

DRAFT: Aug, 2010

YOUNT PROGRAM
EDUCATIONAL ADVANCEMENT SEMINAR

Preparing for . . .
Getting into . . .
Paying for . . .
and Succeeding in School

Participant Workbook

Education: A Modern Command

The Yount Program is offered through a special endowment administered by
the Perpetual Education Fund Department of The LDS Church

www.yountprogram.org
1-800-453-3860 x28389

DESIGN OPTIONS WELCOME FOR WORKBOOK COVERS

THE YOUNT SEMINAR - Open to all LDS Church members

OVERVIEW

Fireside and Yount Seminar: Part 1

1. Why more schooling?
2. What's keeping me out of school? What's the best next career for me?

1
2

Continue Yount Seminar, Part 2

1-2 week homework break

3. Making the best career choice.
4. Am I Ready? - My plan for school success.
5. My school plan and applying for school.
6. My financial plan.
7. Finding resources and scholarships.
8. Succeeding in school.
9. Applying for a Yount Loan or Mini Grant.

3
4
5
6
7
8

Do you have at least one year of college behind you? Then you only need parts 6-7-8. If you are renewing a loan all you need is a new application.

Important: You cannot have a mini grant and a loan at the same time. Are you eligible? Be sure to check the requirements for each in part six or at the www.yountprogram.org website before you apply. See Part 8 for application details.

THE YOUNT SEMINAR: 10 POINTS FOR SCHOOL SUCCESS

SCHOOL PREPARATION	GETTING INTO SCHOOL	SUCCEEDING IN SCHOOL
1 My motivation	4 Checking basic skills	7 Finding resources
2 Clearing roadblocks	5 Choosing a school	8 Special school success tools
3 Mapping out a career	6 Building a financial plan	9 Learning better and faster

“College is not for everyone, but more schooling is.”

In order for the Church to fill its role in the world, it needs members who have an education.

When you go to school, you're helping with the Church's future as well as your own.

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NOTE: THE U.S. GOVERNMENT HAS RECENTLY OPENED A NEW WEBSITE THAT AUGMENTS THIS WORKBOOK. GO TO WWW.COLLEGE.GOV AND EXPLORE IT.

Note: The Yount Seminar Workbook as well as the www.yountprogram.org website is continually being updated. It is still a work in progress. Check to make sure you are using the latest draft.

The Yount Program works on the principle of self-reliance:

We give you the know-how and the help. *You* do most of the work.

You are expected to “seek learning, even by study and also by faith.”

Introduction

The Yount Seminar is for all LDS Church members who want or need more education or job training.¹ It takes 4–6 hours, plus homework. To be eligible for a Yount Loan, you must 1) be worthy, 2) take the seminar OR, if you have a good track record in college you can go through the workbook on your own.

In this workbook you will review and rate yourself on factors that correlate with success in further education. That will help you prepare a personal plan for further schooling. Not everything in this workbook is covered in the seminar. Additional information is provided here for self-study or self-analysis. The workbook and the seminar are a start in helping you prepare for and succeed in school. They will help you look at yourself in new ways and make a plan for your future. Your plan will be about *who you are* and *what you want* in life. It might be very different than the idea you started with.

The seminar helps answer these questions:

1. Is more schooling for me? Why?
2. How far can I get in school?
3. If I'm not in school, what's keeping me out?
4. What's the best career choice for me?
5. How do I know if I'm prepared for school?
6. Where can I find help to get ready?
7. How do I get into college or find job training?
8. Where do I find money for school?
9. What will help me succeed in school?
10. How do I build a support network during school?

“It is incumbent upon every member of the Church, as a mandate from the Lord, to get all the education you can get.” *Teachings of Gordon B. Hinckley*

Those who complete the seminar and take direction from the self-assessments will improve their success in further schooling. The contents are based upon research.

Self-Help Seminar

Where offered, the Seminar is best done in a group. If you're doing it alone, you need to take the Career Workshop at the local LDS Employment Resource Services (ERS) Center. If no center is available you can access the Career Workshop materials at ldsjobs.org. Select “Employment Specialists and ERS Staff.” Click on “Career Workshop materials.”

Self-assessment Exercises

Take advantage of the self-assessment exercises in this workbook. While optional, they tie to the research on college success. Invite someone who knows you to go over your answers. If you prepare yourself as guided by this workbook you will increase your chances of finishing school (remember 50% don't).

Helpful seminar resources can be found online at www.yountprogram.org.

These include:

How to Learn Better and Faster	It's Part of the Seminar
How to Find and Compete for Scholarships	You will want to use this one
What Employers Want	Practice these while you're in school
Top Ten School Study Strategies	You need to master these

¹ *School and schooling* mean both formal job training and academic schooling. Many schools have both. It can also mean on-the-job training and other self-help learning for professional advancement.

PART I WHY MORE SCHOOL?

Seven Reasons to Continue Your Education

1: The Lord knows you should.

Today's job market is hard to get into. It's competitive. So you'll need to keep up with changing technology. Also, by going to school, you'll be able to contribute more to the Lord's Church with your time, skills, and offerings. Schooling can help fulfill the Lord's purposes for your life, your marriage, and your children's lives. It also helps you better serve the community and the world.

2: You are a child of God with talents from before you were born.

You should develop the talents you came to Earth with. Use your patriarchal blessing to connect your past, present and future. Live the commandments, pray, and think about what your gifts are.

Your Patriarchal Blessing and Your Need for More School

Self-Help Assignment

Prayerfully read and think about your patriarchal blessing. What should you do in school and in work? Write down clues you find:

#3: Make a difference.

The most successful people are often the ones who want to make a difference for others. Any honest work fits.

How do you want to make the lives of others better? Which ways mean the most to you? Later when you choose career options, come back and look at your list again.

Self-Assessment Exercise

4: You're probably not living up to your potential.

You need new opportunities to become what Heavenly Father knows you can be. School can help give that to you. What do *you* want your future to look like? What kind (and how much) school do you need to make that happen?

Imagine your life in the future *without* more school but at the same job you have now. What things in your personal, family and church life will be held back?

Self-Assessment Exercise

Imagine the future you *want*. How will reaching your potential help your family reach *theirs*? Think about sharing your feelings with family or a close friend.

Situation	My Life, My Family's Life, and My Church Work
Life in 10 years with <i>no more</i> school	
Life in 10 years <i>after more</i> schooling	

#5: Personal Growth and Self-Respect.

When you respect who you are and what you're becoming, you'll go farther in every area of life. The Light of Christ and the Gift of the Holy Ghost help us feel good when we have righteous desires, like wanting to help others.

But we *lose* self respect when we compare ourselves to others. We *gain* self respect when we compare ourselves to what the Lord expects. Do better and go faster with the right kind of comparing. You'll find the "real you."

Self-Assessment Exercise **What kind of education or training would I need to get the self-respect I want?**

6: The New World of Work

Jobs today require more preparation than ever. The competition is tough. The best jobs require more school and often that workers keep learning. A good wage requires that. Getting raises and promotions used to come from being at a company long enough. Now they go to the person with the proper education.

#7: Other Benefits

What you do away from work is just as important as your job. Schooling is like a job. If you have outside activities, you'll probably do better in school. This is one reason why applications ask for a list of your other activities.

