Education and Training

PLANNER

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Career Practitioners

This publication is one of three titles in a career and education planning series available from Alberta Human Services: *Career Planner, Education and Training Planner* and *Adult Back to School Planner.* These three easy-to-read workbooks contain information, exercises and resources to help Albertans make career planning and training decisions.

This publication helps people

- investigate education and training opportunities in Alberta
- explore and compare the advantages and disadvantages of education and training programs related to their career goals
- plan and complete steps for registering for education and training programs
- plan strategies for covering costs related to education and training
- develop a career plan for education and training
- find additional information and resources

Your clients may also want to check out *CAREERinsite* at **alis.alberta.ca/careerinsite**. This interactive feature guides users through four phases of career planning. Each phase includes an introduction, questions to think about, activities, web links and further reading.

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Information in this publication was accurate, to the best of our knowledge, at the time of printing. However, legislation, labour market information, websites and programs are subject to change, and we encourage you to confirm with additional sources of information when making career, education, employment and business decisions.

The Province of Alberta is working in partnership with the Government of Canada to provide employment support programs and services.

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Planning to Learn

If you're reading this book, you may already know that you want to go back to school. You've thought about your life, done some research, considered your options and, perhaps, made some decisions. Maybe you have a career goal in mind or have chosen a specific occupation.

Whatever your reasons, you've decided that you need to keep learning. But before you do that, you need answers. You have to look at your education and training options and make some decisions. This is going to take more thinking, more researching and more planning.

Is this planner right for you?

Every year, thousands of Albertans—no matter their age—decide to go back to school. There are many reasons why you may be considering further education. Maybe you got a job right after high school. Or maybe your first post-secondary experience didn't work out. Whatever has made you rethink the education and training you need, this book helps you choose the path that best fits your goals now.

Look at the statements below. How many of them do you agree with? Even if you agree with only one, you'll want to read through this planner.

This book is for you if

- you have already done some career planning
- you have a career goal
- you would like to learn more about how to plan your education and training
- you are not sure what education options are available
- you would like to find a program to pursue
- you are eager to enter a program and begin learning

How to use this planner

This planner is meant to give you the information you need to make the education and training choices that will work for you. You will have the opportunity to

- complete some helpful worksheets about your own needs
- check out the options, do some research and find people to talk with
- collect information from a variety of sources
- compare education and training options
- evaluate your financial situation
- think about the steps you need to take to reach your career goals

By completing the worksheets and reading the information in this planner, you can make a plan for your education and training. Throughout this planner, we talk about places you can go for assistance.

Using the best-fit model

In considering programs and schools, think about which will best fit the plans that you have for your career. Think about how the choice will affect everything and everyone else in your life. Using this "best-fit" model in your decision process will help you think sensibly about each program's cost (in terms of both your money and your time) and benefit to your future career goals.

To apply this best-fit thinking to your choice, ask yourself these questions:

1. How do I learn best? (The section **Recognizing your learning style**, later in this book, has information about different ways people learn.)
2. Why am I suited for or interested in this program of study?
3. Which institution can give me the best opportunities for my studies and potential future goals?
4. Where do I see myself after completing the program and five years after that?

For more information about the best-fit model as it applies to your education and training decision, check out the publication *This Is Your Life: A Career and Education Planning Guide,* from Alberta Enterprise and Advanced Education, available at **alis.alberta.ca/publications**.

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Understanding Your Learning Needs

You may know that you want to take more education and training. You may even know what you want to do when you finish. But making sure you get there means asking yourself a number of questions:

- What do I enjoy doing?
- Am I good at it?
- Why am I going back to learn?
- How do I learn best?
- Do I have enough time for this?
- What do I see myself doing in five years?

This section will help you answer these questions. Then you can use the worksheet at the end of the section to get you ready to choose a program for education and training.

Making a choice: What do you *need* and *want* to learn?

How do you choose an education and training program that will help you do the kind of work you want to do? Do you pick what you *need* to learn? Or do you go with your heart and choose what you *want* to learn?

Selecting education and training that works for you is a little bit of both. If you have already done some career planning and decided on an occupation, the path may be quite clear. Maybe you can go straight into a program for this career path because you already meet the entrance requirements. If so, your main task now is to find a program that will get you where you want to be.

Or perhaps you have to do some other things first. For example, if you haven't finished high school, you may have to take high school classes, consider programs that welcome mature students or apply for credit through prior learning assessment and recognition (PLAR). Maybe you want to improve your reading and writing so that you can move in a new career direction. You may have to take some adult literacy classes or basic education classes.

Once you've decided what you *need* to learn, you can decide what you *want* to learn. This can be a little harder to do. Maybe it seems that there are too many choices. Maybe you haven't even thought about what you want. If you're not sure about what you want to study, read the section **Choosing a Program in Alberta**, which has information on the various programs available.

We all have our own interests, abilities and values. Even if you don't already have a specific occupation in mind, you can still think about what field you want to go into. Do you want to work in the service industry? Do you like to work with people or work with numbers? Would you like to work in health care? Talk to a counsellor about what choices you have. Attend a career planning workshop. You may be surprised by the options that are available.

For more information on occupational choices, read *Career Planner: Choosing an Occupation,* available for download at **alis.alberta.ca/publications**. You can also explore and compare career options at CAREERinsite, a free online career planning tool, at **alis.alberta.ca/CAREERinsite**.

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Recognizing your learning style

Everyone has different ways of taking in, remembering and using information. Your learning style is based on many factors, including your experiences, how you grew up and the kind of person you are. Research shows that if you are able to match your learning with your learning style, you will probably do better in school.

Understanding your own way of learning begins with understanding your strengths and abilities. You may learn best with other students and a teacher, when you are alone at home or when you are on an actual work site where you can learn the job by doing the job.

Keep in mind that at different times in your life and in different situations, you may develop a preference for one learning style over another. Everyone uses the following three learning styles, depending on the situation, but most prefer one style over the others. Some people combine two or even all three styles when learning.

Learning by seeing

Some people learn best by seeing how things are done. This is called a *visual* learning style. If you are a visual learner, you likely need pictures and other visual images to learn. You might like charts and models that you can look at. For visual learners, the eyes are one of the most important learning tools.

Learning by listening

Other people prefer to listen without having to take notes. This is called an *auditory* learning style. If you are an auditory learner, you may need to record your classes and listen to them later. Or you may like talking over homework problems on the telephone. For auditory learners, the ears are one of the most important learning tools.

Learning by doing

Lastly, some people like to learn by doing. This is called a *tactile* learning style. You are a tactile learner if you must always take notes, even when you are given an outline. You may make things while you're studying, like a house of cards or a paper airplane, and may also be the sort of person who likes to tinker with things and take things apart to see how they work. For tactile learners, the body—especially the hands—is the most important learning tool.

With help from a counsellor, a school advisor or your teacher, you should be able to figure out what kind of learner you are. When you know more about how you learn, you can become a more successful student.

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Fitting learning into your busy schedule

Going back to school doesn't always mean a full-time commitment. It also doesn't mean that you have to travel to a physical classroom.

You can take classes part time while you work full time. Or you can have a full-time class schedule that you balance with a part-time job. With access to a computer and an Internet connection, you can take e-learning or distance learning courses online. You may also be eligible for training courses or seminars that you can use to get ahead at your job.

This section shows that there is more than one way to reach your career goal.

Part-time and full-time programs

You may not be ready to take on a full-time class schedule. Education and training programs can accommodate mature students whose life and family circumstances make it difficult to take more than one course at a time.

Taking classes part time means that you won't finish your program as quickly. In some programs, you may have fewer choices in courses. However, if you need to continue working while attending class, the flexibility of a part-time schedule helps you stay on the job.

Maybe you're not sure if you can handle school full time or whether the program you're thinking about is right for you. Try taking one part-time course first. You can do it in the evening or on the weekend.

Distance education

Taking classes in a regular classroom is not the only option. Students can also take correspondence school or e-learning, through a cyber-school or by independent study. All of these terms mean pretty much the same thing. They are ways to learn that don't take place in a traditional classroom. People learn by using printed information and computers. They may also be hooked up to the school through special television sets or the Internet.

There are many advantages to enrolling in a distance learning program:

- **Variety:** You can take a class just about anywhere in the province. Currently, all post-secondary institutions in Alberta offer distance learning courses.
- **Convenience:** You can listen to or read lectures, study and complete classwork on your own time and in your own space.
- **Enrichment:** You can add to a classroom-based program that you are already taking with courses that are delivered online through another school.
- **Set your own pace:** You can take one course at a time or enrol in and complete a program of study. It's your call.

Distance learning is also an option if you need to take some high school courses as your first step. Online programs are available in a range of subject and program areas. Students can take grades 1 to 12 through correspondence school and earn a high school diploma. The Alberta Distance Learning Centre offers courses from grades 1 to 12, as well as some upgrading courses.

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For more information about distance learning, contact an institution directly or visit eCampusAlberta at **ecampusalberta.ca**. Distance learning programs are offered at universities, public colleges, polytechnic institutes and the Alberta Distance Learning Centre.

