculture, Food and Natural Resources, Business and Marketing, Education, Health, Law, Government and Public Service, Liberal Arts, Manufacturing, Construction, and Logistics, STEM, and Tourism and Hospitality. |
| [Joint HS Liaison Training](#)

This collaborative career services video has informational presentations from staff from Southern Oregon Education Service District, Klamath Community College, Rogue Community College, Southern Oregon University, and Oregon Institute of Technology. |

Standard: HS.HECPS.C.2

Standard Statement

Research admission processes for postsecondary pathways and practice applying to apprenticeships, military service, higher education, trades, and non-degree programs.

Key Concepts

- Students can research and navigate the admission process to postsecondary institutions and practice applying, which could include, but not limited to:
  - Understand the admission timeline and application process for postsecondary pathway of choice
  - Learn which programs to apply for and how to problem solve when barriers arise
  - Navigate career information systems (e.g., Oregon CIS, Naviance or others)
  - Research and understand the application requirements for different postsecondary institutions
  - Attend postsecondary fairs, activities, or information sessions to learn about various programs, acceptance and admission criteria
  - Seek guidance from school counselors or college advisors to identify suitable programs aligned with their interests and career goals
  - Utilize online resources such as college websites or admission portals to explore program options and application deadlines
  - Research standardized tests like the SAT, ACT, or ASVAB, understand their role in the admission process, and determine if a test is needed for admission
  - Request letters of recommendation from teachers or mentors who can attest to their academic abilities and personal qualities
  - Develop strong application materials, including essays, resumes, and portfolios, to showcase their achievements and aspirations
  - Explore the various pathways to postsecondary education, such as community college, transfer programs or apprenticeships, based on individual preferences and career objectives
  - Practice applying to postsecondary institutions of choice, using a Common Application or other application form

- Students can gain familiarity with the application and admission processes for non-degree programs, which could include, but not limited to:
    - Understand the terminology used in the application process
    - Adhere to timelines, and compiling necessary documentation
    - Identify suitable programs, troubleshoot potential barriers
    - Seek assistance from appropriate sources for support and guidance
    - Network with professionals or alumni in their desired field to gain insights into program offerings, career pathways, and industry trends
    - Participate in mock interviews or resume-building workshops
    - Explore alternative pathways to non-four-year degree programs

Essential Questions

By the end of the unit, students should be able to answer:
How do different postsecondary pathways align with individual career goals, interests, and financial situations?
What are the key steps in the application process for apprenticeships, military service, higher education, and trade programs?

Considerations

Socio-Economic:

- Students' access to technology, reliable internet, and essential personal documents (like IDs, tax records, and social security cards) can impact their ability to research and apply to postsecondary programs.
- Economic barriers may limit opportunities for students to attend application workshops, fairs, or informational sessions outside of school hours.
- Understanding the local job market and its demands can help students make informed decisions about which postsecondary options align with their financial realities and career goals.
- Providing flexible, accessible resources and guidance can help ensure that all students, regardless of family income, feel prepared to explore and apply to the programs that interest them.

Culturally Responsive:

- Cultural norms and family expectations can shape how students view different career paths and the value of postsecondary education, apprenticeships, military service, or trades.
- Students may prioritize pathways that align with their family values or community needs—respecting and validating these choices helps students feel seen and supported.
- Language barriers and unfamiliar terminology in applications can be an obstacle; culturally inclusive resources and examples can make these processes feel more welcoming.
- Providing culturally relevant role models and examples of success in various fields can inspire students to see themselves in diverse pathways and careers.

Strength-Based:

- Encouraging students to tap into their personal strengths, interests, and values can help them see postsecondary pathways as opportunities to build on their unique talents.
- Resilience, adaptability, and problem-solving are key skills that can help students navigate barriers or setbacks in application processes.
- Supporting students in leveraging their networks—like family, community leaders, and mentors—can build a sense of belonging and confidence.
- Promoting advocacy by teaching students how to seek out and access resources can help them feel more in control of their educational and career paths.
- Celebrating students' milestones and small wins along the way reinforces confidence and empowers them to keep moving forward.

Vocabulary

Term	Definition
Admission	The process of accepting someone as a student at a school or training program.
Rolling Admissions	A flexible college admissions process where applications are reviewed as they are received.
Early Decision vs. Early Action	Application options that may impact students' admission chances and financial aid offers.
Test-Optional/Test-Free Schools	Colleges that do not require standardized test scores for admission.
Apprenticeship	An arrangement in which someone learns an art, trade, or job under another.
Non-Degree	Not being, leading to, or required for an academic degree
Degree	A title awarded to students by a college, university, or professional school on completion of a program of study.
Work-Based Learning	Opportunities such as internships, job shadows, and apprenticeships that provide hands-on experience.