Activities away from work can make your life *at* work better. Your school plan needs to consider all areas of your life. As you decide what education you need, think about every area of your life. Keep them in balance so you can have long-term success.

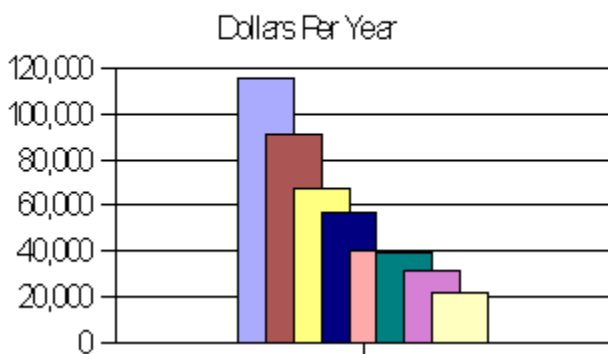
Self-Assessment Exercise How will more school help me to have a good balance in my life? Will it give me and my family opportunities and experiences I want for us?

"You are moving into the most competitive world this world has ever seen. All around you is competition. You need all the education you can get. The world will in large measure pay you what it thinks you are worth, and your worth will increase as you gain education and proficiency in your chosen field ... The Lord wants you to educate your mind and your heart. Your parents want you to educate your mind and your heart. Become a workman, I don't care about the field you choose, but become a workman of integrity in the world that lies ahead of you."

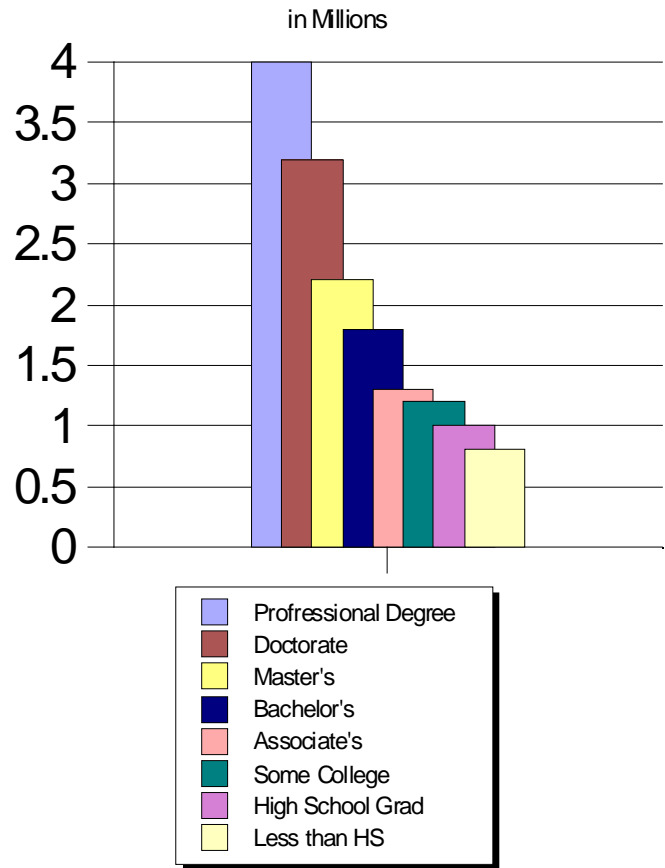
—LDS Church President Gordon B. Hinckley, to youth and young single adults, Spokane, Wash. Aug. 22, 1999

Note: These are averages. The numbers are lower for women and higher for men.

Annual Earnings by Education



Work-Life Earnings by Education



SELF HELP EXERCISE

Earnings Calculator

Using the chart, compare your future earnings *with* and *without* more school:

WITH MORE SCHOOL:

Multiply your possible annual salary by the number of years you plan to work:

\$ _____ X _____ years = \$ _____ (future lifetime \$\$)

WITHOUT MORE SCHOOL:

Multiply your current salary by the number of years you plan to work:

\$ _____ X _____ years = \$ _____ (lifetime \$\$)

WHAT'S THE DIFFERENCE?

If I get more schooling, I can earn \$ _____ more.

EDUCATION	Earnings/yr
Professional degree	\$116,000
Doctoral degree	\$92,000
Master's degree	\$67,200
Bachelor's	\$56,800
Associate's	\$40,600
Some college	\$39,000
HS graduate	\$32,000
Less than HS	\$22,600

Caution: Research shows that money is a secondary factor in job satisfaction. It should not be the driving force in career selection. Job satisfaction is.

Summary: Why More School Is Important to Me

Look at the seven reasons for getting more education. Pick the three most important to you:

- Personal Summary: Part I**
1. _____
 2. _____
 3. _____

Concentrate on those three things for your career and school choices. Add them to your school plan.

PART II If I'm Not in School, What's Keeping Me out?

Even though there are many paths for school (technical schools, apprenticeships, on-line learning, etc), we'll be using college as our example.

What's Keeping Me out of School?

Most people are smart enough to succeed in post high school education but almost half don't try. The main reasons are listed below. Many of them stem from fear or lack of confidence.

Think you're too old for school? You're never too old.

The average age at community colleges is 30. Maybe you didn't do well in high school. It could be that it wasn't your fault. Maybe the school taught only one way, for one kind of student. Or the school assumed your parents would help more than they did. Or you got sidetracked and missed important parts of school. Many people have gaps in their learning that can make college harder.

As you go through the Yount Seminar, you'll see that there are always ways that you can get more schooling. You can handle almost everything standing in your way.

Self-Assessment Tracking Exercise

What's keeping you from getting into and doing well in school? Find out so you can fix it. Mark each item that fits you. Then rate them from 1 to 5 on how much they're working against you.

(1 = It has little effect on me. 5 = It's really keeping me out of school)

As you find ways to fix them, check them off.

Rating	Problem	How to Overcome It
	I don't know how.	This seminar will show you how to apply for and get into college.
	I don't have the money.	We'll show you how to find school money, especially for minorities. A lot of scholarships go unused because no one applies for them.
	I'm a dropout.	A lot of students don't finish high school, but most dropouts are plenty smart. They just need a few things to help them succeed in college. We'll show you how.

	I got bad grades.	Figure out <i>why</i> you got bad grades. It's probably not because of what you can or can't do. Maybe you weren't ready for school, fell behind, got sick, or were bored. This time can be different.
	I didn't like high school.	If you pick the right school for you—maybe one with a different class format—school can even be fun.
	I have a good job.	Some day you'll need more money than you're making now. You'll need an education to make enough to support a family.
	Family circumstances	We'll discuss how to deal with family situations later.
	I have too much debt.	Getting rid of debt might be part of your school plan. With a payment plan and a support team, it's easier.
	I'll go later.	Going later is usually harder. Now is the time.

Address the items that you rated a 4 or 5 in your school plan

College Myths – Self-assessment Exercise

Circle any myth you want more information about. Ask your teacher for help with each one.

