



*Hold on to what is good,
Even if it's a handful of earth.
Hold on to what you believe,
Even if it's a tree that stands by itself.
Hold on to what you must do,
Even if it's a long way from here.
Hold on to your life,
Even if it's easier to let go.
Hold on to my hand,
Even if someday I'll be gone away from you.*

A Pueblo Indian Prayer

Preparing for Transition

At some point during your college years, you might have to make a decision:

- To transition from a two-year college to a **four-year university**
- To attend **graduate school** after graduation
- To enter the **workplace** or national or military service after graduation.

From the possibilities above, click the one that that is right for you and we'll look at some steps you should start taking now to prepare for a transition.

From Community College to Four-Year College

By now, you've already gone through the process of enrolling in college. Of course, you may want to refresh your memory of what steps you originally followed by clicking [here](#).

Perhaps you already know what four-year college or university you want to attend. If so, ask your tribal or community college advisor to help you get the application forms and other information you need. Or, contact the school's admission office on your own.

When considering four-year colleges, consider:

- **Reputation.** Most colleges and universities are known for excelling in certain areas. For example, a school may have an outstanding engineering program or nursing program. Research schools that are well-respected in the field you intend to work in.
- **Cost.** In-state colleges and universities typically cost less than out-of-state schools, but before writing off an out of state college, research your financial aid options.
- **Climate.** To receive the best education, it's important for you to feel comfortable with the "culture" of the college.



If possible, visit campuses and talk with other Indian students who are attending or have attended the college. Also, listen to your own gut. Did the campus give you a feeling of excitement and acceptance? Or, did you feel isolation and indifference?

Web sites such as www.embark.com can help you research prospective colleges. Also, www.collegeboard.com has search engines using "graduate schools" and similar terms. You may find it helpful to complete the **Researching Colleges Form**.



Making Sure Your Credits Transfer

Will the classes you have taken at your tribal or community college be accepted by the four-year school you plan to attend? The more credits you have when you enter a four-year college, the sooner you will graduate and the more money you'll save.

Try taking these steps:

- Meet with the advisor at your current college and the advisor at your new college to go over your transcripts and determine which credits will transfer. Schools vary widely on their policies for accepting credits from other colleges. Make sure you understand which of your credits will transfer before you arrive at your new school.
- When signing up for classes at your current school, sign up for the ones that you are sure will transfer to your new school. Typically, "collegiate level" courses transfer while classes in study skills or preparatory courses usually will not. Again, talk with your advisor.
- Try to get a written statement from the four-year school you'll be attending noting which credits will be accepted from your current school. This can help avoid unwanted surprises.



Applying for Financial Aid and Considering Loans

The process of applying for financial aid is virtually the same as when you first attended college. Click [here](#) to revisit those steps.

The money from scholarships and grants does not have to be repaid, so it pays to look into these options before considering loans. Also, private and tribal scholarships and grants tend to be portable, meaning you may be able to take them with you even if you change schools. Some aid programs lock you into one college or university.

If you must consider a loan, click [here](#) to learn about the various loan options.

Choosing Graduate School

Fortunately, you already know a lot about getting ready for graduate school. The process is similar to becoming an undergraduate. Just keep the following points in mind:

- Start planning early, preferably a year before you plan to enroll. This will give you time to read about the school, visit the campus, apply for admissions, and get your financial aid in place. The grant programs that are available to graduate students are different from those for undergraduate students. Still, help is available. A good place to start is by visiting <http://grants.gov/>. Let your professors know that you will be going to grad school; they might know of valuable scholarship or grant programs. Also, using the **Researching Colleges Form** may be helpful.
- If you haven't already selected a graduate school, consider the school's reputation, cost, and climate. Web sites such as www.embark.com can help you research prospective colleges.



- If you took out a loan as an undergraduate, find out if the loan can be deferred. Depending on the type of loan, you may be able to delay making student loan payments if you attend graduate school. Someone in your college's financial aid office can help you find out about deferments.
- Find out if your college credits will transfer to the graduate school you've selected. Your current advisor can go over your transcripts and determine which credits will transfer. Remember, schools can vary widely on their policies for accepting credits from other institutions. It's best to research this before you arrive at your new school.



Getting Ready for The Workplace

Finding the right job after college is another transition—and a challenge in tough economic times. Still, your college degree will be helpful. Combine your education with a solid job-hunting plan, and you will start your career.

While still in school, consider these steps:

- Choose a field of study that will lead to a job and consider where you want to live. Do you want to live on your reservation or pueblo? If so, what kinds of jobs are available there—health care worker, teacher, engineering technician? Tribal leaders may be able to offer ideas about future jobs.
- If possible, try to find an internship or a part-time job in your field while you are still in school. Your work experience will give you an advantage over others applying for the same job after you graduate.

- Read trade and professional journals in your field to learn about future job openings. Also, search the Internet and talk with your professors about careers.
- Attend professional national or regional conferences in your field. Students often are invited to attend for free or at little charge. You also may be able to volunteer at the event and get in for free. Try to find someone in the career you want to pursue who is willing to mentor you give you advice and support as you navigate your way toward your new career.
- Ask help from professional associations that are aligned with the careers you are considering. These types of associations are nonprofit organizations that further a specific profession. These associations often have Web sites that include forums where you can post questions and interact with people in that field. Try to develop a relationship with someone who can help you in your chosen career.
- Take part in extracurricular activities or volunteer your time in a community service program that may help you get a job later. For example, if your goal is to be a journalist, join the campus newspaper or radio staff.