Sample Student Activities

- Create accounts in CIS, Naviance, Oregon Goes to College, etc. Maintain and update as appropriate.
- Research the point system of many apprenticeship programs.
- Webquest: Oregon Apprenticeship Opportunities

Additional Examples

Examples of examining and navigating the admissions processes:

- Common Application:
    - Oregon's Common Application is a centralized platform used by many colleges and universities in Oregon for undergraduate admissions. It streamlines the application process by allowing students to apply to multiple participating institutions with one application. Through this system, students can submit personal information, academic transcripts, standardized test scores, and essays to all desired Oregon schools efficiently, simplifying the application process and reducing duplication of effort.
- Oregon CIS:
    - Online platform commonly used by students and educators in Oregon for college and career planning. It offers tools for career exploration, college research, and academic planning, helping students make informed decisions about their futures. Through Oregon CIS, students can access free resources such as career assessments, college profiles, scholarship opportunities, and application tracking, facilitating a comprehensive approach to postsecondary planning and preparation.
- Postsecondary Guidance:
    - Personalized support provided to help individuals navigate academic and career challenges. Counseling staff can offer guidance on course selection, academic achievement, college and career planning, as well as emotional and social development. Through individual meetings, workshops, and resources, counselors empower students to make informed decisions, set goals, and succeed academically and personally.
- Standardized Testing:
    - Tests designed to measure students' knowledge, skills, and abilities in various subjects or areas of study, often used for educational purposes such as college admissions, placement, or accountability measures. Standardized testing aims to provide a consistent and objective measure of student achievement, although criticisms exist regarding its effectiveness and potential biases. Oregon universities and community colleges do not require standardized tests in admissions.
- Application Materials:
    - Formal documents or digital forms submitted by individuals when applying for admission to educational institutions, job positions, grants, or programs. These applications typically require applicants to provide personal information, academic or professional history, qualifications, and sometimes additional materials like essays, resumes, or recommendation letters. Completing applications accurately and thoroughly is crucial as they serve as the initial introduction of applicants to decision-makers and can significantly influence their chances of success.

Examples components that impact postsecondary decisions:

- Financial Aid:
  - Impact: It enables individuals from diverse socioeconomic backgrounds to pursue their educational aspirations, ultimately contributing to social mobility and economic prosperity
  - Example Action: Through financial aid, the student can afford tuition and other expenses, allowing them to focus on their studies and pursue their academic goals without undue financial stress.
- Scholarships:
  - Impact: Enables deserving individuals to pursue their academic goals without being constrained by financial limitations, fostering academic excellence and future opportunities.
  - Example Action: High school seniors applying for and receiving a merit-based scholarship based on their exceptional academic achievements and extracurricular involvement, allowing them to attend their dream college without the financial strain of student loans.
- Apprenticeships:
  - Impact: Bridges the gap between education and employment, offering a pathway to lucrative careers while reducing student debt and addressing workforce shortages.
  - Example Action: Recent high school graduates joining an apprenticeship program in carpentry, where they receive on-the-job training from experienced professionals while earning a salary, laying the foundation for a successful career in the construction industry.
- Mock Interview:
  - Impact: Enhances their chances of securing employment opportunities and advancing in their careers.
  - Example Action: College students participating in a mock interview workshop organized by their career services department. Through this experience, they receive constructive feedback on their interviewing techniques, learn how to effectively communicate their qualifications and experiences, and gain confidence in their ability to navigate professional interviews.

Military Enlistment:

- Process: Armed Services Vocational Aptitude Battery (ASVAB) testing, meeting physical fitness standards, working with a recruiter, and completing enlistment paperwork.
- Example Action: A student interested in military service meets with a recruiter and begins preparing for the ASVAB to explore different career paths in the armed forces.