Continuing education

Many Albertans enjoy learning just for the sake of learning. Local organizations, colleges and universities throughout the province offer continuing education courses designed for learners who want to pick up a new skill or simply take up a new hobby. Students can also take continuing education courses for credit to be applied to an existing or future program of study.

Credit and non-credit courses

There are other types of education courses for people who want to improve their skills or continue their education. For example, a worker who hopes to become a supervisor might take an evening course in management. This type of learning is available through adult learning and literacy programs, local school boards, polytechnic institutes, and colleges and universities.

More than 125 community adult learning providers across Alberta offer a variety of programs. These include adult and family literacy, English as a Second Language, skills for employment and more. Learning opportunities include part-time courses, tutoring, workshops and seminars and may be available in the evenings or on weekends. To find an organization in your area, go to **eae.alberta.ca/communitylearning**.

Personal interest

Many people like to take short courses just for enjoyment. They might want to learn about nutrition and wellness, art and dance, computers, photography or other topics of personal interest. Several schools, colleges, universities and community providers offer courses for just about any interest.

Other types of learning

You can also take courses and training through other kinds of organizations or groups. Examples are trade unions, private providers, libraries and employers. Whether you're interested in farm training, arts or business management, or web design, there are programs out there for you. To find out about learning opportunities in your area of interest, check the Internet or your public library.

Use your local library

Before you finalize your education and training plans, gather all the information you can. If you can't find what you're looking for, ask a librarian. Most libraries now have computers and Internet access available for public use, and many librarians can help you search for information on the Internet.

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EXERCISE

Figuring out your needs and wants

To be successful in your education or training, it's important that you choose a program that best fits your career goal. Answering the questions on this worksheet will help you narrow down your choices.

1. What kind of education or training interests me?

2. What am I most interested in?

3. What am I least interested in?

4. What am I good at?

5. What do I enjoy doing?

6. Do I want on-the-job training?

7. Do I want to learn in a classroom, or do I want to learn online via distance learning?

8. Do I need to keep working while I learn?

9. When do I want to start my education or training?

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10. How much time can I spend on education or training?

11. How much time can I spend on homework? (Many courses involve more hours of homework than of class time.)

12. Do I want to study full time or part time?

13. Do I want to take courses during the day, during the evening or online (whenever I want)?

14. How long will it take to reach my educational goal?

15. What kind of job do I want after I am done with my education or training?

16. What do I want to do five years from now? Ten years from now?

17. What is really important to me (for example, family, location, career, lifestyle)?

18. Do I have any health concerns that might affect my education or training?

If you want to take a closer look at your career-related needs and wants, get a copy of *Career Planner: Choosing an Occupation* at **alis.alberta.ca/publications** or sign up for free online career planning at **alis.alberta.ca/CAREERinsite**.

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Knowing what to do next

After you decide on a general direction for the education and training you need, you will want to make some plans. If you have a program in mind, you may need to take academic upgrading or other steps to meet the program's requirements. You eventually need to register or make an application.

You also need to think about money. Then you have to get a lot of other things in place before you begin your education or training program.

The rest of this planner will help you make plans and act on them.

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Finding Your Best Fit

Choosing the right program and school is important. A good choice makes it possible for your education and training to be among the most rewarding experiences in your life. Post-secondary education can also be a costly experience, so you want to make sure you get the best value for your dollar.

Cost is just one factor to consider in choosing a program. You also need to think about how long it will take to complete the program, how much time it will take from the rest of your day-to-day schedule and how well it fits with your future career goals.

Asking the right questions

The best way to get the information you need is to ask lots of questions. Go to the schools you're thinking about and ask what you need to know. If a school has an open house, plan to attend it and find out what it has to offer. Many schools hold an open house in late winter or early spring. Take a look around the campus. Do you feel comfortable? Would you want to go there?

The worksheet beginning on the next page has some questions that you should ask when you visit a school. Talk to an advisor at each school you're interested in. Don't be shy about asking questions. You need answers to help you make your decisions. Make several copies of these worksheets so that you can use a fresh one for each school you visit.

Before you go, find out exactly where your visit should begin and who you need to meet. Look for contact information for each school's admissions office on its website. Call to set up an appointment to meet with an admissions representative during your visit. Write down the following information for each school you visit:

Name of school:

_____

Address of school:

_____

_____

Who I'm talking to:

Name and position: _____

_____

Telephone number: _____

Email: _____

Date and time of our meeting: _____

_____

When you meet, you can start by letting the admissions rep know what your career goals are and what other schools you're interested in.

The occupational field that interests me is:

_____

So far, the programs and schools that interest me are:

_____

_____

_____

_____

_____

_____

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EXERCISE

Sample questions to ask schools

Use this worksheet when you visit schools to help you remember all the questions you need to ask so that you can make the best decision.

Questions about the application process

What are the admission requirements?

_____

_____

_____

Do I meet them? ◯ Yes ◯ No

If not, how can I meet them? _____

_____

_____

What are the language requirements?

_____

_____

_____

Do I meet them? ◯ Yes ◯ No

If not, how can I meet them? _____

_____

_____

What are other entrance requirements I should consider?

_____

_____

_____

Do I meet them? ◯ Yes ◯ No

If not, how can I meet them? _____

_____

_____

Will my previous education and work experience count toward some of these requirements?

_____

_____

How much does it cost to attend this school (including tuition, books, fees and other costs)?

_____

Do you help students apply for financial assistance?

_____

_____

How much does it cost to apply?

_____

Will I get my fees back if I change my mind after I apply?

_____

When is the application deadline?

_____

_____

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Questions about the program

What courses or programs do you offer in my chosen occupational field?

_____

_____

_____

How many courses do I need to take?

_____

_____

How long does the program take with a full-time schedule?

_____

_____

How many students attend this school? What is the average class size in my chosen program?

_____

_____

If I start taking classes here, will my credits be recognized if I move to another school?

_____

Where can I find your graduate survey results for the last three years?

_____

_____

Can I talk to some instructors? (If you can, use that time to find out whether the instructors seem knowledgeable.)

_____

_____

Can I team up with a student for a day? (As you research programs and schools, it is good to talk to students who are in the program you are considering.)

Here are some questions you can ask:

- How long have you been at this school?

  _____

- Do you like the program?

  _____

- Are you learning what you need to know to reach your employment goal?

  _____

- What is your opinion of the instructors?

  _____

  _____

- Do the instructors spend time with the students to help them understand the material?

  _____

- Have you had any problems with the school, the instructors or the classes?

  _____

- What do you like most about the school and program?

  _____

  _____

- What do you like least about the school and program?

  _____

  _____

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Questions about the learning environment

Does your school have a work experience program?

◯ Yes ◯ No

If so, is the school or the student responsible for finding the work placement?

_____

Can I attend full time? ◯ Yes ◯ No

Can I attend part time? ◯ Yes ◯ No

How many hours a week are spent in class and in labs?

_____

How many hours a week do you recommend I study for each class?

_____

Can I sit in on a class or two before I decide?

_____

I learn best by _____ (reading from books, using visual aids, doing things with my hands, etc.). Does your school deliver courses the way I learn best?

_____

Will I use up-to-date equipment, machinery or processes? (During your visit, look at the school's equipment and facilities. Are the equipment and facilities up to date? Is the equipment similar to equipment you will be using on the job?)

_____

Does the program focus on theory or practical work?

_____

_____

Questions about what happens after completion

Which employers in Alberta are interested in graduates of this program? Which companies or organizations have recently hired some of your graduates? (This is a BIG question.)

_____

_____

_____

What kind of credential do I get when I graduate? Do employers recognize it? Do employers think the program gives the right kind of training I need to reach my employment goal?

_____

_____

_____

How much money do graduates of this program usually make when starting off?

_____

In five years?

_____

Are there any graduates I can talk to? (If so, ask them about their training. Did they find the work they wanted when they finished school?)

_____

_____

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Finding out about services and supports

Different schools have different services. Use this checklist to help you decide whether the school has the services and supports you need.

- ◯ **Aboriginal student services:** The school has assistance that may include academic and personal support while a student adjusts to campus life.
- ◯ **Assessment services:** Some students need to have tests before they are placed in a program. For example, some adults may have a learning disability. An assessment can help them get the help they need to learn.
- ◯ **Child care or daycare:** A daycare exists on campus.
- ◯ **Clubs to join:** The school has activities for students to get involved in.
- ◯ **Computer labs or technology centre:** The school has computers for students to use.
- ◯ **Counselling services:** The school provides personal or career counselling to students.
- ◯ **Extension and continuing education:** Programs are available for interested students.
- ◯ **Food services:** The campus has cafeterias or other eating places.
- ◯ **Health services:** A health facility is on-site with a qualified registered nurse or medical doctor present.
- ◯ **Housing:** The school has on-campus residences for students, or the school operates a registry of off-campus housing.
- ◯ **International student services:** The school provides a designated representative to answer student questions about course selection, accommodation and campus life.
- ◯ **Job search services:** The school provides one or more of these services: job search advice, resumé writing workshops, employment listings for on and off campus, and interviewing by employers from off campus.
- ◯ **Library or study centre:** The school has a library and has quiet places where students can study.
- ◯ **Orientation program:** The school has campus tours, an open house or a student-for-a-day program. It may also have a buddy system or orientation classes for new students.
- ◯ **Recreation/fitness facilities:** The school has recreation and fitness options for students. There are also sports teams to join.
- ◯ **Services for students with disabilities:** The school provides assistance and support to students with disabilities.
- ◯ **Study/work abroad programs:** Students have the chance to participate in foreign exchanges and internships.
- ◯ **Transportation services:** Student parking is on campus or nearby. There is a bus stop nearby. Many Calgary and Edmonton institution fees include a Universal Transit Pass (U-Pass) for public transportation. Public areas have notices for carpooling opportunities.
- ◯ **Tutoring services:** The school has its own tutors to help students with their work. It can also refer you to a tutor if you need one.