	College Myth	College Reality
1	I can't afford college.	It might cost less than you think.
2	I can't get financial aid unless I'm really smart or a great athlete.	Most students receive some kind of financial aid.
3	My high school graduation requirements prepared me for college.	Getting into college usually takes more than graduation requirements, a "college prep" track.
4	Getting into college is the hardest part.	Usually <i>finishing</i> college is the hardest part.
5	Anybody can get into a community college.	Students have to take placement tests, and if they don't score high enough, they take catch-up classes before college work starts.
6	It's better to take easy classes in high school so I can get better grades.	Easy classes won't prepare you for college-level work. Taking harder classes will.
7	My senior year in high school doesn't matter.	The classes you take your senior year can decide what classes you're allowed to take in college.
8	I don't have to worry about my grades or classes until my sophomore year.	If you let yourself get lazy early on, it's harder to buckle down later. Good habits now often mean good grades later—even in college.
9	I can't think about financial aid until I know where I'm going to college.	You should file for federal aid <i>before</i> most colleges send out their acceptance letters.
10	I can take whatever college classes I want.	In most schools, you'll take placement tests in core subjects to decide what classes to start with.

(Adapted from a list compiled from the Bridge Research Project, Stanford University.)

Part III Choosing a Career

Picking a career will be one of the most important decisions you'll ever make. It will affect every area of your life. With today's knowledge and technology, picking the right career is more important than ever.

It's common to have more than one career over your life. A second career often arises from your first one. So think of your career not as *one job*, but as a *career path* or *career cluster*.

Answer these questions; then compare the answers:

- "What kind of work do I want to do?"
- "What would I be good at?"

You'll probably find that your answers aren't the same. What you *want* to be might not be the same as what you're *good at*. Half of college students change their major because they didn't know what they're good at.

What Would You Be Good at? What Do You Like?

Choosing a career is hard when you don't have much experience. It might be fun to try out lots of subjects, but that wastes time and money.

Instead, take surveys about your strengths and interests. They'll show things you didn't know about yourself. Many of these tests are for FREE on the Internet.

In a Gallup survey, the most common reason for being happy in a career was, "I have the opportunity to do what I do best every day."

People who are connected emotionally to their jobs are more satisfied. They're more productive at work and in their personal lives.

A career assessment test might suggest things you never considered before. Maybe you could be a supervisor in a plant instead of a machinist like you always thought. Think about your results. They might point you in a new and better direction.

Also use online market forecasts and salary calculators. They can give you information about where you live or plan to live. They can tell you which jobs that pay more and how much education they take.

Your career goals must fit your life goals. Keep in mind:

- your family lifestyle
- where you want to live
- market trends
- the amount of school you'll need
- salary

Your LDS Employment Resource Services Center can help you with this part.

How *Not* to Choose a Career

Common Mistake #1: "I already know what I want to be, so I'll study it."

What Happens: You spend a lot of time and money studying a topic. Then you realize, "Hey, I don't really want to study this after all," or, "I'm not as good at this as I thought I'd be."

Common Mistake #2:“I’ll go to college, take the general education classes, and then decide what interests me. Learning a lot of things will help me get a better job anyway.”

What Happens: You wander through school, wasting time and money. General education classes don’t matter much to employers anymore. They want to see what you know about *their* field. If you drop out before taking career classes, you leave with no job skills.

A 4-year degree pays more than a 2-year degree.

But 2 years of college with NO degree or certificate pays even less!

Avoiding Career Mistakes

About 75% of jobs require formal training. The rest don’t pay much. With changing markets and new technology, that number keeps going up. The faster you find what you’re good at and what you like to do, the better.

- You’ll be able to pick the right major.
- You’ll be able to pick general education classes that help your major.
- You’ll get through school faster.
- You’ll find more success.
- You’re more likely to find an ideal job for you.

Preparing for More than One Career

Most people have several careers, but they’re often in the same job category—they just take more school. Climbing from one career to one that takes new skills is common. This lets you work in your field part-time (with better pay) while you study for a job on a higher level.

Example: Nursing. *Each step expands the nurse’s skills, responsibilities, and salary:*

- CNA (Certified Nursing Assistant)
- LPN (Licensed Practical Nurse)
- RN (Registered Nurse)
- BSN (bachelor’s degree)
- MSN (master’s degree)
- Nurse Practitioner
- Ph.D. (doctorate of nursing)

Step One: Where Do I Belong?

Learn about your personal talents and skills. They will help you pick the right career for you.

NOTE: *Before going on, attend either the ERS Career Workshop OR be sure that the first part of it was covered in the seminar. If neither are available in your area, study the Career Workshop manual on the Internet.* Go to ldsjobs.org and select “Employment Specialists and ERS Staff.” Click on “Career Workshop materials.”

Based upon the Career Workshop do these two assignments: “Me in 30 seconds” and “I am, I have, I can” (Power Statements).

Step Two: Map out Your Career Choices

Homework (Finish this before Step 3!) Take a career interest inventory or career assessment survey (each one takes 20-30 minutes). Take one of each and compare the results.
Do these career tools suggest a different career than you had picked? If so give it some real thought. They have proven quite accurate.

Where to find career assessments:

- The LDS Employment Resource Service (ERS) Center
- www.yountprogram.org
- U.S. Department of Labor: www.careeronestop.org (Click on “explore careers,” then “find assessments.”)
- At the U.S. Department of Labor web site you can download assessments you wish to take:
 - **The Interest Profiler**—helps you find your work-related interests.
 - The **Computerized Interest Profiler**—A computer version of the Interest Profiler.
 - The **Ability Profiler**— Find what jobs you’d be good at and where you’d need more training.
 - The **Work Importance Locator**— What’s important to *you*? Match those things with jobs.
 - The **Work Importance Profiler**— A computer-based version of the Work Importance Locator.

The results will help answer these questions:

1. What is *important* to me in work?
2. What kind of work would I enjoy?
3. How far could I go in my career?
4. Which careers am I most likely to do well in?

My Career Profile

Fill in the results from three approaches to career selection and compare the results. If they don’t match up give it some further study.

<u>SELF ASSESSMENT CAREER</u>	<u>INTEREST INVENTORY SUGGESTIONS</u>	<u>CAREER ASSESSMENT SUGGESTIONS</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

YOU DON’T NEED TO SAVE THE WORLD

A lot of students think they should pick a job that makes a big splash and affect lots of people for good. That kind of work might not be your best fit. It’s more what you can be good at that will lead to a worthy contribution.

Recommended Homework Visit a job site in your intended career. Get a feel for it. Talk to lots of people with that career. Follow them around as they perform their job. *Going there* is the best way to find out what a job is really like.

The Job Market: Now and Later

If you find out that one job might not be around or paying well in a few years, you might make a different choice. Find out what workers in your intended field might be facing in a few years. Use www.careeronestop.org/ to explore your top choices.

Optional Homework: Confirm Your Job Choice

Is the market for them low, medium, or high right now?
In the future, will they be low, medium, or high?

Remember: You can change your top choices any time you want to.

Careers	Market Now	Market in the Future

Step Three: My Vision of the Future

What kind of work will I be doing in 20 years?

Self-analysis: Visioning Statement

Write your answer using, “I am, I have, and I can.” Use present tense (“I am . . .” instead of, “I will be”) as if it’s 20 years from now. Write one for each of your potential careers. Use another paper if needed.