Supplemental Resources

External Links
[Open Education Resources/Oregon Open Learning Group: Oregon Higher Education & Career Path Skills](#) The resources in this group have been curated by ODE content specialists and Oregon educators to supplement materials for courses that include Higher Education and Career Path Skills standards.
[Oregon Apprenticeship Opportunities and Resources](#) A network of organizations dedicated to assisting with access Registered Apprenticeship opportunities.
[BOLI - Apprenticeship Opportunities](#) Discover and apply for Oregon apprenticeship opportunities by job type, location, or current openings. Browse available programs to learn about each trade, application requirements, contact details, and how to apply when openings are available.
[Oregon Connections](#) Offers access to a large career video library, the opportunity to join live webinars with industry leaders, and attend virtual career conversations with career professionals.
[Career Journeys](#) This resource seeks to help middle and high school students from across Oregon dream big by providing a wide variety of career paths and a diverse array of video stories from near-peer young professionals. It provides video profiles, lesson plans and website materials. Video interviews touch on some of the challenges they faced when navigating their own career journeys and offers insight on decisions made that lead them to where they are today.
[Big Futures](#) This College Board website provides tools to explore careers based on interests and skills, including details on job outlooks and salaries; research and compare over 3,000 colleges, including information on campus life and admissions; and explore financial aid options, with a scholarship search tool featuring over 6,000 programs.
[ASPIRE](#) This program is part of Oregon Student Aid and offers education, resources, and mentoring opportunities for all students. Student supports include 1:1 and group mentoring, activities or events that focus on career exploration, career and college research, admissions applications, scholarships, and financial aid.

External Links

O*NET Interest Profiler

The resource help explore careers that align with your interests. Discover what you enjoy by answering questions about the kind of work you like. Based on your responses, we'll recommend careers that fit your interests and education.

Career Connect Oregon

This is a resource directory of searchable resources supporting career-related learning.

Build Oregon

Build Oregon is the ultimate hub for the resources and information to inspire the next generation of construction workers.

Career Key

The Career Key website provides career exploration tools. Please note that a login is required to access its features.

CareerOneStop

This site provides career guidance, training, and job search support for young adults aged 14 to 24. Offers tools and resources to assist job seekers with a criminal record in exploring career options, gaining training, and securing employment.

Oregon Career Information Systems (CIS)

This website provides information about job preparation, wages, future outlook, higher education and training programs, scholarships, and military service. You must have a log-in to access the site.

State of Oregon Employment Department- Career Explorer

This search engine offers a great way to explore careers, salaries, and education requirements.

U.S. Bureau of Labor Statistics – Occupational Outlook Handbook

Published by the U.S. Bureau of Labor Statistics, this resource offers comprehensive information on a wide range of careers in the United States. It features detailed occupational profiles, a searchable Occupation Finder tool based on criteria such as education, salary, and job growth, as well as highlights of top-paying, fastest-growing, and most in-demand careers.

Indeed Career Guide – How to Choose a Career Path

This resource provides career advice on finding a job, writing a strong resume and cover letter, acing interviews, starting a new position, and exploring different career paths.

Standard: HS.HECPS.C.3

Standard Statement

Investigate strategies for making well-informed financial decisions about postsecondary pathways, including how to navigate financial aid options (e.g., FAFSA, ORSAA), application processes, and a variety of credible funding sources and scholarships.

Key Concepts

- Students can make informed financial decisions related to postsecondary education, which could include, but not limited to:
  - Understand how to navigate the application process for financial aid (including FAFSA and ORSAA)
  - How to locate and apply for scholarships and grants
  - Know financial aid and scholarships terminology, timelines, sources, and types
  - Understand eligibility requirements (e.g., financial, community engagement, academic performance, extra curriculars)
  - Know what is employee sponsored education/training
  - Know how to apply for internships
  - Learn about reputable vs scam scholarships and how to spot them
  - Know who to go to for help both within the school and outside
- Students can identify credible scholarships, which could include, but not limited to:
  - Researching scholarships offered by colleges and universities
  - Exploring scholarships offered by professional associations or organizations related to their field of interest
  - Checking scholarship databases and search engines (e.g., Fastweb, Scholarships.com, College Board's Scholarship Search)
  - Inquiring about scholarship opportunities through community organizations, religious institutions, or employers
  - Investigating scholarships offered by foundations or charitable organizations in their local area
  - Consulting with school counselors or college advisors for recommendations on reputable scholarship opportunities

- o Checking with state or federal government agencies for scholarship programs available to eligible students
- o Exploring scholarship opportunities specific to their demographic background (e.g., ethnicity, gender, military affiliation, etc.)
- o Researching scholarships offered by non-profit organizations or foundations dedicated to supporting education initiatives
- o Networking with peers, alumni, or mentors who may be aware of scholarship opportunities or have received scholarships themselves

Essential Questions

By the end of the unit, students should be able to answer:
How can students strategically navigate financial aid and scholarship opportunities to minimize student debt?
What factors should students consider when making financial decisions about postsecondary education?
How can students identify and avoid scholarship scams or predatory lending?