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Finding a place to live

You will want to look for housing a few months before school starts. Places for rent, especially in certain communities, are usually full by the time classes begin. You will also want to know what rent is like so that you can budget for it.

Here are some things to do to help you find housing:

- Ask if your school has student housing.
- Ask if your school has a list of places to rent.
- Ask friends if they can help you find housing.
- Check the school bulletin boards for ads for housing.
- Check the local newspaper for places to rent.

Checking out the job market

Think about the school-work connection. While you're looking at programs and schools, take some time to look at what jobs are available for graduates. Doing so will help you be practical about your education and training choices. After all, you want to find work when you're done.

Some industries are growing. Others are getting smaller. There are now jobs that didn't even exist when you were a child. Other jobs have disappeared almost completely. Maybe you want to go into the business field. Are accountants getting work? Maybe you're leaning toward the trades. Will there be work in your trade when you're finished school? Talk to some potential employers. Ask what they look for in a worker and whether they've hired lately.

To learn more about the job market in Alberta, call the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton. You can find information on more than 500 occupations in Alberta at **alis.alberta.ca/occinfo**.

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Your student skills can be great work skills

Many of the things you learn as a student can help you in the world of work. As you progress through your education and training, you are picking up skills that employers want. The Conference Board of Canada has produced a list of "employability skills," which you can find online at **conferenceboard.ca**.

Employability skills fall into three main categories:

- **Fundamental skills:** Basic skills that people need in order to do well in the workplace include communicating, managing information, using numbers and solving problems.
- **Personal skills:** Personal skills and attitudes that help people develop their own potential include having a positive attitude and behaving positively, being responsible, being flexible, learning all the time and working safely.
- **Teamwork skills:** Skills that people need in order to make a positive contribution in the workplace include working with others and participating in projects and tasks.

As you develop these skills, you will probably find it easier to get work after you finish school.

Talking to employers

As you look at education and training options, be sure that you also talk to some employers. Think about the places where you would like to work. Do they hire graduates from the program you're thinking about? What training do they require?

Make a list of employers to talk to by asking people you know, doing an Internet search or looking in the business pages of your telephone book or business directories available at libraries. Then call the employers on your list. Explain why you are calling, and ask them if they have a few moments to answer your questions.

The next worksheet is a good starting point for deciding what questions to ask. Make several copies of this sheet so that you can use a fresh one for each employer you call.

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EXERCISE

Sample questions to ask employers

Name of company or organization:

_____

_____

Address: _____

_____

Who I'm talking to:

Name and position:

_____

_____

Telephone number:

_____

Email:

_____

Date and time of our conversation:

_____

I am researching the job market. Does your company hire (name of occupation)?

_____

What are the qualifications you look for when you hire?

_____

_____

_____

_____

_____

I am considering taking the

_____

program at (name of school)

_____

Do you hire graduates of this program?

_____

If not, what training would you recommend?

_____

_____

Are there jobs in this field now?

_____

Will there be jobs in this field in the future?

_____

How much money do entry-level people in this field make now? _____

In five years? _____

Is there anything else I need to know?

_____

_____

_____

_____

_____

Thank the employer for talking to you. (Thank the person at the time and also send a thank-you note shortly after.)

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Homing in on your best fit

By now, you likely have a pretty good idea of what you want to do. You have thought about what you need and want from an education or training program. You've researched the schools and looked at the options. You've talked to advisors and employers. So what program or school is the best fit for you?

Don't worry about whether it is the right program for your entire life. The point is to have a training goal in mind and to select something that works for you *now*.

One life, many occupations

Over time, most of us work at more than one occupation. It used to be that people would get a job and stay at it for most of their lives. Now, the world of work is changing almost constantly. People are learning new things all the time. They also change jobs more often than ever.

Try to keep your options open. As you plan, think about what you might want to do five years from now, or even 10 years from now. Some very interesting possibilities may await you.

Have a backup plan

Keep in mind that you may not be able to take the program that appeals to you most. How much choice you have depends on many factors:

- your level of education
- the program requirements
- your training goal
- how much time you have
- your financial support
- where you live
- your life situation
- whether the school has a waiting list

Some people meet the requirements but still don't get into the program they have chosen. Some programs have long waiting lists. There may be more applicants than spaces for students. A school may take applicants with the highest grades first, and there may not be enough room for people with lower grades. The program may prefer to take mature students or applicants with certain background experience.

There are many programs and schools in Alberta. Have a backup plan in case you don't get into the program you want. If you can afford it, apply to several schools with similar programs. That way, if one school doesn't admit you, you still have a chance at the others. (Many schools charge an application fee, so multiple applications may not be an option if you have a tight budget.) You may also want to consider applying for a different type of education or training program. Or your backup plan could be to work and take part-time courses to improve your qualifications.

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Choosing a Program in Alberta

This section gives you a general idea of the many types of education and training programs in Alberta. The information here is just a starting point for your research.

Post-secondary education options

If you're interested in pursuing post-secondary education, your first step is to find a learning option that is the best fit for your career goals. Depending on your desired profession, you may need to earn a post-secondary certificate, diploma or degree. This section describes your post-secondary education options. For quick reference, check out the handy chart at the end of this section.

Mature student status

People generally need specific 30-level high school courses to apply to university. Most post-secondary schools keep spots open for older or mature students who have not graduated from high school. They can be admitted as long as they meet other academic requirements. At most universities, a student must be 21 years of age or older to be eligible for mature student status.

Certificate programs

Most certificate programs prepare students for work in specific occupations. Students learn theory, but they also get hands-on experience with the kinds of equipment and systems used in their occupational areas.

Examples of certificate programs are

- business (accounting, finance, management, marketing)
- construction and technology (computer, electrical, HVAC, power engineering, road builders)
- environmental and forest technologies
- health sciences technologies (animal health, dental, health records, medical lab, medical radiologic, paramedic)
- horticulture

Earning a certificate generally requires one year or less of full-time study, sometimes with a hands-on work experience section. Part-time options are also available.

Programs are offered at universities, colleges, polytechnic institutes and private institutions that offer licensed vocational training. To gain entrance into a certificate program, completion of some high school is required, often with specific grades and subjects defined. Certificate programs at universities may have further requirements, such as high school graduation or an undergraduate degree.

Prerequisites

The competition to get into programs can be stiff. Each program has its own minimum grade and subject requirements. A high school education is often required. If there are more applicants than a program can accept, schools tend to choose those with the best qualifications.

Diploma programs

Diploma programs train people in the how-to skills they need in the workplace. Studies in a diploma program are designed to help students find entry-level employment in a particular field. To be accepted into a diploma program, you need a high school diploma, though university-level diploma programs may have additional entrance requirements. Once accepted, you should generally plan for two years of full-time study to earn your diploma.

Diploma programs are available in Alberta at public and private colleges, as well as some universities and polytechnic institutes. Examples of areas of study are

- corrections
- emergency medical services (emergency management, paramedic)
- health care (occupational therapy, practical nursing)
- engineering technologist (chemical, civil, computer, design, electrical, instrumentation, petroleum)
- social services (early childhood development, residential aide, social work)

Some colleges and universities offer general diploma programs that may not lead directly into specific occupations. Several colleges have general studies programs in the arts and sciences. These can help prepare students for entering university programs.

Special admissions

Most post-secondary schools have special admission status for people who have been out of school for two or more years. They may look favourably on your personal or work experience. Even if you didn't finish high school, you may still be able to enter a post-secondary program. You may need to study certain subjects first. As you do your research about a program, ask for all the details about its admission requirements for mature adults.

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Applied degree programs

Applied degree programs combine the hands-on approach of paid work experience with the classroom-based focus on fundamental and theoretical concepts related to the program of study. This practical application approach is designed to provide a wide range of program-specific career and workplace opportunities.

Applied degree programs generally require about four years to complete, with three of those years dedicated to classroom study and about a year set aside for related, paid work experience. High school graduation is required, with specified grades and subjects.

Applied degree programs are available in many of the same areas of study as diploma programs and can be obtained at some colleges and polytechnic institutes.

Degree programs

Degree programs are generally for areas of study that are less hands-on and more academic or theoretical. Entrance requirements are much more restrictive than for diploma programs, and the course of study more extensive, ranging from three to five years in most cases.