Example: *I am a self-employed computer technician. I have built up a customer base with 10 other workers. I can fix or modify any computer equipment. It’s important that my workers and I get more training regularly so we can keep up with the market. I still find time to serve others.*

What can affect my plans:

Self-analysis

- How much do I expect to earn in one year? \$_____
- Does it matter where my job is located? _____
- Does it pay less in other parts of the country? _____
- I need my family’s support. Is it high, medium or low? _____
- What will my family get from my going back to school? What will my family have to sacrifice? What kind of support will my family provide? _____

- Will this job fit the lifestyle I want? (Examples: working on Sunday, evenings, holidays, working in groups or alone, moving a lot, business trips, etc.) ____
- Which career pays the most compared to how much school I'd need? _____
- Which of the careers will probably grow the fastest in the future? _____
- Do I have to pay off some debt before I go to school? ____ How much? _____
- Can I pay debt faster if I get short-term training to make more money? _____

NOTE: Sometimes you can pay debt faster *after* school with a better job. Ask: How long would it take to pay off debt *before* school? How long would it take *after* school?

Decision Time

You must *think* and *feel* that your career choice is right. Ponder and pray to find your answer.

My target career field is: _____ and my next step is _____.

Part IV Getting Ready so I can Do Well in School

Preparing for My Career

No matter what career you plan on, you're going to need, basic reading, math, speaking, and writing skills. You'll especially need to read well, no matter if you're going into college or technical school.

After school, you'll keep reading at work. You may also use writing, math, and problem-solving skills. A lot of employers say that too many of their entry-level workers don't have adequate fundamental skills.

If *you* come prepared with them for your career schooling, you'll go farther in both school and work.

Ways to Get Basic Skills:

- Computer courses can teach basic skills at your own speed, faster or slower than a regular class.
- Community schools run by counties or school districts offer free or low-cost classes. They fill up fast, so register early. Know going in that some classes aren't always the best quality.
- Take classes at a private school. This will cost more.
- Find online courses you can take through Independent Study. BYU has many, and their high school classes have lowered tuition.
- Attend a virtual high school. Many states now offer high school courses online. Most are free to eligible students living in the state.

Paying for Basic Skills Classes

If none of the above approaches work, you may need to take college courses (and pay more) to improve your basic skills. After you reach a high enough level, you can register for credit courses.

You might be eligible for a Yount Mini Grant if you need additional preparation for college or technical training. Visit www.yountprogram.org for details.

If you're 21 or younger

Many states let those 21 and under to go back to high school to work on their basic skills. Also, many Job Corp programs help get a high school diploma, a GED or job training for free or low cost.

If you're over 21

You might be able to get basic skills training for free. Find a school with an ABE program (Adult Basic Education), funded by the U.S. government. They offer basic skill classes for adults. Many schools don't say they have an ABE program, so you could end up paying without needing to. Ask and see if you qualify.

Am I ready for college-level work?

Try some of these to find out:

- **Audit a class.** You won't get credit or a grade, but you'll get a feel for the class and the homework. You can take it again later for credit. Auditing sometimes costs less than taking the class.
- **Take an online independent study course.** These are a lot like college classes, so they give you an idea of what college-level work is like. Most colleges have online courses.

How to Have Success at School

A lot of things can help you do well in school. The same things help bring success on the job.

Self-analysis Rate each item from 1 to 5. If you don't need to work on it at all, give it a 1. If you *really* need to work on it, give it a 5.

Add the items you rate with a 4 or 5 to your education plan.

1. ___ Self-Concept

Celebrate yourself! You are a unique child of God with your own abilities, unlike any one in the world. You have special talents from before you were born. Read your patriarchal blessing to learn about yourself.

2. ___ Self-Motivation

How much do you motivate yourself and keep going even when it's hard?

3. ___ Career Goal

Do you have a clear career goal? If so, you're more likely to finish college.

4. ___ Desire for More Schooling

If going back to school is a passion, you won't let challenges and distractions get in the way.

5. ___ Confidence to Succeed

The more confidence you have, the better you'll do in school and at work. It comes from having success and having others believe in you. Ask trusted people what they think of what you can do.

6. ___ Self-Regulation

Do you take charge of your life and your future? Those with initiative and trust in themselves do better.

7. ____ **Support Network**

Build a support network of friends and family, and you'll do better. These people aren't for having fun with (too much play can get in the way of school work). Instead, they watch your progress and help you out.

8. ____ **Transition to College**

College is a different world from high school. Going from one to the other can be hard, especially if you're leaving home. Most colleges have programs to help students. Make a plan to get around the surprises.

9. ____ **Managing Money**

For many students, suddenly having money and credit cards is tough. They find themselves in debt and then drop out of school. Learn to use a budget and record your spending every day.

Which of items, #1–#9, need your attention? _____ Add them to your school plan.

Homework Write up a brief plan telling how will you turn each item into a strength to help you have success in school? Attach it to your school plan. (See Ether 12:27)

By now you should have answers for these four important questions:

- Why am I going to school?
- Where am I headed?
- What will it take to get me there?
- What kind of help will I need?

If you aren't sure of the answers, review earlier sections and do more homework.

Choosing Your School

The kind of school you pick is as important as which one you choose.

Prestigious schools

These have an image of teaching the best of the best. They want students who live up to that reputation. That usually means high tuition, but some now have grants for talented minority or disadvantaged students. Expect much higher grade competition among students at these schools.

State Universities

State universities also have high standards. Getting into a state university is harder than into community colleges, so a lot of students start at a community college and transfer to a university later. That's fine. Once you get a four-year degree, it won't matter whether you spent your whole time there.

Community Colleges

These are for almost anyone who wants more education. They require an entrance test. If you don't pass, you can often take non-credit classes to get to the right level. And *then* you can take regular classes for

credit. How much preparation you'll need varies. If you plan to transfer to a university, be sure to take credits that will transfer to the school you want.

Electronic (Virtual) Colleges

Some schools are entirely online. Almost all regular colleges also have electronic classes. These classes can fit your schedule, but be careful. Some schools are not accredited and their credits can't be transferred to another school. Some courses won't count toward a degree. Watch out for "degree promotion" scams.

Technical Schools

These can be public or private schools that train for specific jobs. They often require less time. Entrance requirements vary. Public technical schools are less expensive. Many private schools offer excellent training. However, some are happy to register anyone willing to pay, whether they are prepared or not. Some schools want all the money upfront, and then if you drop out, they keep it all. Ask about refund policies before signing a contract.

Apprenticeship Programs

Even though these usually have few entry requirements, they don't have many openings. You might not need to pay tuition, but you probably have to buy special tools. Students are often paid a lower wage while they learn. Many programs are sponsored by unions and give preference to union members' children. Locate your state's apprenticeship office for help finding a program that fits your needs.

Certifications

Many technical companies (Microsoft, Adobe, etc.) offer training and certification that show your skill level. Certifications are usually open to everyone. Some have requirements (like a level of math). Employers like having workers with certifications, because it tells more about a person's skills than diplomas or degrees can.

PART V Building My Schooling Plan

Remember, if your planning is good so will be your school success.

My Educational Plan, Parts 1-8

You will use four things from earlier in the seminar:

1. Your Patriarchal Blessing
2. Your understanding of yourself, your desires, your abilities, your vision and your potential.
3. Your challenges and your circumstances and a plan for dealing with them.
4. The career (and career field) you picked.
5. The type of preparation and schooling you'll start with.

