

## Who is EOC?

- \*The Educational Opportunity Centers of Pennsylvania provides

  FREE services to encourage and assist adults and high school

  students who are interested in continuing their education.
- Funded through the U.S. Department of Education, we focus on low-income, first generation students.
- EOC provides financial aid assistance, help completing the FAFSA, the PHEAA, and guidance with college admission and career counseling.

#### How Can EOC Help You?

- Postsecondary education information and assistance services
- 8-- Career exploration and advising using technology and assessment tools
- ♣→ Financial aid assistance (FAFSA, PHEAA, and scholarship searches)
- <sup>8</sup>→ Assistance in earning a GED/high school equivalency diploma
- <sup>8</sup>→ Obtaining education or training to find a job that pays a family sustaining wage
- Unemployment retraining in order to re-enter the workforce
- Referrals to other academic support services

### **EDUCATION**



# There is Financial Aid Available for Every Type of Educational Program

#### **Type of Programs**

- **8**→ Certificate
- 9 Apprenticeship
- Associates Degree
- Bachelors Degree
- Masters Degree
- <sup>9</sup>→ Professional Degree
- <sup>8</sup>→ Doctoral Degree

#### **Length of Programs**

4 Months to 1 Year

2 to 3 Years

2 Years

4 Years

6 Years

7 to 9 Years

8 to 10+ Years

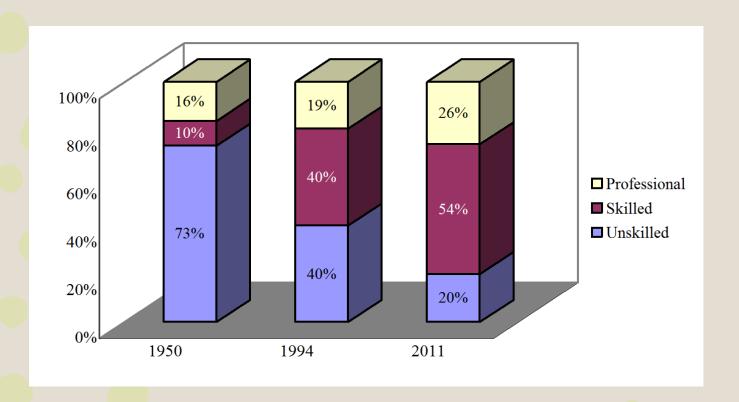
Specific types of financial aid are not always available for your specific program. Make sure you check to see what aid is available for you!

## Education... Not Just a 4 year Commitment!

- Many of the high priority occupations right here in our area are looking for highly skilled and qualified workers which often is equivalent to short-term training or an associate's degree
- There are short-term training options available for little to no out of pocket cost that can get you working in as little as six weeks
- Ex. Phlebotomy, CNA/LPN, HVAC-R, Corrections Certificate, Industrial Maintenance, CNC, Welding)

#### **Economic Realities**

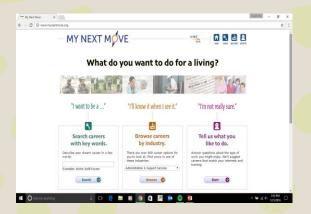
- Unskilled jobs are disappearing; demand for high skills is rising
- 80% of jobs today require some sort of training beyond High School



#### Online Resources:

# Mynextmove.org Educationplanner.org Onetonline.org

- <sup>8</sup>→ -Assess your interests, skills and ambitions
- -Understand the education and workforce demands
- <sup>8</sup>→ -What might you earn?
- -How much will you spend on education and/or training?