Some people attend university to pursue a specific occupation, such as teacher, doctor, engineer or lawyer. Other university students take general academic programs that are not geared to specific occupations. Degree programs are offered at universities and public and private colleges.

Generally speaking, the more years you study at university, the higher the degree you can earn, as long as you meet the requirements. Several types of degree programs are offered at Alberta institutions.

Bachelor's degree

Offered at universities, polytechnic institutes and private university colleges, a bachelor's degree requires full-time study for three, four or five years, depending on the program. You can also study part time until you've completed your program. Generally, you must have achieved a minimum grade in five specified Grade 12 subjects to enrol in a bachelor's degree program.

Professional undergraduate degree

These programs are designed to prepare students for a professional, practice-oriented career in an area such as law, medicine, dentistry or pharmacy. An undergraduate degree or significant progress toward an undergraduate degree (for example, two or three years) is required for acceptance into a professional undergraduate degree program. This degree program's length ranges from three to four years, with additional practical work required for some areas.

Master's degree

Building on a related bachelor's degree program of study, a master's degree program generally requires an additional two years of full-time study, though up to six years is not uncommon, depending on the area of study. A separate entrance exam may be required for admission, and program applicants who have a three-year bachelor's degree or an applied degree may have to take additional coursework before acceptance.

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Doctoral degree

These programs also build on previous studies, usually for a master's degree, and generally range from two to five years, depending on the field. Programs for achievement of a doctor of philosophy (PhD) are research oriented, while professional doctoral programs are designed for a specialized field of work, such as education (doctor of education, or EdD) or music (doctor of music, or D.Mus.).

University transfer programs

Some colleges offer the first and second year of a number of university bachelor's degree programs. These university-level courses are in the arts, computing, education, engineering, science, commerce, management, nursing, social work or physical education. Many students take these courses so that they can study at smaller college campuses for the first year or two of their university education before moving to larger universities to complete their studies.

Alberta Transfer Guide

Are you thinking of taking your first university-level courses at a college? Be sure the university program you plan to attend will accept the courses you take at college. Double-check with the university. You may want to get the acceptance in writing to ensure that you don't lose credits when you transfer. The Alberta Transfer Guide has information on transferring credits between schools in Alberta. Visit the **transferalberta.ca** website.

More adult learning resources

For more details about adult learning programs and schools in Alberta, get a copy of the book *Time to Choose...a Post-Secondary Education Program* at **alis.alberta.ca/publications**. You can also learn more about programs and schools by calling the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton, or by visiting the ALIS website at **alis.alberta.ca/edinfo**.

Co-operative education programs

Several public colleges, universities and polytechnic institutes in Alberta have co-operative education or work study programs. Students in these co-op programs are on the job for up to half of their study time. They experience putting their classroom studies to use in the world of work.

Co-operative education programs are offered in areas such as public administration, business, applied arts, computing sciences, engineering, applied sciences, and hospitality and tourism. Students are placed in work settings in business, industry, government and social services.

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Deciding on a post-secondary program

	Certificate	Diploma	Applied degree	Degree
Definition	• prepares students for employment in specific occupations	• prepares students for employment in a particular field or group of occupations	• combines study of fundamental concepts and theory with elements of practical application • provides a range of industry-specific career and employment opportunities (beyond entry-level)	• provides a theoretical or academic program of studies in a particular discipline
Entrance requirements	• completion of some high school, often with specified minimum grades and subjects *Exceptions:* • *Trades prefer high school completion with trade-specific courses or successful completion of an apprenticeship entrance exam.* • *University-level certificate programs generally require a higher level of education for admission, such as a high school diploma, a bachelor's degree or, in some cases, a master's degree or doctorate.*	• high school graduation, with specified minimum grades and subjects *Exceptions:* • *Older applicants may be eligible for mature student admission.* • *University-level diploma programs require one or more years of academic study or equivalent beyond a bachelor's, master's or doctoral degree. Diploma courses may be applicable to related graduate-degree programs.*	• high school graduation, with specified minimum grades and subjects *Exception:* • *Completion of a related diploma program may be a prerequisite for admission to the third year of an applied degree program.*	• specified school grades and subjects • admission is usually competitive *Exception:* • *Athabasca University has an open admissions policy (few or no specific entrance requirements) for students 16 years of age and older.*

	Certificate	Diploma	Applied degree	Degree
Length	• one year or less of full-time study at a college, polytechnic institute or university *Exception:* • *Alberta journeyman certificates average two to four years.*	• two years of full-time, applied study at a college or polytechnic institute	• four-year programs at some colleges and polytechnic institutes, consisting of six semesters (about three years) of academic studies and at least two semesters (about one year) of related, paid work experience	• four to nine years of full-time study at a university or college, depending on the level of degree earned
Transfer options Consult the Online Transfer Alberta Guide at **transfer alberta.ca** for specific information.	• A certificate may earn you transfer credit and admission into a diploma program.	• If considering a diploma that transfers to a degree program, you must also meet the entrance requirements of the degree program.	• Students graduating from an applied degree program may not be able to apply directly to graduate studies. However, in some circumstances students may be admitted after completing qualifying courses.	

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Training options

A variety of training programs are available at a number of private and public institutions throughout Alberta. You can take training courses through your workplace, or through other organizations if you're not currently working.

Government-funded training programs

A number of government-funded training programs are offered at public and private training facilities to help people prepare for employment. Applicants must meet certain requirements. Programs are available in the following areas:

Work foundations

- basic skills (grades 1–9)
- academic upgrading (grades 10–12)
- English as a Second Language
- general employability training

Job skills training

- integrated training
- occupational training
- workplace training

Self-employment training

Disability Related Employment Supports (DRES)

- employment supports for persons with disabilities

For more information or for help finding a training program that fits your needs, contact an Alberta Works Centre. Call the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton, for a service centre location near you or visit **alis.alberta.ca/servicesnearyou**.

Licensed vocational training programs

Approximately 140 private institutions in Alberta offer more than 700 vocational training programs licensed under the *Private Vocational Training Act* by Alberta Enterprise and Advanced Education. These programs train people in specific occupations, such as information technology, hairstyling, health care and truck driving. Programs vary in length from institution to institution and may be full time or part time.

For individual program information, contact a training institution directly. You can search for programs and institutions that best fit your training needs at **alis.alberta.ca/edinfo**. For more general information, call the Private Vocational Training branch of Alberta Enterprise and Advanced Education at 780-427-5609 or the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton.

Apprenticeship programs

Apprenticeship starts with choosing a trade and finding an employer willing to hire an apprentice. Approximately 50 designated trades are available in Alberta through the apprenticeship program. Some examples of apprenticeship trades are baker, boilermaker, crane and hoisting equipment operator, landscape gardener, locksmith, plumber, roofer, steamfitter-pipefitter and rig technician.

Apprenticeship programs last from one to four years, depending on the trade. As an apprentice, you are paid while you learn on the job. You go to school for part of each year (from four to 12 weeks per year) and take written exams and practical tests at each level of your apprenticeship.

Apprenticeship technical training is offered at polytechnic institutes, public colleges and private vocational training institutions. When you have finished your technical training, passed your examinations and completed your on-the-job training, you will have earned your Alberta Journeyman Certificate. This certificate is proof that you have achieved all of the requirements of the specific trade.

If you want to enter an apprenticeship program, you have to find an employer who will hire and train you on the job. You need to have completed at least Grade 12 for many trades programs. If you need to complete a grade level or learn a new skill in order to be accepted into an apprenticeship program, some programs offer a pre-trades or pre-employment program that may include academic upgrading and job skills training in that trade.

For more information on apprenticeship in Alberta, call the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton, to find an Apprenticeship and Industry Training (AIT) office near you, or visit the AIT website at **tradesecrets.alberta.ca**.

Registered Apprenticeship Program (RAP)

High school students can become apprentices through the Registered Apprenticeship Program (RAP). They can earn hours and sometimes technical credits toward their apprenticeship program and continue to earn credits toward a high school diploma at the same time. This is referred to as a dual credit program. If you are a high school student and would like more information, contact the RAP co-ordinator at your high school.

Another apprenticeship program is the Career and Technology Studies apprenticeship pathway, for apprenticeships in automotive service, carpentry, cooking, hairstyling and welding.

For more information, call the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton, and ask for the nearest Alberta Apprenticeship and Industry Training office.

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Other workplace training options

Most types of work involve on-the-job training to help workers do their jobs better. Employers may want their workers to learn more skills, such as working on computers or operating specific machinery, so that they can carry out a variety of tasks. Some employers pay for work-related courses. Also, some unions offer courses for their members.

Are you working now? Would you like to receive on-the-job training? Talk to your supervisor or human resources department about the types of training that may be available at your workplace. If you belong to a union, talk to someone in your union.

Designated occupation programs

There are also programs for designated occupations that have on-the-job training and may include formal (classroom) training. Designated occupation programs include gas utility operator, steel detailer, construction craft labourer, oil and gas transportation services, and well testing services supervisor. You do not need a certificate to work in one of these occupations, but having a certificate shows that you meet the standards of competence set by the industry. If you want to be certified in an occupation but haven't finished high school, check with employers in that occupation. Ask if they will hire people who have upgraded certain subjects.