Considerations

Socio-Economic:

- Students' ability to investigate financial aid and scholarships can be impacted by family income, access to technology, and familiarity with application processes.
- Economic barriers—like the costs of standardized tests, application fees, or missing personal documents—can limit opportunities for some students.
- Undocumented and DACA students may face unique challenges in accessing traditional financial aid and may need support finding alternative funding options.
- Financial literacy education can help all students understand loan repayment, budgeting for college, and avoiding debt traps.
- Balancing family expectations for contributing to household income with pursuing postsecondary goals can be a key factor in students' decision-making.
- Recognizing these challenges and providing flexible, practical strategies can empower students to see financial planning as achievable.

Culturally Responsive:

- Cultural values and family expectations play an important role in how students view postsecondary pathways, including whether they see vocational training, military service, or college as the "right" choice.
- Stigma around certain pathways (like trades or community college) may discourage some students from exploring these options—highlighting the value of all pathways can create a more inclusive environment.
- Providing culturally relevant financial aid resources—such as bilingual materials and community-based support—can help make these processes more accessible and welcoming.
- Community organizations, religious institutions, and cultural groups can be powerful sources of support, funding, and encouragement for students pursuing postsecondary goals.
- Acknowledging and respecting diverse family and cultural perspectives can help students feel seen and supported in their decisions.

Strength-Based:

- Helping students practice real-world financial planning, like comparing budgets for different pathways, can make learning feel relevant and actionable.
- Encouraging students to build networks with mentors, alumni, and professionals who have navigated the financial aid process can build confidence and expand access to resources.
- Validating students' unique strengths such as resilience, leadership, and community involvement can help them see themselves as strong candidates for scholarships and aid.
- Sharing stories of students who have secured funding or navigated these processes successfully can inspire and motivate all learners.
- Empowering students to view financial decision-making as a growth opportunity, not just a barrier, builds agency and a sense of possibility.

Vocabulary

Term	Definition
Reputable or credible scholarship resources	Those that experts in education would agree are valid and reliable or have been checked for accuracy from someone or an organization that can be trusted.

Sample Student Activities

- Discuss examples of scam scholarships and what to look out for.
- Looking for reputable scholarships, starting with local opportunities.
- Look for scholarships related to experiences, such as those offered by career technical student organizations such as FFA, FBLA, and Oregon ACTE, to name a few.
- Filling out (if grade appropriate), relevant application forms or materials that are relevant to your pathway.

- Regular updates of your Education Plan and Profile or "Brag Sheet", resume, portfolio.
- Financial Aid Navigation Simulation: Students complete a mock FAFSA or ORSAA application to familiarize themselves with the process.
- Scholarship Scavenger Hunt: Students research and compile a list of scholarships that align with their interests, background, and career goals.
- Students compare the total cost (tuition, housing, fees, etc.) of different postsecondary options, including community college, university, vocational training, and apprenticeships.
- Students analyze different student loan repayment plans and calculate projected monthly payments for various loan amounts.
- Scholarship Essay Workshop: Students draft and revise personal statements for scholarship applications with peer and teacher feedback.

Additional Examples

Examples of understanding components of informed financial decisions:

- Financial Components of College Loans:
  - College loans encompass various factors, including the principal amount borrowed, the interest rate applied to the loan, and the repayment terms outlining how and when the loan must be repaid.
  - Considerations such as subsidized versus unsubsidized loans, origination fees, and options for deferment or forbearance play significant roles in determining the overall cost and management of college debt.
  - Understanding these components is crucial for students and their families to make informed decisions regarding financing higher education.
- Financial Aid Options:
  - Various forms of assistance available to students to help cover the cost of higher education. These may include grants, scholarships, work-study programs, and loans, each with different eligibility criteria and terms. Understanding and exploring these options is essential for students to maximize funding opportunities and minimize the financial burden of attending college.
  - Discuss the diversity of aid options for various education and training programs, including apprenticeships, industry certifications, vocational rehabilitation, etc.
  - Share information about Vocational Rehabilitation opportunities for students who may qualify.
- Filling out the FAFSA/ORSAA:
  - Crucial step for students seeking financial assistance for college. This online form collects information about the student's and their family's financial situation to determine eligibility for federal grants, loans, and work-study programs.
  - Completing the FAFSA/ORSAA accurately and on time is essential to access various forms of financial aid and make informed decisions about college affordability.
  - A reminder that some students may not have access to personal records such as birth certificates, social security cards, tax documents, etc. Be prepared to help navigate these issues or who to go to for help.