1. **Why is more schooling important to me?** Copy your answer from Part I.

2. **Make a list of skills and talents that you have.** Include the ones you discovered in earlier seminar sessions. _____

3. What's keeping me from school?

Copy your answers from Part II. Add a solution to overcoming them. **Add target dates.**

Challenge # 1 _____

My plan and date for #1: _____

Challenge # 2 _____

Plan and Date for #2: _____

Other challenges _____

Plans and dates for them: _____

4. Which traits will help me the most to do well in school?

Write down the areas you need to work on from Part III. Add a target date on each one.

Trait # 1 _____

Plan and date for #1: _____

Trait # 2 _____

Plan and date for #2: _____

Other Traits _____

Plan and date for other Traits: _____

5. If your career path includes several steps for getting ready, list them.

First step _____

Second step _____

Third step _____

6. Perfect your vision about what you want in 20 years. (Or copy your power statement from Part IV.)

7. Your family support. Look at your notes about family in Part IV. Can you adjust any of these to increase your chance of success? How?

8. How much time will you need to prepare for your career? _____

Year One: What will this year be like? _____

Education Plan:

Year 1

Year Two: How will this year be different from the first one?

Education Plan:

After Year 1

Year Three or more: How will the rest of school be different from the second year?

Selecting a Schooling Option

The final step on your education plan is selecting the right school for you. Use the forms on the next page to compare schools that offer the kind of training you want. Fill it out for your preferred schools. Note any entrance requirements, like entrance and placement tests.

School Questionnaire

School Name _____
 Address _____
 Telephone _____ email _____
 Persons I talked with (and their titles)

School year begins _____ and ends _____
 Name of Program _____
 How long it will take me to graduate:

Cost of Program _____ (tuition, fees, books)
 Costs: yr. 1 _____, 2 _____, 3 _____, 4 _____
 Is on-campus housing available? _____
 How much does housing cost? \$ _____
 Will they help with financial aid? _____
 Kinds of financial help I qualify for:

Will my credits transfer to another school? _____
 What percent of students graduate? _____
 What percent of graduates are placed in jobs? _____
 Do I qualify for entrance? _____
 If I don't, what do I still need to get in?

School Questionnaire

School Name _____
 Address _____
 Telephone _____ email _____
 Persons I talked with (and their titles)

School year begins _____ and ends _____
 Name of Program _____
 How long it will take me to graduate:

Cost of Program _____ (tuition, fees, books)
 Costs: yr. 1 _____, 2 _____, 3 _____, 4 _____
 Is on-campus housing available? _____
 How much does housing cost? \$ _____
 Will they help with financial aid? _____
 Kinds of financial help I qualify for:

Will my credits transfer to another school? _____
 What percent of students graduate? _____
 What percent of graduates are placed in jobs? _____
 Do I qualify for entrance? _____
 If I don't, what do I still need to get in?

SELECTING THE RIGHT SCHOOL FOR YOU	Sch. 1	Sch. 2	Sch. 3
1. Which school will get you ready for your career or next education step?			
2. Which school will accept you?			
3. Which school schedule will let you work part time?			
4. Which school can you get transportation to?			
5. Which school gets the most jobs for its graduates?			
6. Which school offers the best program for the least cost ?			
7. Which school offers the best program in the least time ?			
8. Which school graduates the most students?			
9. Which school do you think you'd enjoy the most?			
10. Which school offers the best support for students like you?			
11. Which school has a catch-up program (if you need one)?			
LIST THE COST OF TUITION, BOOKS & FEES:			

The school that feels like the best fit for ME is _____

Does my plan include informal training? What kind? (Military, apprenticeship, on-the-job, etc.)

Have I compared the time and costs for each option? Yes _____ No _____

What questions do I still have? _____

Applying to School

Most schools have entry requirements you can find online. Look at them closely. Are you eligible? If not, find out how become eligible. You'll probably need to take an entrance test. If you're from another country, you may need to take TOEFL (Test of English as a Foreign Language). You may apply to many schools at the same time. Even if accepted, you do not have to attend that school. It merely gives you options.

Once you have been accepted by your chosen school, you are ready to develop a financial plan.

Transitioning from a school plan to a financial plan—including how to save money

Schooling and its financing go together. Both your school plan and finance plan need to be worked out together. If you can reduce schooling costs your corresponding financial need for school will be less. Consider the following:

Finishing high school: Students who did not finish high school may have to acquire a GED prior to acceptance to many colleges. There are five areas of basic skills that have to be demonstrated: math, science, English, reading and social studies. Practice tests are available. The five tests don't have to be taken at the same time. Many community schools offer assistance.

Consider a lower-cost school for general education courses:

Choose the school where you want to start as well as where you want to finish. They don't have to be the same. Where your lower division courses are taken does not affect the value of your university degree. It's where you get your degree that counts to many employers. Filling general education courses at a community college, etc. costs less than at a public university and much, much less than at a private university. But make sure the credits will be accepted at follow-on school.

Test out of courses:

Money can be saved by testing out of courses. Some courses can be challenged and credit granted on the basis of a test. Find out your school's policy and which courses allow that approach. Prepare for the test by identifying the relevant text books and see if you can check them out from the library. Or go online and purchase a used one. (for example, see www.campusbooks.com). Online purchases are less expensive than buying a used one from the bookstore. Contact students who took the course from the relevant instructor and seek clues to what to study. They might be willing to loan you their textbook. Ask if there are practice tests from the course.

CLEP (College-Level Examination Program) tests are available through many schools. Go to www.collegeboard.com for listings of courses and colleges that will accept CLEP credits. Each test costs about \$55 and some charge a registration fee. Receiving colleges will assign grades based upon your scores. College credit is often given for DSST (Dantes Subject Standarized Test) and ECE (Excelisior

College Examinations) tests. Information and links for schools and locations for these types of testing credit can be found at www.istudysmart.com. Practice tests are available for some subjects.

Speed up your learning with new skills:

Learning faster can save money. Learning requires a set of brain skills that are often not taught in schools or learned by individuals. One set involves the accuracy and speed with which the brain receives data from various senses (sight, sound, feel, emotion). For example, it helps if the hand is moved in concert with reading. The second set deals with the accuracy and speed with which the brain processes the data received. The third set deals with where new learning gets placed or imbedded in the brain for later use. After the right diagnosis, neurological exercises can be prescribed to learn these skills or correct deficiencies.

Since most school learning involves the processing of letter and number symbols, improved reading and math processing skills can greatly speed the rate of learning. The most common problem is that math and reading skills were not sufficiently mastered—say reading comprehension or multiplication tables. Even though they were learned they were not mastered to the degree needed for fast brain processing. (Example: how fast can you count backwards by threes and get the correct end answer.) Improving proficiency in processing will speed learning.

Deficiencies in neural processing often requires some retraining of the brain through lots of practice exercises. Most programs for restructuring brain learning are hands on and can cost a great deal of money. However, Learning Technics offers a book titled “When Bright Kids Can’t Learn” that can get a person or a school started. The research on their program is impressive. Go to www.learningtechnics.com and click on “books.”