For more information on designated occupations in Alberta, call the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton, and ask for the nearest Apprenticeship and Industry Training office, or visit the apprenticeship website at **tradesecrets.alberta.ca**.

Farm technology training

The Alberta Green Certificate program is an applied farm technology training program where you apprentice with a trainer-farmer. You receive training on the job—in the barn, out in the field and in the corral—and also do off-farm and individual study. There are three levels of certification: technician, supervisor and manager. For more information, contact Alberta Agriculture and Rural Development at 780-427-4183 or visit **agriculture.alberta.ca/greencertificate**.

Adult upgrading options

Many post-secondary education and training programs require a high school diploma, which is something not all Albertans have. If you did not finish high school, or if you received an education outside Canada and do not meet the requirements for an Alberta high school diploma, you may need to consider academic upgrading options. This section explores some of the upgrading options currently available.

High school equivalency diploma

There are two options currently available for adults who want to obtain a high school equivalency diploma. The General Educational Development (GED) tests are a series of five tests that cover math, reading (literature), writing, science and social studies. The tests are usually for people who are 18 years of age or older and who have been out of school for at least 10 months. By passing the tests, you can obtain a high school equivalency diploma. The other option is to earn accumulated credits, which may include a combination of high school credits, credits for maturity and life experiences, and credits for adult education. For more information on these options, visit **eae.alberta.ca/upgrading**.

A few college and licensed vocational programs accept students who have passed the GED tests. Most do not. If you want to go to a particular school, check with that school first to find out whether it accepts the results of the GED tests. Most adults who complete the GED tests do so for direct employment purposes as passing the tests provides a paper credential that many employers require. But you will also want to do some research to find out whether employers accept the GED tests.

Classes to help students prepare for the GED tests are offered by post-secondary institutions and Community Adult Learning providers. These classes may be full time or part time and can run nearly any time of year. Preparation courses can take up to two years, depending on your starting point and course capacity, but most courses run for several weeks.

The GED tests are offered at public colleges and private institutions.

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Academic upgrading (grades 10–12)

Several schools have programs for adults who want to take high school–level courses. These academic upgrading courses may fill up quickly, so it's important to plan ahead. Before you enrol, do your research and plan exactly what courses you need to take. For example, maybe you need to take Science 14 instead of Science 10. Ask a student advisor exactly what courses will best fit your career goals.

You may discover that you only need to take the courses that relate to your education or career goal. You might even get credits for some of your experiences out of school, such as private study, community work or travel.

Most schools give you a placement test before you start classes. The placement test is to help you and your advisor decide where you should begin with your studies.

Academic upgrading programs are offered at public colleges and through school boards and adult education centres.

Training length

To get an idea of how long you'll be in academic upgrading, take the placement test at the school of your choice or look at your old high school transcript. These will give you a sense of how many prerequisites you still need to meet before you can start your chosen training course.

University and college entrance program (UCEP)

The university and college entrance program (UCEP) is for students who need to take certain courses so that they can get into a post-secondary program. UCEP usually runs for about eight to 12 months. It is typically full time and fast-paced. Students have a demanding course load. You must be able to read at a Grade 10 level to get into this program. UCEP is offered only at a few public and private colleges in Alberta.

Pre-employment programs

Pre-employment programs offer students training in basic job skills and life skills, along with other basic education. These programs often also include on-the-job experience. A student may receive training in a variety of areas, such as office worker, custodian or warehouse worker.

Pre-employment programs may place people who are looking for work with employers who will train them. They also teach students job search skills so that they can go out and find work. These programs usually last less than a year.

Pre-employment programs are offered at public colleges, polytechnic institutes and private institutions.

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Academic foundations and bridging programs

Colleges and polytechnic institutes offer academic foundations and bridging programs to prepare students who need specific courses to be accepted into the school's main programs. These programs help students bridge the gaps between their experience and education and the institution's requirements. They are often needed by students who have obtained education, skills and experience outside Canada.

Building basic skills

Adult upgrading options for basic education needs are available for Albertans who want to improve their reading and writing, who want to take basic education classes they may have missed in high school or for whom English is a second language.

There are two main types of English as a Second Language (ESL) programs. One is for people who want to go to university, college, a polytechnic institute or a private institution offering vocational programs. These people may already know English quite well but need to improve their skills to continue their education.

The other type of ESL program is for people who need to learn English in order to do a job. Some immigrants work in trades or professions before they come to Canada. This kind of course can help them get ready to do a similar job here. These ESL courses can also help people get into job training programs. Most public colleges, private institutions and universities offer ESL programs.

Your local Community Adult Learning Council (CALC) or local college may have an adult literacy program. Or you may be able to find a local literacy organization that can match you up with a volunteer tutor. For more information on literacy programs in Alberta, call the Literacy Alberta Help Line at 1-800-767-3231. Or visit **adultliteracy.alberta.ca** for your local CALC or volunteer tutor adult literacy programs.

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Where to get education and training in Alberta

Type of institution	Name	Location
Public colleges	Alberta College of Art + Design	Calgary
	Bow Valley College	Calgary and other southern locations
	Grande Prairie Regional College	Grande Prairie and Fairview
	Keyano College	Fort McMurray
	Lakeland College	Vermilion
	Lethbridge College	Lethbridge
	Medicine Hat College	Medicine Hat
	NorQuest College	Edmonton and other northern locations
	Northern Lakes College	Grouard, Slave Lake and other north central locations
	Olds College	Olds
	Portage College	Lac La Biche and other northern locations
	Red Deer College	Red Deer
Private colleges authorized to offer degree programs	Ambrose University College	Calgary
	Canadian University College	Lacombe
	Concordia University College of Alberta	Edmonton
	The King's University College	Edmonton
	St. Mary's University College	Calgary
Polytechnic institutes	Northern Alberta Institute of Technology (NAIT)	Edmonton
	SAIT Polytechnic (Southern Alberta Institute of Technology)	Calgary
Universities	University of Alberta	Edmonton and Camrose
	University of Calgary	Calgary
	University of Lethbridge	Lethbridge
	Athabasca University	Based in Athabasca, but delivers its programs through distance and online learning
	MacEwan University	Edmonton
	Mount Royal University	Calgary

Becoming a Student

Once you've chosen a program, you must still take a number of steps before you actually begin school.

To go to the school you want, you have to plan ahead. Some schools may have limited enrolments. Others may ask students to apply for admission many months ahead of time. The sooner you apply, the sooner the school can deal with your application.

Applying for admission

Application procedures for admission vary somewhat from one post-secondary institution to another. Some ask that you submit an official transcript of your high school marks along with an application form and the application fee (if any); others ask for the transcript to be sent directly from the issuing institution. Application forms and instructions are available online from most post-secondary institutions.

The application procedures at many institutions are integrated with ApplyAlberta, a web-based post-secondary application and transcript transfer system. You can use ApplyAlberta to apply to undergraduate programs at one or more of Alberta's public colleges, universities and polytechnic institutes—and you only have to enter your personal data once. When you apply through ApplyAlberta, you will authorize the transfer of your Alberta high school transcript at no cost to you.

For more information, visit **applyalberta.ca**. Check the list of participating institutions to make sure the one you want to attend accepts applications through ApplyAlberta. If not, apply directly through the institution's website.

If you still have questions, visit the institution's registrar's office. Here are some things to ask about:

- **What are the application deadlines?** Some schools may want time to interview you. Others may test you to decide what classes you should take. The registrar can tell you the best time to apply for your program.
- **What do I need to include with my application form?** Schools may want a medical form, a processing fee or reference letters.
- **When will I find out if I've been accepted?** Ask for a specific date. If you don't find out by that date, contact the registrar's office and ask about your application.

Choosing the right classes

Earlier in this planner, we talked about choosing your *program*. Once you're admitted to a program, you often need to choose your actual classes—and that can be tricky. Be sure you take the right ones and in the right order.

Here are some things to think about when you're picking classes:

- How well do you have to do to advance in the program?
- What are your best subjects?
- What is the school policy on grades? What if you fail something? Will you have another chance?

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Most importantly, take the classes you need to take. That may sound obvious. But sometimes we limit our future options by the decisions we make now. Don't close any doors by skipping courses that seem too hard or boring. Make sure you can get into the classes you need in order to successfully complete your program.

Registering for classes

You've picked your classes. Now you have to register for them. But first you need to ask some questions:

- **When do I register?** The registrar's office will tell you the registration dates well in advance.
- **Where do I register?** Register online. If you have to register in person, be ready for lineups! Or find out if you can pre-register by mail or telephone.
- **How do I register?** Carefully read all the information you have been given. If there is something you don't understand, ask about it.

At many schools, your classes may be offered at more than one time. Check the timetables to see which times work best for you. Also be sure to find out how much time each class will take, including study time, and how many classes you need for a full course load.

