

Planning for Higher Education Note Taking Guide

	Total Points Earned
	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

To set SMART career goals, you must be able to answer these questions...

What is a career pathway?



What are two sources of information to research a career pathway?



What should be considered at each step?

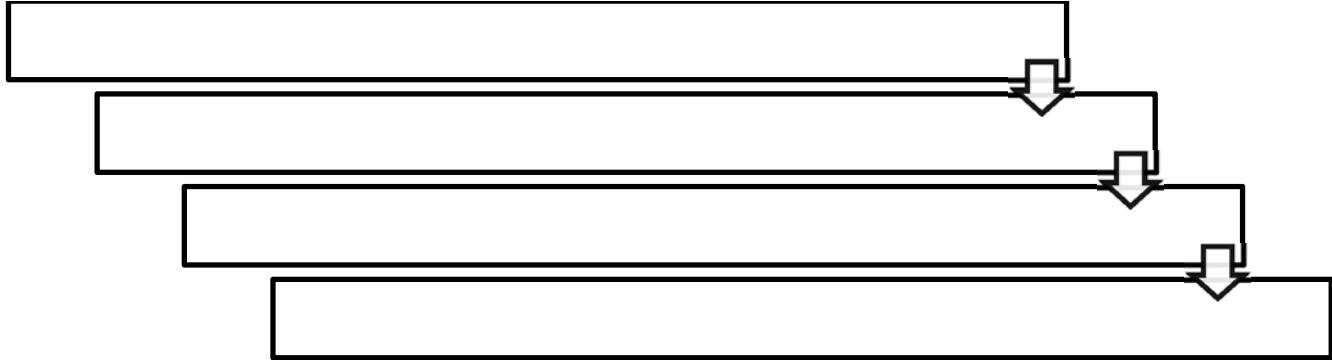
Describe why “backwards planning” is helpful with career pathway planning.

What are the potential costs of higher education?

What are the potential opportunities of higher education?

Why is it important to consider the job outlook when evaluating a potential career?

Describe the job outlook process.



How do you determine the estimated education and training costs?

$$\square \times \square = \square$$

What are ways individuals may reduce their total education and training costs?

What is debt-to-income ratio?

How do you calculate debt-to-income ratio?

$$\square \div \square = \square$$

Why is the ideal debt-to-income ratio no more than 10-15% of your estimated starting income?