- College Related Expenses:
  - A wide range of costs associated with attending higher education institutions, trade and apprenticeship programs. These expenses typically include tuition fees, textbooks, housing, meals, transportation, and personal expenses. Understanding and budgeting for these costs is essential for students and their families to effectively plan and manage finances during the college years.
- Long Term Financial Implications of College Choices:
  - Lasting financial effects that result from decisions made regarding higher education. These decisions may include the choice of college, major, financing options, and overall investment in education.
  - Understanding and considering these implications is crucial as they can impact future earning potential, student loan debt, career opportunities, and overall financial well-being beyond graduation.
  - It is important to consider private and public institutions and how those differences can impact financial aid.

Examples components that impact financial aid and scholarships:

- Financial Need:
  - Impact: The gap between an individual/family's resources and the cost of higher education. This level of need often determines eligibility for need-based financial aid programs, scholarships, and other forms of assistance to help cover educational expenses.
  - Example Action: Applying for federal student aid by completing the Free Application for Federal Student Aid (FAFSA) or the Oregon Student Aid Application (ORSAA), which evaluates financial circumstances to determine eligibility for grants, loans, and work-study opportunities to assist with college costs. A student can also contact the institution's Financial Aid office directly to request an adjustment if there are factors to consider that don't appear in the initial process.
- Academic Achievement:
  - Impact: Demonstrates proficiency in academic subjects and potential for success in higher education.
  - Example Action: Maintaining a high GPA, participating in advanced coursework or extracurricular activities, and preparing diligently for standardized tests like the SAT or ACT to enhance college prospects and qualify for merit-based scholarships.
- Extra-Curricular Activities:
  - Impact: Participation in diverse extracurriculars showcases leadership skills, teamwork abilities, and commitment beyond academics, which can enhance an applicant's competitiveness.
  - Example Action: Joining clubs, sports teams, community service organizations, or pursuing hobbies and interests outside of the classroom to cultivate well-rounded experiences and stand out to colleges or scholarship committees.

- Demographic Factors:
  - Impact: Institutions and organizations often provide targeted resources and initiatives to address disparities in access to higher education and training programs, and generally to promote diversity and inclusion.
  - Example Action: Seeking out scholarships or programs specifically designed to support specific student groups, networking with mentors and/or affinity groups, and advocating for equitable access to educational resources and opportunities.
- Field of Study:
  - Impact: The field of study chosen by a student can impact their eligibility for scholarships, grants, and other forms of financial aid, as certain fields may have higher demand or face shortages of qualified professional
  - Example Action: Researching scholarships and grants tailored to specific fields of study, such as STEM (Science, Technology, Engineering, and Mathematics), healthcare, or education, and aligning academic and career goals with available financial aid opportunities in those areas.
- Essay or Personal Statement:
  - Impact: A compelling essay can have a significant impact on the selection process, influencing scholarship committees or admissions officers' perceptions of the applicant's suitability and potential for success.
  - Example Action: Drafting multiple versions of the essay, seeking feedback from teachers, mentors, or peers, and revising it to effectively communicate the applicant's strengths, goals, and alignment with the scholarship's or college's mission and values.
- Letter of Recommendation:
  - Impact: Strong recommendations from respected individuals such as teachers, employers, or community leaders can significantly enhance an applicant's credibility and competitiveness.
  - Example Action: Cultivating relationships with potential recommenders, providing them with relevant information about academic or extracurricular achievements, and politely requesting a letter of recommendation well in advance of application deadlines to allow sufficient time for thoughtful and personalized endorsements.

Supplemental Resources

External Links
[Open Education Resources/Oregon Open Learning Group: Oregon Higher Education & Career Path Skills](#) The resources in this group have been curated by ODE content specialists and Oregon educators to supplement materials for courses that include Higher Education and Career Path Skills standards.
[Oregon Goes to College - How to Apply for Financial Aid:](#) Discover Oregon and national scholarships with upcoming deadlines and use filters to find opportunities that match your needs.
[Scholarship database](#) A wealth of information from the Oregon Goes to College website related to scholarships.
[Make A Scholarship List Activity](#) Make a list of scholarships to apply to and track the information you will need to apply.
[Activities chart](#) This resource allows students to track your school, community, and personal activities for college and scholarship applications.