You may be able to switch classes early in the term. When you register, find out whether you're allowed to withdraw from or switch classes and what the deadlines are. Ask whether there are refunds if you withdraw from classes.

NOTE: If you are getting financial help to go to school, you may not be allowed to withdraw from classes. Ask your student advisor what the rules are.

Working with your student advisor

Many schools have student advisors who are trained to help you with any questions you have about your school. They may also help you figure out a budget or even help you find a good babysitter.

A student advisor can be a great support. But in order to help you, the advisor will need accurate and honest information from you. You will have to be clear about your goals and any big changes in your life that might affect you as a student.

You should also be prepared to ask questions. You are shopping for and buying an education. Your student advisor knows what the school has to offer you. Be a smart shopper. Find out everything you need to know before you buy anything!

Being a responsible student

If you are getting financial help to go to school full time, you may have some rules to follow. Here are some common ones:

- You must attend full time.
- You must attend class regularly.
- You must make acceptable academic progress.
- You must report changes in personal information.

Most schools will talk about their rules and regulations during orientation sessions.

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Thinking About Money

Going back to school means thinking about money. How will you support yourself and your family if you go back to school? Will you work full time or part time? Can you borrow money from your family? Can you get student aid? Are you eligible for scholarships or bursaries?

You will want to know how much money you need to live on as a student. That means figuring out how much money you will spend each month, including your regular monthly expenses (such as your rent) and the money you need to set aside for yearly expenses (such as insurance). Then you can calculate how much money you need to take home every month.

The best way to find out about and manage your financial situation is to make a budget.

Budgeting for learning

The following worksheet will help you get started. After you've finished this worksheet, you'll have a better idea of where you sit financially and whether you'll have enough income to get by. Remember to always set aside a little extra money for unexpected emergencies.

If there isn't quite enough money, you need to think about ways to increase your income or cut costs. Ask your family for suggestions. Make a list. Listen to everyone's ideas. Then, together, decide what you can do to make it happen.

If your family offers to help out financially, think about it. Maybe you have a brother or sister who would like to help. Maybe your parents are willing to kick in a few dollars. If you are living at home and applying for government student assistance, your parents may be expected to contribute based on their annual income. If you are married, your spouse may be expected to contribute.

Check at your school for possible sources of income. Some schools have job opportunities for students right on campus. You probably don't want a job that takes a lot of hours, but even a few hours can put more money in your pocket. Plan to work during school holidays and get a full-time job in the summer. Consider all the possibilities.

If you plan your budget and look ahead, you will know whether you can afford to go back to school. If the time isn't right, you can wait until you've saved more money or have fewer expenses. Or if you were planning to attend school full time, maybe a part-time program is better for you. The important thing is to have the right information and to make a plan.

Invest in your future

Think of going back to school as an investment. It's going to cost you time and effort. It's also going to cost money. But in the long run, you will see the benefits of your education and training. You'll have more options for work, and you'll be better able to earn money. Investing in your learning can help create a bright future for you and your family.

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EXERCISE

Making your budget

Complete the tables below to help determine your financial readiness for enrolling in an education or training program. While attending your program, you may also wish to use the "Actual amount" column in each table to track how close you're keeping to your budget.

Up-front, one-time income

In this section of your budget worksheet, list income you expect to have available to you at the beginning of your education or training.

Source of income	Planned amount	Actual amount
Student loan		
Scholarship/bursary/grant		
Savings		
RESPs, Canada Savings Bonds, etc.		
Tax refund		
One-time gift from family		
Other		
Total up-front, one-time income		

Up-front, one-time expenses

In this section of your worksheet, list expenses that you have at the beginning of your education or training. They can also include yearly expenses such as tuition, fees and books.

Expense	Planned amount	Actual amount
Tuition		
Books and mandatory fees		
Damage deposit		
Utilities hook-up		
Moving expenses		
Furniture, etc.		
Other		
Total up-front, one-time expenses		

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Future monthly income

In this section, list the income you expect to receive monthly while you are attending school. Include only money you will get regularly and not items such as overtime pay or gifts of money. Write down each source of take-home income and calculate a monthly total. This is the money you will have in hand after payroll taxes and employment insurance premiums have been deducted.

Then figure out how many months per year you will be attending your education or training program. Multiply the number of months by your total monthly income to come up with your total regular income for the school year.

Source of income	Planned amount	Actual amount
Part-time job		
Ongoing family financial support		
Other		
Total monthly income		
(multiply by number of months in school per year)	X _____ months	X _____ months
Total regular income for the school year		

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Monthly expenses

In this section, list things you spend money on every month, including food, housing, utilities, transportation, medical and dental expenses, and child care. As in your monthly income table, multiply the number of months that you will be attending school by your monthly expenses to come up with your total regular expenses for the school year.

Expense	Planned amount	Actual amount
Rent and utilities		
Food (plus other items bought at grocery store)		
Miscellaneous		
Clothing		
Laundry/dry cleaning		
Telephone services		
Internet services		
Medical/dental		
Drugstore supplies		
Recreation/entertainment		
Transportation		
Emergency fund		
Child care		
Insurance		
Other		
Total monthly expenses		
(multiply by number of months in school per year)	X _____ months	X _____ months
Total regular expenses for the school year		

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How much money is left?

After you have filled in the income and expenses tables, use the following steps to figure out whether you have enough income to cover your expenses.

1. Subtract ***Total up-front, one-time expenses*** from ***Total up-front, one-time income*** in the tables and write the result below.

   Up-front income left over

   $ _____

   Is the result positive? If so, you have enough to cover your up-front expenses. If not, try to think of ways to increase your up-front income or decrease your up-front expenses.

2. Add ***Up-front income left over*** in step 1 to ***Total regular income for the school year*** in the worksheet and write the result below.

   Total income

   $ _____

3. Subtract ***Total regular expenses for the school year*** in the worksheet from ***Total income*** in step 2.

   Income left over

   $ _____

Is the amount of money left over positive? If so, enrolling in an education or training program makes sense with the budget that you've created. If the result is less than zero, can you find ways to lower your expenses or increase your income?

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Seeking financial help

The next pages outline some sources of financial help for students. As you read the information, take note of the types of financial assistance that you think you might be eligible for. The institution you're considering can help you to select the student funding options that are right for you.

Loans and grants

Financial need should not be a barrier if you want to participate in a training or education program. The provincial and federal governments, as well as private banks, have student funding programs that offer financial assistance to a broad range of post-secondary students. These options include loans, grants and lines of credit.

Student Aid Alberta

Government loans and grants may be available for people who are studying full time or part time for degrees, diplomas or certificates. Government loans and grants come from both the federal and provincial governments, but you only need to submit one application at Student Aid Alberta to apply for all available funding.

A government student loan is money you must pay back after you finish school. You don't pay interest on your loan while you are in school. A government grant is money you normally don't have to pay back.

Government loans and grants are based on financial need and are meant to supplement your resources. If you apply for this student funding, you will still be expected to contribute financially to your education and training. Your parents or your spouse or partner may be expected to help support you too.

To be eligible, you must

- be a resident of Alberta (you may qualify for funding from the last province or territory you lived in if you don't meet Alberta residency requirements)
- prove that you need the money
- be a full-time student (taking at least 60 per cent of a full course load or 40 per cent of a full course load for a student with permanent disabilities)
- maintain passing grades in at least 60 per cent of a full course load

For more information about these types of government loans and grants, go to the Student Aid Alberta website at **studentaid.alberta.ca** or call 1-855-606-2096 (toll-free in North America), 1-855-306-2240 TTY or dial the international access code +800-2-529-9242 (toll-free outside North America) Monday through Friday, 7:30 a.m. to 8:30 p.m. Alberta time.

Student loans: A serious responsibility

A government student loan is similar to any other kind of loan. You must repay it after you finish school, and you pay interest on the money you have borrowed. If you don't pay your loan back, you may never get another one, or your credit rating may be affected. A student loan agreement is a legal document—know your responsibilities.

Apprenticeship assistance

If you're enrolled in one of Alberta's registered apprenticeship programs, you may also be eligible for a grant to help pay for your training courses, tools and expenses. For more information, go to **tradesecrets.alberta.ca** and click on **Financial Assistance**.

Lines of credit

If you don't qualify for a government loan, or if you need even more funding, consider a student line of credit from your bank. If you don't have a job or a credit history, you may need a parent or family member to co-sign the loan.

Student lines of credit are different from government funding in the following ways:

- You are not eligible to be considered for grant funding.
- You are required to make monthly payments while you're in school.
- Interest starts to accrue from the day you withdraw the money.

Alberta Works grant funding

Students in financial need who are taking some types of short-term or upgrading programs may be eligible to receive grants through a program called Alberta Works. Eligible programs include academic upgrading, literacy programs, basic education or English as a Second Language. To find out if you are eligible for Alberta Works grant funding, talk to an authorized counsellor at the school you will attend.

Part-time students

Financial help may be available for students who attend school part time. The rules and application procedures are different from those for full-time students. For more information, contact the financial aid office at the school you plan to attend; call the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton, for your nearest Alberta Works Centre; or visit **studentaid.alberta.ca**. You can also check out the ALIS website at **alis.alberta.ca**.