The topic of learning how to learn is posted on the Yount website. It covers how to learn in school, how to memorize, how to learn by faith as well as by study; and the learning advantage that comes from learning under the influence of the Spirit.

Online courses and degrees:

Online courses usually cost less than courses taken on campus. Most schools offer them. Many can be completed on your time frame instead of the schools. Moving at your speed and schedule and at less expense has some advantages. Again check the policy of the school you wish to graduate from. Some degrees can be completed entirely online. Others schools have some form of residency requirements (number of credits or amount of time on campus).

There are many completely online schools or schools where all coursework can be completed online. Online degrees generally cost less than campus-based degrees but may not carry as much prestige to employers. Personality factors, need for social contact, and degree of self-discipline are key determining elements on whether the approach fits your needs. The Western Governors University (www.wgu.edu) is a good example. Other examples include [Grantham University](#), [University of Phoenix](#), and [Kaplan University](#).

There are numerous online schools that are not properly accredited and some accrediting agencies are not recognized by many universities. Always verify that an online school has the proper accreditation for credit transferred to your degree-granting school. Some receiving schools are selective in the subjects for which they will receive credit. Most fall into the general education requirement categories. Always check beforehand to see if they will accept the credits in question.

Saving \$\$ as full-time students:

Money can often be saved by registering for more than the minimum number of credits that determine a fulltime student (usually 12). In other words 18 credits may not cost more than 12. If you can handle heavier school loads, money can be saved. Check with the registrar because some schools are starting to alter this freebee.

PART VI My Financial Plan

Schooling approaches and financial plans need to be aligned with each other. Adjusting one will often require adjustment of the other. Do not finalize one without finalizing the other.

Start with a monthly budget during the first year of schooling.

Most schools can give you a list of what their students spend.

Fill in the blanks with the money you will need for **one month**:

My Living Costs:

- \$_____ Food
- \$_____ Transportation
- \$_____ Rent
- \$_____ Church donations
- \$_____ Phone and other utilities
- \$_____ Savings for my next school block
- \$_____ Other costs (average per month)
- \$_____ Debt Payments
- \$_____ Monthly portion of school cost

My Education Costs for a year

- Entrance fee _____
- Tuition & fees _____
- Books & supplies _____
- Total _____

Divide the total by the number of months you will be in school.

Monthly cost = _____

Remember: over-spending in one month will leave you short in later months.

TOTAL MONTHLY COSTS: \$ _____ times # of months in school = \$ _____ TOTAL YR.

Will you have money for the months you aren't in school?

If school will take more than a year, do a rough financial plan for each year.

Compare the money you need with the money you have.

YEAR 1

- \$_____ Part-time work
- \$_____ Summer work
- \$_____ Savings
- \$_____ Family assistance
- \$_____ Help from friends
- \$_____ Sponsorships
- \$_____ Gifts

TOTAL \$ _____

YEAR 2

- \$_____ Part-time work
- \$_____ Summer work
- \$_____ Savings
- \$_____ Family Assistance
- \$_____ Help from friends
- \$_____ Sponsorships
- \$_____ Gifts

TOTAL \$ _____

Next year's costs _____ Minus my resources _____ = I still need: \$ _____

Where can I find more money each year?

YEAR 1

- \$_____ Help from family and friends
- \$_____ Financial aid and scholarships
- \$_____ Loans
- \$_____ Other (list)

YEAR 2

- \$_____ Help from family and friends
- \$_____ Financial aid and scholarships
- \$_____ Loans
- \$_____ Other (list)

Finding Money

You will find a way. If you've done all you can through prayer and guidance, the heavens can open up.

Finding money for school is easier than most people realize. If financial aid and academic scholarships aren't enough, you still have options.

You'll need to prove yourself to people and organizations that have money. You'll need the courage to talk to people you do not know and ask for help. Rely on what you've learned in the seminar for courage.

You'll need to look, behave, and speak well. Dress in clean, well-pressed clothes.

Scholarships

Visit the yountprogram.org website for a list of scholarships (including by ethnic groups) that is updated regularly. See the appendix for more places to look. Read it to learn how to look *and* how to apply for scholarships.

Other Places to Look for Money

Federal Sources

The federal government has programs for disadvantaged individuals and families. Some that can be used for school include: TANF Temporary Assistance for Needy Families, WIA Workforce Investment Act, and Workforce Development. Go to local help centers to learn more.

Company Sponsors

Ask a company you hope to work for if you can to work part-time during school. Show your finance plan so they know you're working, not begging. Talk to the top person. Ask for advice on your schooling. See if they would be willing to help sponsor you. It is often tax deductible when paid directly to the school.

Company Donations

Many companies help pay for education. Often it gets them a skilled worker and a tax break. Call companies in your field and ask if they'll sponsor you through school. Be willing to work for them part time in return.

On-the-Job Training

Talk to companies about getting the big tax credit by hiring *you* and training you on the job! See Training Administration within the U.S. Department of Labor (www.doleta.gov/business/incentives/opptax/).

Loans

If all else fails, take out a loan; It's one the best investments around. The financial aid office in your school can show you the state and federal loans you qualify for. You may also qualify for a Yount Loan or a Yount Mini Grant.

Help from Your School

Most schools have money for students. Departments can often give help, including part-time jobs.

Federal Student Aid at a Glance

Name of Aid	Type	Details
Pell Grant	Grant (Not repaid)	Usually only for undergraduates. You receive the amount you qualify for.
Federal Suppl. Ed. Opportunity Grant (FSEOG)	Grant	For undergraduates with a great need. Pell Grant depend on school.
Work Study		at you study. Jobs with your
Perkins Loan		back the school
Subsidized FEEL* direct** Stafford Loan	(Must be repaid.) For ½ time students	pays the interest while you're in school, plus a grace period. You must demonstrate a financial need.
Unsubsidized FEEL* or direct** Stafford Loan	Loan (Must be repaid.) For ½ time students	You are responsible for the interest during the loan. No show of financial need.
FEEL* or Direct** Plus Loan	Loan (Must be repaid)	For parents of undergraduate students enrolled at least ½ time

The Federal Aid Program changed on July 1, 2010
See the Federal Aid Website
The changes will be reflected in a new version of the Yount Seminar that will be posted in the near future.

*Fed Family Ed Loan
 **Wm D. Ford Fed. Direct Loan Program
 Information from the U.S. Department of Education

SCHOOL MONEY—IMPORTANT NOTES:

- Most students work part time. That much work shouldn't affect your grades.
- There's a lot of money for disadvantaged and minority students. If qualify, go after some of it.
- Apply for a lot of scholarships. It won't take long, because you can reuse a lot of the information.
- Look at career-related grants and scholarships.
- Money shouldn't keep you from school! Don't be afraid to ask for advice and help.

CHECKLIST: Important Things to Remember. Check them off.

- Use a timetable with deadlines for school and scholarship applications.
- Get all of your applications done *before* their due dates.
- Apply *early* to at least *three* colleges.
- Make copies of all the applications and paperwork you submit for schools and scholarships.
- Ask for a fee waiver application from colleges.