## FINANCIAL AID



### Types of Financial Aid

#### **GIFT AID**

- <sup>8</sup>→ Scholarships and Grants (Does Not Need to be Paid Back)
- Scholarships and Grants are Based Off of Financial Need or Merit

#### **SELF HELP AID**

- Loans (Borrowed Money; Must be paid back)
- Work Study (Money Earned by Working a Job on Campus)

#### **OTHER OPTIONS**

- Tuition Reimbursement (Employer Sponsors Education)
- Military (Requires Commitment and Meeting Criteria)

#### **Financial Aid Forms**

- FAFSA (Free Application for Federal Student Aid) (Opens October 1st Every Year)
- ♣ Completed Every Year During Enrollment
- Required by all schools, PHEAA, and some scholarship organizations
- 8→ FAFSA.ED.GOV
- **STATE GRANT FORM (SGF)** through PHEAA (Due May 1st Every Year)
- 8→ Completed Once
- **8**→ Required for first year students after FAFSA is completed
- 8→ PHEAA.ORG
- **8**→ **SOME SCHOOLS REQUIRE** (Deadlines Vary)
- CSS Profile Required by some postsecondary schools and scholarship organizations
- **Institutional Financial Aid Forms** Internal school forms

#### Federal Pell Grant Awards

- **№** Pell **Gra**nt ..... up to \$6,095
- FSEOG...... up to \$4,000 (Based on Campus FAO)
- **№** Federal Work Study ..... up to \$3,000 (Based on Campus FAO)

Student must be enrolled at least half-time and meet satisfactory academic progress

#### State Grant Awards

- **Full-time, in PA.....up to \$4,054 (PT would equal half amount)**
- Out of state..... Up to \$554 in DE, MA, OH, VT, WV, and DC only
- 9→ All other states.... \$0
- Must be a resident of PA, attend at least half-time in a minimum 2 year program and meet satisfactory academic progress

#### Federal Stafford Loans

- REGARDLESS of Need
- 5.05% variable/fixed interest rate with a 1.062% fee
- Loan in student's name; no collateral or credit check
- Student must sign MPN and complete Entrance Counseling (studentloans.gov)
- Available loan amounts increase in subsequent years
- No payments required while attending school & during a 6-month grace period
- Must complete all Financial Aid Forms

Based on FAFSA, student loans have a combination of:

- Subsidized =
  Government pays
  interest in school
  and grace status
- student is
  responsible for
  interest ,accrues in
  school and grace

#### Scholarship Search Tips

- Start early and check back often
- Google your interests; type in "\_\_\_\_ scholarship"
- Don't Pay for information and watch out for scams
- Criteria varies by school and organization; read the scholarship description
- Don't be discouraged by essays; write one good essay and provide what is asked
- Bon't discount smaller scholarships; they add up!
- **₽** Don't miss **DEADLINES!**

#### **Scholarship Sites**

Fastweb.com

Educationplanner.org

Fastaid.com

Finaid.org

Scholarshipexperts.com

Scholarships.com

Scholarship-page.com

Zinch.com

Dosomething.org/scholarships

Collegeprowler.com

Studentscholarships.org

Bigfuture.collegeboard.org

Collegeanswer.com

Collegenet.com

Chegg.com

Unigo.com

Colleges.niche.com

Meritaid.com

Sacfoundation.com

# HIGH PRIORITY OCCUPATIONS



# Logistics and Manufacturing HPOs

- P→ Operations Manager
- **1** Inventory Control Clerk
- Material Handler
- **1** Logistics Coordinator
- Warehouse Manager
- **8**→ Fulfillment Specialist
- **8**→ Supply Technician
- **₽** Distribution Supervisor
- Shipping and Receiving
- Gas Tech and Compression Technology

- <sup>8</sup>→ CDL (Class A & B)
- 8→ CNC Machinist
- Building Maintenance
- ₽ Tool & Die
- 8<del>→</del> Welder
- 8→ PLC
- 8→ Electrician
- ₽ Plumber
- 8─ HVAC-R
- <sup>8</sup>→ Diesel Mechanic

## Logistics and Manufacturing Skill Sets

- <sup>8</sup>→ Complex Problem
  - Solving/Decision Making
- **Equipment** 
  - Selection/Maintenance
- 9 Operation
  - Monitoring/Reporting
- ♣ Physical Dexterity/Precision
- Problem Sensitivity