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Scholarships and bursaries

Ask your student advisor if you might be eligible for any Alberta scholarships or special bursaries.

Scholarships are usually awarded for good grades or other achievements. Bursaries are typically based on a student's need. Scholarships and bursaries are different from loans. They do not have to be paid back.

Ask about

- scholarships and bursaries offered by Alberta Scholarship Programs
- scholarships and bursaries listed on the Scholarship Connections database, which has more than 450 scholarships and awards

You can also check out the ALIS website at **alis.alberta.ca/scholarships**.

Other awards and scholarships

Businesses, private groups, associations, companies and unions may give awards to selected students. Some awards are based on need. Others are based on marks. Post-secondary schools may offer awards in various fields of study.

For more information on awards and scholarships, go to **alis.alberta.ca/scholarships** or contact

- the financial aid office at the institution you want to attend
- Alberta Scholarship Programs (**alis.alberta.ca/ABScholarships**)

Personal Learning Plan

The Canada Revenue Agency offers the Personal Learning Plan program, which allows you to withdraw from an RRSP to finance education for you or your spouse. For more information, call the Tax Information Phone Service at 1-800-267-6999 or visit **cra-arc.gc.ca** and enter "lifelong learning plan" into the search box.

Need more information?

If you need more information and resources about student funding options, visit the ALIS website at **alis.alberta.ca/mytuition**.

- Click on **Loans and Grants** for information about government student loans and grants.
- Click on **Scholarships and Bursaries** for information about scholarships and awards, and a link to the Scholarship Connections database.
- Click on **Plan how to pay for it** and review the Explore Your Funding Options table.
- Click on **Figure out what school will cost** for information about what you may expect to pay and tips on how to budget for it.

You can also get more information from any of the following:

- a student advisor or the financial aid office at your post-secondary institution
- the continuing education office of your local school board(s)
- the publication *Money 101: Budgeting Basics for Further Education,* available at **alis.alberta.ca/publications**
- an Alberta Works Centre

For even more help, visit CanLearn, a Government of Canada website with a number of online tools to help you know what kind of assistance you may be eligible for, what to expect if you're applying for a student loan and even how to calculate your parents' contribution. Go to **canlearn.ca** and click on **Online Tools**.

Students with permanent disabilities

Loans, grants and other financial assistance may be available to help students with permanent disabilities. Call the Alberta Career Information Hotline at 1-800-661-3753 toll-free, or 780-422-4266 in Edmonton, for your nearest Alberta Works Centre. You can also check out the Students With Disabilities page on the ALIS website at **alis.alberta.ca/disabilities** and the Persons With Disabilities: Career, Learning and Work page at **alis.alberta.ca/disabilityresources**.

Working to support your studies

If you are already working, you may want to keep on working and study part time. If you aren't working, you may want to find a part-time job and study full time. There are advantages and disadvantages to both strategies. You will have to decide what's best for you.

Part-time study and full-time work

If you study part time, it will take longer to finish your program. And it can mean that you don't have as much choice in programs and courses. On the other hand, you will probably have fewer money problems. You will also probably be very busy, fitting in work and studies.

Full-time study and part-time work

If you study full time, you can finish your program sooner. You may have more choice in courses and programs. You can also take part in other school activities. However, you may not earn enough money from a part-time job to support yourself and your family. And you may be very busy, fitting in studies and work.

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EXERCISE

Questions to ask about student funding options

Finding out about student funding options is easier if you plan what you're going to ask. Here are some questions you can ask a financial aid officer at the school you plan to attend, an advisor at Student Aid Alberta or an advisor at an Alberta Works Centre. Many of these questions are about government student loans and grants. You can add your own questions to this list.

Who do I contact to find out if I'm eligible for government student aid?

_____

_____

What types of funding exist?

_____

_____

How do I apply for student aid?

_____

_____

How much money can I borrow for a student loan?

_____

When can I apply?

_____

_____

How will I find out if I qualify for student aid?

_____

_____

How long will it take to find out if I qualify for student aid?

_____

_____

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If I qualify for student aid, how and when will I get the money?

How much of my student funding will I have to pay back?

How much will it cost me to take out a student loan? (What is the interest rate?)

Are there any other ways to get student funding for my studies?

What happens to my funding eligibility if I don't finish my education or training?

Where can I find information on scholarships or bursaries that may be available to me?

Who do I contact if I am having problems with my student funding?

Additional questions

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Considering other sources of financial help

Student Aid Alberta is one way to get help for going back to school. You may qualify for other possible sources of help.

Aboriginal students

Aboriginal students may qualify for financial assistance from a variety of sources. Check out the Aboriginal Peoples: Career, Learning and Work pages on the ALIS website at **alis.alberta.ca/aboriginalresources**, contact your band for more information or check with the Aboriginal student services office at your school.

You can also contact the Freehorse Family Wellness Society, a not-for-profit First Nations organization that administers a post-secondary funding program on behalf of Aboriginal Affairs and Northern Development Canada. Sponsorship is provided to eligible post-secondary students with First Nations and Inuit status. For more information about the society's services and eligibility, call 1-800-411-9658 toll-free, or 780-944-0172 in Edmonton. Visit the society's website at **freehorse.org**.

Métis students

Non-status Aboriginal students may also qualify for various types of financial assistance. Visit the Métis Nation of Alberta website at **albertametis.com** for more information and contact information by region. You can also check with the Aboriginal student services office at your school.

Canadian Forces

People who join the Canadian Forces receive various kinds of training. If you are eligible, Canadian Forces may even pay for your post-secondary education. Call 1-800-856-8488 toll-free or visit the Canadian Forces website at **forces.ca**.

Advancing Futures bursary

Students who have been under government care in Alberta between the ages of 13 and 22, and are currently between the ages of 18 and 22, are eligible for the Advancing Futures bursary, which helps post-secondary students cover living expenses while attending school. Call the Advancing Futures office at 780-415-0085 or visit **advancingfutures.gov.ab.ca**.

Developing an Action Plan

Once you have chosen a program, it's time to make sure you do everything you need to do before you start school. Most of the tasks will fall into four main categories, and not all of these categories will apply to all students. We have already talked about some of these topics. Some are covered in the Alberta Human Services books listed under **Resources**.

Apply to the school

Apply to the program or school well before the deadline. Then you will know as soon as possible whether you have been accepted. Courses and programs fill up quickly, so the sooner you apply, the better. You may also find out about any problems with your application in time to correct them. Make sure you have a backup plan in case you're not accepted.

Apply for money

Many students need money to go to school. If you are applying for a student loan or other kinds of financial help, apply well before the deadline. You can apply for financial assistance at any time of year. However, the sooner you apply, the better. Apply in May or June for programs that start in September. For more information, visit **studentaid.alberta.ca** and **alis.alberta.ca/scholarships**.

Find a place to live

Some people need to move to other communities to go to school or take training. Make your housing arrangements before you go to school. Some schools have student residences on or near campus. Others provide information on housing to prospective students.

Find child care

If you have young children, you will need to arrange for child care for the times when you are in school and perhaps when you are studying. Have your child-care plans in place before you begin classes. For more information on child care, read the *Adult Back to School Planner,* available at **alis.alberta.ca/publications**.

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EXERCISE

Create your action plan

What things do you have left to do? Draw up your action plan. Check off each step as you finish it. If you change your plan, write down the changes.

Example

Action	Date	Done
Get application form from school	Thursday, January 21	✓
Call for funding information	Friday, January 22	✓
Find out about housing near school	Monday, January 25	✓

My action plan

Action	Date	Done

Go for it!

You are about to start on a new adventure in learning. You've looked at your options and made a decision about your education and training. You've made an action plan, so you know what you have to do.

You've done nearly everything that you need to do to help you reach your career goal. Well done! Now, there's only one thing left to do…

Go for it!

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Resources

If you live in Alberta, check out the resources listed here for helpful information and services.

Application supports for students

Alberta Transfer Guide

If you are moving from one school to another, use the Alberta Transfer Guide to find out whether you can receive credit for the courses you are planning to take or have already taken. You can also search a database of transfer agreements between post-secondary institutions.

transferalberta.ca

Apply Alberta

This secure online application system allows you to apply to one or more Alberta post-secondary institutions. You can also authorize the transfer of your high school and post-secondary transcripts at no charge.

applyalberta.ca

eCampusAlberta

eCampusAlberta is an organization that helps students across the province to register in online courses toward online certificates, diplomas and applied degree programs.

ecampusalberta.ca

High school transcripts

If you attended high school in Alberta, you can get your transcript (official record of school marks) from Alberta Education.

education.alberta.ca/students/transcripts.aspx

In **person**, by **mail** or by **fax**

Transcript and Diploma Office
Alberta Education
2nd Floor, 44 Capital Boulevard
10044–108 Street
Edmonton, Alberta T5J 5E6
780-422-2137 (fax)

You **cannot** order transcripts by telephone, but it's a good idea to call the Transcript and Diploma Office's automated telephone line to make sure you include all the right information in your request. There is a fee for each official transcript.