- Complete the Free Application for Federal Student Aid (FAFSA). Most schools require it, so fill it out as soon as you can. Do it online at www.fafsa.ed.gov
- If you can, visit the school's campus. Be part of new-student orientation.
- Find an academic counselor to help you.
- Use free services in your school and community.
- Understand how your GPA (grade point average) is figured and what it means.
- Use the Internet to get answers. But don't get sidetracked by the Internet.

HOMEWORK NOTE: Read the appendix online for how to apply for scholarships.

PART VII Success Plan for When I'm in School

Balancing Commitments vs. Time

School won't be the only part of your life. You'll still have family, work, and old commitments. Work them into your plan. Make a *life plan* to help keep your regular life and school life in balance.

List all the major events in your schooling. Put them in order so you can track them as you plan your time. You could also list how many hours each one takes. (Add more on another paper if you need to.)

What I need to do	When it has to be done	Who can help me?
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
Example: <u>Take college entrance test</u>	<u>March 15 - April 3</u>	<u>Adult Basic Education</u>
Example: <u>Find a better paying part-time job</u>	<u>by November 1</u>	<u>ERS Center/Career Workshop</u>

College Traps: High school is very different than college. Avoid these "traps" so you don't fall into them:

- Trap 1. *The teacher is in charge of my learning.* Not anymore. In college, teachers won't look over your shoulder. If you don't do well, it's *your* fault. No sympathy.
- Trap 2. *My teacher doesn't take roll. It doesn't matter if I go to class.* If you miss class in college, it's very easy to fall behind. Especially for lectures that are not otherwise available.
- Trap 3. *Fun is more important than studies.* College social life can be fun, especially if you're away from home. But studies need to come first. Balance your life so you won't get behind.
- Trap 4. *Life here is different from my Church values. I can let them slide for a while.* A sizeable number of church members stray. Stay strong. It's easy to make choices that get in the way of both school success *and* activity in the Church. Don't give in.
- Trap 5. *I'll use my old study habits.* In college, you'll need to plan better and be more disciplined than ever before. Many old study habits won't work.
- Trap 6. *I'm homesick and lonely.* This is common for first-time students and can hurt your studies. If you feel this might be a problem, make a plan for how you'll deal with it. Scheduled team study is one approach.

Which “college traps” are you most likely to fall into? Make a plan for dealing with them.

Self-analysis

Helps for Learning

Learning is a skill, and like all skills, it can be improved. Learn the school success skills.

What are your strengths? What are your weaknesses? Circle each item that could help you.

1. **Learn how you learn.** Do you learn best by watching? Listening? Doing? Reading? Do what works best for you. Someone who prefers seeing over hearing needs to take good notes to study from later.
2. **Learn about your teachers.** What is their style? What do they expect? Will they test more on the lecture or the reading? Find someone who has already taken a class and ask what it was like.
3. **Learn how to take notes and how to take tests.** On multiple choice tests, the way a question is worded can give clues about the answer.
4. **Make up your own tests.** What has the teacher focused on? What parts are most confusing? Try to out-guess your teacher. Get other students to make their own tests, and then quiz each other.
5. **Learn as you go.** It’s better than cramming for tests, especially with material you’ll need later on.
6. **Find a good study place** away from noise and distractions, like study halls or libraries.
7. **Make a study schedule.** Then stick to it.
8. **Pace yourself.** Give your mind a break. Switch which classes you study for. Get exercise.
9. **Study before bed and get enough sleep.** Sleeping after studying can help you remember better.
10. **Memorize in small pieces.** Memorize new material quickly and in small chunks. Find ways to remember, like making an outline, finding associations, using patterns, or turning facts into a story.
11. **Over-learn.** Keep reviewing until you can remember the material days later. The more you remember something, the more it’ll stay there. Relearning wastes time.
12. **Use emotion.** The stronger you feel about your subject, the faster you’ll learn and the more you’ll remember.
13. **Use positive self-talk.** Everyone has a little voice inside that talks to them. Use it to give yourself encouraging messages, to get through difficult situations and to complement yourself for good work.

List each item you can work on. Decide *how* you’ll do it. Add it to your school plan.

Self-analysis

I need to work on #: _____
I’ll do it by: _____
I need to work on #: _____
I’ll do it by: _____

Learning by Faith²

Why is it important to have faith while you learn?

“ . . . seek ye out of the best books words of wisdom; seek learning, even by study and also by faith.”

D&C 88:118

- Faith brings power to produce a desirable result.
- The Holy Ghost makes your mind come alive. It will “show unto you all things what you should do.” (2nd Nephi 32:5)
- The Holy Ghost prepares your heart to understand.
- You learn faster.
- The things you study have more meaning.
- Faith brings into play the power of the atonement of Christ to better your life.

How you live affects how much power the Spirit can bring to your studies.

More ways faith and learning are connected:

- What *you* want needs to align with what the *Lord* wants for you. He knows you best. Pray over decisions until your mind and your heart say the same thing.
- Submit to His will. His will is invested in us; we should invest our will in him. His will lifts us toward His level.
- Read the scripture in the box. Notice the bolded words. Each one is something the Lord thinks is worth studying. Chances are, whatever you chose to study fits on the list. Knowing you’re keeping a commandment can give you strength.
- Your schooling is about more than you. Determining how you will use your education to help others will strengthen your learning?
- Pray for faith as well as for help. Thank the Lord for the chance to go to school. Prayer can give you confidence and support. Learning is hard work; it might still be hard, but you’ll have the strength to do it.
- Purposeful and meaningful prayer increases the power of faith.
- Asking in faith requires honesty, effort, commitment and persistence.
- Faith requires persistent effort. Joseph Smith said “Faith is the principle of action in all intelligent beings.”
- Faith allows the Holy Ghost to bring things to your remembrance when it is needed. Knowledge can’t be brought to your remembrance unless it has been well learned previously and the spirit is present in your efforts.

“that you may be instructed more perfectly in **theory**, in **principle**, in **doctrine**, in the **law** of the gospel, in all things that pertain unto the **kingdom of God** . . . Of things both **in heaven** and **in the earth**, and **under the earth**; things which **have been**, **things which are**, things which **must shortly come to pass**; things which are **at home**, things which **are abroad**; the **wars** and the **perplexities of the nations**, and the **judgments** which are on the land; and a knowledge also of **countries** and of **kingdoms**” (emphasis added)
—D&C 88:78-79

² See David A. Bednar, *Ask in Faith*, April 08 General Conference

Learning Under the Influence of the Spirit

The quality and speed of learning can be enhanced when the influence of the Spirit is present. Educational advancement is a modern command. Therefore it has a spiritual element. The Lord says “that all things unto me are spiritual.” Of us he says, “No temporal commandment gave I unto him, for my commandments are spiritual; they are not natural nor temporal, neither carnal nor sensual.” (D&C 29:34-35)

Formal school study can be as spiritually enriching as gospel study. The Gift of the Holy Ghost comes with the promise of constant companionship. When righteous living and righteous intent are present learning can be assisted and the benefits more lasting.

What Will School Be Like? Helps and Hurts

Every school has its own “personality;” So do its departments. Some make learning easier than others. You need to figure out what about your school will *help* you and what things about it might hinder you. That will help you adjust.

Make a list of things at your school that might hurt your success. Write down a plan for dealing with them. Think of ways to solve problems before they happen. Then when they show up, they’re easy to deal with.