- ♣ Proper Control of
  Machinery/Equipment
- **9** Quality Control Analysis
- Quick Reaction Time to Signal and/or Issues
- ♣ Troubleshooting/ Repairing

### Health Career HPOs

- Medical Office Manager
- <sup>8</sup>→ Medical Assistant
- Medical Billing & Coding
- Medical Transcription
- Radiology Technician
- <sup>8</sup>→ Ultrasound Technician
- 8 Respiratory Therapist
- Surgical Technician
- Health Information Technician
- ₽ Dental Hygienist/Assistant

- **™** CAN/Nursing Attendants
- 8<del>→</del> LPN
- 9<del>---</del> RN
- Occupational Therapist Assistant
- 9→ Physical Therapist Assistant
- <sup>8</sup>→ EMT/Paramedic
- <sup>8</sup>→ Phlebotomist
- 9— Pharmacy Technicians
- ► Medical & Clinical Lab
  Technicians
- ∀ Veterinary Technicians

# Health Careers Skill Sets

- Ability to Assist and Care for Others
- Peers, and/or Subordinates
- Solving/Decision Making
- Flexibility & Coordination (Time)
- Problems/Concerns/Irregularities

- Patient Monitoring/Reporting
- Perceptive of Patient Needs
- <sup>8</sup>→ Problem Sensitivity
- <sup>8</sup>→ Service Oriented

### Business Career HPOs

- **8**→ Computer Operators
- ♣ Customer Service Representatives
- ▶ Data Entry & File Clerks
- 8→ Admissions Clerks
- Office Managers
- **8**→ Human Resource Assistants
- 8→ Insurance Claims Clerks
- **1** Legal & Medical Secretaries
- 8→ Help Desk Technician
- **₽** Budget Analysts

- Computer & Information Systems
  Managers
- **9**→ Computer Programmers
- Energy Auditors
- Sustainability Specialists
- ♣ Accountants & Finance Managers
- 8→ Tax Examiner and Collectors/Revenue Agents
- 8 → Tax Preparers
- **8**→ Statisticians
- 8→ Credit Analysts

# Business Careers Skill Sets

- Expression and
  Comprehension
- Good Mathematical SkillsReasoning
- Pritical Thinking/Complex

  Decision Making
- Active Listening

- Excellent Computer & Programming Skills
- <sup>g</sup>→ System Analysis & Evaluation
- Inductive & Deductive Reasoning
- <sup>8</sup>→ Problem Sensitivity
- **9** Information Ordering

#### Hot Jobs Research

- Onetonline.org (DLI Tool to Research Salaries-Skill Sets-Education)
- Cwds.state.pa.us (Jobs & Training Provider List)
- Jobsinlogistics.com ("Monster.com for Logistics Jobs")
- Cdlcareernow.com (Practice Driving Tests-CDL)
- Indeed.com (Put in a Career & Zip Code)
- Ahima.org (The American Health Information Managers Association)
- Ecneahec.org (East Central and Northeast Area Health Education Centers)
- **1** Linkedin.com (NEPA Networkers Group)
- Scsc.pa.us (State Civil Service Careers)

# Study/College Assistance Websites

FREE ONLINE CLASSES

www.free-ed.net (Free Online Courses and Learning Resources)

http://ocw.mit.edu/index/htm (MIT OpenCourseWare-Free College Level Classes)

www.gcflearnfree.org (Free Online Computer Classes)

www.learningexpresshub.com (College Admission and Entrance Exam Preparation)

TURN YOUR FREE CLASSES INTO CREDIT

https://clep.collegeboard.org/earn-college-credit/practice

### **Final Thoughts**

- Price Research our future career; find out what education is required, what your future earnings will be, and the growth rate of your career
- Don't discount any options, including community college/technical schools and attending part time
- Only attend a school you can reasonably afford and only borrow what is absolutely necessary (expend all your "free" financial aid options before you borrow)
- Approach education from a consumer standpoint
- Much depends on you and your choices. Everyone's situation is different.

  Only YOU know what will work for you!

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