310-0000 (toll-free in Alberta and enter 780-427-5732)
780-427-5732 (Edmonton)

Financial supports for students

Advancing Futures bursary

Students who have been under government care in Alberta may be eligible for the Advancing Futures bursary, which helps post-secondary students with living expenses while attending school.

advancingfutures.gov.ab.ca

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Alberta Adult and Child Health Benefits
Contact Alberta Adult and Child Health Benefits for help with health-care needs if you have a limited income.
humanservices.alberta.ca/hb
1-877-469-5437 (toll-free in Alberta)
780-427-6848 (Edmonton)

Alberta scholarship programs
Get information on scholarships and bursaries and how to apply for them.
alis.alberta.ca/scholarships
alis.alberta.ca/ABScholarships
310-0000 (toll-free in Alberta and enter 780-427-8640)
780-427-8640 (Edmonton)

Canada's Education Savings and Student Financial Aid Resource
This is a national website for the Canada Student Loan Program. It has information on learning and education opportunities outside of Alberta.
canlearn.ca

Canadian Forces
People who join the Canadian Forces receive various kinds of training. If you are eligible, Canadian Forces may even pay for your post-secondary education.
forces.ca

Freehorse Family Wellness Society
This not-for-profit organization administers a post-secondary funding program on behalf of Aboriginal Affairs and Northern Development Canada. Sponsorship is provided to eligible post-secondary students with First Nations and Inuit status.
freehorse.org

Métis Nation of Alberta
Non-status Aboriginal students may qualify for various types of financial assistance through the Métis Nation of Alberta.
albertametis.com

Paying for post-secondary school
This ALIS website can help you figure out how much your education or training will cost and how you can pay for it.
alis.alberta.ca/mytuition

Student Aid Alberta
Get information on Alberta and Canada government loans and grants. You can use the Student Aid Alberta Service Centre's Online Services at **https://myloan.studentaid.alberta.ca** to review your Alberta student loan information, check your loan balance or update your personal information.
studentaid.alberta.ca
1-855-606-2096 (toll-free in North America)
1-855-306-2240 TTY

Student awards offices
Post-secondary institutions have student awards offices that can give you information on student assistance as well as scholarship and bursary programs. They also have student loan applications.

Government of Alberta programs and services

Alberta Works Centres

There are Alberta Works Centres across Alberta. They have career, education and skills training information and resources. Call the Alberta Career Information Hotline (see below) for the centre nearest you.

Alberta Career Information Hotline

Call for answers to your questions about

- career planning
- educational planning
- e-Resumé Review
- occupations
- work search skills
- information and referrals
- links to services in your community

alis.alberta.ca/hotline

1-800-661-3753 (toll-free in Alberta)

780-422-4266 (Edmonton)

Alberta Distance Learning Centre

The Alberta Distance Learning Centre offers courses for grades 1 through 12 as well as some upgrading courses.

adlc.ca

1-866-774-5333 (toll-free in Alberta)

780-674-5333 (Edmonton)

Alberta Green Certificate program

Alberta Agriculture and Rural Development manages an apprenticeship-style, skill-training program in co-operation with the farming industry.

agriculture.alberta.ca/greencertificate

alis.alberta.ca

The ALIS website has information about careers, learning and employment. For direct access to specific sections of the ALIS website, use these addresses:

- **alis.alberta.ca/CAREERinsite**
  CAREERinsite is a one-stop guide to online career planning. Explore and compare career options based on your values, skills and interests, and develop an action plan for your future.
- **alis.alberta.ca/edinfo**
  EDinfo has information on education and training programs in Alberta.
- **alis.alberta.ca/occinfo**
  OCCinfo has information on more than 530 occupations. It also links to information about where to get training for a particular occupation
- **alis.alberta.ca/post-secondary**
  This site has links to post-secondary institutions. You can register in programs and courses online.

Apprenticeship and Industry Training

Visit this site for information about apprenticeship and industry training in Alberta.

tradesecrets.alberta.ca

Campus Alberta Quality Council

The Campus Alberta Quality Council makes recommendations to Alberta Enterprise and Advanced Education on applications from post-secondary institutions seeking to offer new degree programs in Alberta.

caqc.gov.ab.ca

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Community Adult Learning providers

Community Adult Learning providers offer credit and non-credit courses in a variety of areas, including adult and family literacy, English as a Second Language, skills for employment and more. Courses, tutoring opportunities and workshops or seminars may be offered part time and are often available in the evenings or on weekends.

eae.alberta.ca/communitylearning

Private vocational training

More than 150 private institutions in Alberta offer licensed vocational training programs. For a list of licensed programs, contact the Private Vocational Training branch.

eae.alberta.ca/post-secondary/institutions/private

310-0000 (toll-free in Alberta and enter 780-427-5609)

780-427-5609 (Edmonton)

Government of Alberta books

We talked about several books in this planner. Here is a list of publications that you can order by calling the Alberta Career Information Hotline. You can also go to **alis.alberta.ca/publications** to view, download or order them online.

Adult Back to School Planner

This book helps you answer questions about going back to school as an adult. It covers topics such as child care and studying and suggests ways to cope with typical concerns of adult students.

Alberta Career and Industry Outlook: Economic and Other Trends Affecting the World of Work

Explore the global and provincial trends affecting Alberta's economy and society. These trends have an impact on occupations in the province, and knowing about them can affect business and career planning decisions.

Assessing You: The First Step in Career Planning

This self-assessment workbook will help you learn about the skills and assets you have that will help you adapt in today's world of work. Work on exercises to identify your own strengths. Develop a summary of personal assets that will help you with future career choices.

Career Planner: Choosing an Occupation

This workbook is for people who have done little or no career planning. By doing exercises, conducting research and making decisions, you can move closer to selecting a specific occupation. The planner includes information on various occupations and lists other sources of information.

Change and Transitions: The Path From A to B

This is a workbook for people who are experiencing change. It combines information, exercises, practical tips and ways to help make the most of change.

Money 101: Budgeting Basics for Further Education

This book talks about financing your education. It covers setting personal goals, figuring out how much your education will cost, suggestions on how to pay for it, student loans and budgeting.

My Choices, My Work, My Life

Whether you're considering planning your career or upgrading your skills, *My Choices, My Work, My Life* will help you see your options, make a decision, set goals and complete the tasks that will lead you closer to your vision for your life.

Stretch Your Dollars: Budgeting Basics

This workbook offers suggestions on how to budget, cut your expenses, boost your income and access useful information, services and programs.

This Is Your Life: A Career and Education Planning Guide

This workbook from Alberta Enterprise and Advanced Education introduces you to the principles of career and education planning and various authorized Alberta resources by helping you work through the planning process.

Time to Choose…a Post-Secondary Education Program

This resource helps students or clients choose between full- and part-time studies, evaluate various programs and assess the institutions that offer them.

Women in Non-Traditional Occupations: Stories to Inspire

Be inspired by stories of Alberta women who took the non-traditional career path, and learn about their struggles and rewards along the way. These women did it, and you can too! This resource includes information for career planning, education planning and scholarships.

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Feedback

We'd like your comments…

Education and Training Planner

Date _____

Please indicate how much you agree with each of the following statements.

As a result of using this resource, I have a better understanding of…

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Doesn't Apply
occupational options	○	○	○	○	○
resumés, cover letters or other job search tools	○	○	○	○	○
where to find job opportunities	○	○	○	○	○
my interests, passions, skills or values	○	○	○	○	○
the impact of the economy on employment	○	○	○	○	○
employment interviews	○	○	○	○	○
what I can offer an employer	○	○	○	○	○
how I can adjust to change	○	○	○	○	○
how I can make a career change	○	○	○	○	○
how to make decisions about my career	○	○	○	○	○
my rights and responsibilities at work	○	○	○	○	○
safety on the job	○	○	○	○	○
dealing with conflict on the job	○	○	○	○	○
how to be successful at work	○	○	○	○	○
how to be a successful student	○	○	○	○	○
my educational options	○	○	○	○	○
how to budget	○	○	○	○	○
where to go for more information about my circumstance	○	○	○	○	○

What other topics do you have a better understanding of as a result of using this resource?

_____

_____

What action were you able to take as a result of using this resource?

_____

_____

How can we improve this resource? What was not useful?

_____

_____

Please give feedback on this and other resources at **alis.alberta.ca/publicationfeedback** or return this form to:

Online Initiatives and Information Supports Branch
Alberta Human Services
12th Floor, 10030 - 107 Street, South Tower
Edmonton, AB T5J 3E4

Fax: 780-422-5319
Email: info@alis.gov.ab.ca

Thinking about your future?

Definitely. And wondering —
What do I want from my career?
What jobs are out there? Is continuing my education and training the right move for me? Find the answers at ALIS.
Your next steps are just a click away.

alis.alberta.ca

CAREER PLANNING ▪ EDUCATION ▪ JOBS

» Make the most of **your future**

Alberta Government

Education and Training Planner

If you're wondering what education and training options you have, this easy-to-read booklet is for you. It will help you

- discover your learning style
- choose the right program and school
- prepare a budget
- apply for admission