Prepare for feeling discouraged.

When you’re discouraged, you’re more likely to give up. Some students even turn to alcohol or drugs.

One good technique is President Packer’s suggestion to silently sing hymns or Primary songs.

Another one is “self-talk,” where you talk things over with yourself. Put the problem in perspective. See the bigger picture and have faith in yourself that you can work through it.

Find someone you trust to talk about the problem and help brainstorm ways to fix it. You can take apart the problem and deal with little pieces at a time. The first step in finding help can be a simple phone call.

Building My Support Network

The more support you have from people around you, the more successful you’ll be in school.

Family: Ask family members to tell show their support, especially when you’re struggling. Have them ask you to share what you are learning. Tell them how you’re doing. Get their feedback often.

Friends: Contact friends who will help and strengthen you. Say how often you’d like to hear from them.

Study Partners: Ask each other questions and compare answers and be mutually supporting.

Study Groups: Small groups can help you understand ideas, do homework, and discuss lectures. Since different people remember different things, groups can help you learn more when everyone shares.

Teachers: Add instructors to your network. Tell them your goals for the course. For example, “I’m working for a high grade-point scholarship. If you notice that my work isn’t good enough, will you let me know?” Ask teachers for help when you need it. Most have scheduled times when they can provide that help.

Seminar Participants: Tell Us How We’re Doing

What was most helpful in the Yount Seminar and workbook? What material on the Yount website is most helpful? What else should we add? What wasn’t helpful? Which was confusing or difficult?

Let us know. Send an email to maxfieldmr@ldschurch.org. Thanks!

PART VIII Applying for a Yount loan (Mini Grants are no longer offered)

Double check your eligibility.

Make sure your church membership is in an area eligible for a Yount Loan. Your loan eligibility is connected to your domiciled residence even if you are temporarily attending school at another location.

NOTE The Yount Fund has limited resources. It is to provide a boost to get students into school who otherwise could not attend. The loan limit is \$3,000 per year, \$10,000 total. Loan recipients must be in need and are expected to be frugal in their spending for school. Unless special circumstances apply students are expected to attend school near their home so that they can avoid unnecessary expenses for out-of-state tuition and room and board. Special circumstances should be spelled out in an accompanying letter. This request will allow more students to take advantage of the Yount Loan. In the same vein, if students are eligible for federal loans we encourage them to take advantage of that opportunity.

Applying for a Yount Loan

Getting approved can take up to five weeks. Start your application well before your tuition deadline.

NOTE: Since you can't print off a blank application for Yount Loans, take these instructions along to help you fill out the application.

1. After completing your seminar requirements for a loan, go to www.lds.org/pef . In the "Loan Application and Student Options" box, sign in by setting up an account with a user name and password. You'll need your member number and confirmation date. (Your membership number is on your temple recommend. Your confirmation date is on your baptismal certificate. You can get both numbers from your ward clerk). Keep your user name and password safe. You'll need to come back to the site several times.
2. For country, choose "United States." For "Institute," choose "Yount Fund." (Sandra King is your Institute Director while you're working with the Yount Fund.) Select English for the language and use only English for the application.
3. All of the items with an asterisk (*) are required. Read all the questions carefully. If you need help with any part of the application, contact your stake educational advancement specialist or your local LDS ERS (Employment Resource Services) Center as applicable. You can also get help from Sandra King at kings@ldschurch.org (preferred) or Phone 801-240-0561 (usually in office on Monday and Wednesday)

Notes on the application:

Whenever the application refers to PEF Orientation Class or Planning for Success, treat it as the Yount seminar. (steps 2-5)

Step 2 Enter date of completion of the Yount Seminar.

Self-study refers to homework from the Yount seminar.

When did you complete the Career Workshop refers to only Part one (usually included in of Part I of the Yount Seminar but sometimes taken separately from your local employment center.

Career Workshop location refers to where you took the required part of the Career Workshop.

Step 5 Enter names of people you met with to discuss your career option or selection.

Steps 7 & 8 need to be two different people.

Step 16 asks for information on income, expenses, and education for *one year*.

4. Send Sister King an e-mail after Step 18 so she can check your completed application before you submit it.
5. Once submitted, your assigned LDS Employment Resource Service Center will review your application and verify the future employment opportunity, legitimacy of your selected school and salary expectations following graduation. You will be notified accordingly.
6. After notification of application readiness, print a copy and make appointments for interviews with your bishop and stake president. They need to sign the application to verify you are in need and worthy. Make sure they check off the boxes above their signature lines or the application will be returned.
7. Return page “8” (signed by you) and page “9” (signed by your bishop and stake president) of the application to Yount headquarters. You can fax it to 801-240-5756. Only then will it go to the Yount Loan Committee for approval.
8. The approval committee meets twice a month. If your application is approved, you will be sent an email from Sandra King notifying you of the approval. (**To the email address on your application—check it frequently to avoid delays.**) Attached will be a privacy notice and an “electronic fund transfer” authorization to assist with your payments.* A second email will be sent with an approval letter and two loan documents to be signed. All of these need to be returned to Yount headquarters before funds can be disbursed. This can be done quickly via an e-mail attachment or fax.
9. Get an invoice from your school showing the amount of tuition and send it to Yount headquarters. A new bill is required for each semester.
10. The Church Finance Department will issue a check to your school in your behalf.

Loans have to be repaid. Payments while you’re in school are \$5 each month. Then, 150 days after graduation or leaving school, you must begin paying off the balance of the loan with monthly payments. Loans must be paid off as soon as possible but within 8 years. Interest is currently 3% per year.

The loans are for tuition and required books and supplies only. The loan *doesn’t* pay late fees on tuition or bookstore charges. Applying on time can avoid those charges.

An approved application lasts for one year. A separate bill from the school is required for each semester. Loans for additional years require a new application.

LOAN APPLICATIONS: COMMON MISTAKES TO AVOID

Please file your application at least one month before school starts. Loan approval and payment processing take that long.

Step 11: Enter total monthly (not yearly) pay after completing school.

* If you are unable to have a bank account for electronic fund transfers, another payment option can be arranged.

Step 14: School dates: If you are applying to attend a Junior College and expect to then transfer to a university, your ending date is when you will complete the Junior College, not the University.

Step 16: The Financial Plan is for an entire year. Expenses cannot be more than income. Education expenses for tuition need to be accurate for the terms you are planning to attend for the year of the loan. Books commonly run about \$300 per term.

Step 18: Disbursements are the times checks are to be made to the school. Typical disbursements are September, December, or April. Divide the number of disbursements into “loan amount to be paid to school.” If money is allotted for books, place the amount under “loan to be paid to student.” Again, divide this by the number of disbursements.

Note: It is recommended that you notify Sister Maxfield by email after completing Step 18 so she can work with you on any needed adjustments prior to you submitting your application. This saves time for you and work for her. Thank you.

YOU'RE ON YOUR WAY — WE WISH YOU WELL — LET US KNOW HOW WE CAN HELP!

THE FOLLOWING APENDICES ARE LOCATED ON THE www.yountprogram.org WEBSITE

How to Find and Compete for Scholarships

What Employers Want

Top Ten School Study Strategies