While still in school, consider these steps:

- Start thinking about how much money you will need to learn on a yearly basis. The spending plan “**expense**” **worksheet** will help you clarify your upcoming expenses. Read newspapers from the area in which you want to live and find out the average cost of rent. Also, don’t forget about any student loans you took out—you will begin paying on those soon after you graduate. Having a realistic financial baseline can help you during salary negotiations.
- If you’ll be participating in a national service organization or becoming part of the military after graduation, know what you’ll be earning. This will be a set—or “fixed” amount and careful **expense planning** will be necessary.
- Take advantage of what services your college provides. Many colleges help graduating seniors with job counseling, resume writing, and placement services.
- Attend any “career fairs” hosted by your college. With a career fair, major employers come to your campus to talk with—and possibly interview—students. Make sure you have several copies of your resume to hand out.
- Start networking. Let friends and relatives know that you’ll be graduating soon and will be looking for work in a particular field. Many employers feel more comfortable hiring someone who comes to them by way of a recommendation.
- Consider working with job placement organizations. Just make sure the service is one where the employer pays the cost—and not you! Another option is to use the placement centers run by your state, county, or city.

Job Hunting in Tough Times

When job hunting, think about what it will take to apply and interview for a job—and what the employer will expect from both a job candidate and an employee:

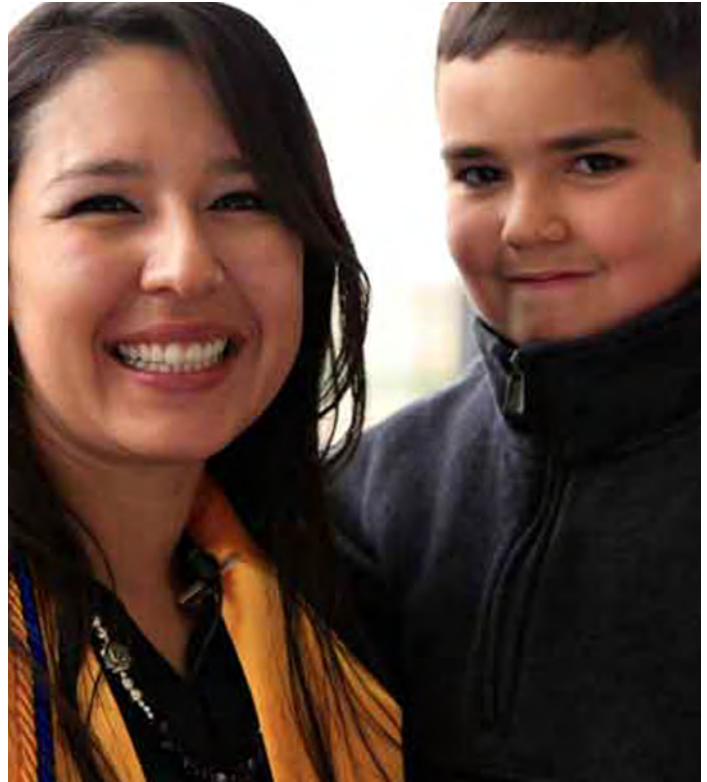
- Have all the paperwork necessary to complete an application and have a neat, easily reviewed resume handy.
- Make certain that you have a reliable way of getting to work. If you have children, determine who can safely and reliably offer child care during your workday.
- Learn about the employer's business. Research the company on the Internet and check out the company's Web site (read any "news" items posted on the company site).
- Be ready for the interview. Show your enthusiasm for the job. Know how to give clear, concise, positive answers—even to tough questions.
- Dress appropriately and arrive early for the interview. Clean, well-cared for clothes and personal cleanliness is a must.



- After the interview, send a short thank-you note to the interviewer. A handwritten note is best, but if your note might be delayed because you need to make time to buy a card, buy stamps, and find a mailbox or post office, then send a polite e-mail instead. (Thank-you cards should be sent within 24 hours of the interview.) Regardless of how the message is delivered, make certain it is friendly and free of typos. If possible, have a skilled friend read over the note before it is sent.

When jobs are scarce, you have to be patient—but persistent. If you interview for a job that you don't get—don't take it personally. You may not have gotten the job for reasons that have nothing to do with you. Just keep believing in yourself and in the dreams you have for your family and your tribe. If your personal situation will allow this option, consider taking a no-pay or low-pay internship position. When jobs do open up, experienced interns are in an excellent position to be hired full time.

Even in tough times, the investment you made in yourself will pay off in time.



Giving Back

Black Elk said, “Everything the power of the world does is done in a circle.” Your education is part of that circle. As your vision of the future unfolds, we hope you will share what you have learned with others.

Perhaps you can become a mentor to young people struggling to get an education, just as others have been mentors to you. Perhaps you can work in a career that provides a critical service to your fellow tribal members. Or, perhaps you can start a business that brings employment to your reservation or pueblo. Regardless of whatever form it takes, we hope you’ll remember to give back to tribe.

All of us at the American Indian College Fund and the National Endowment for Financial Education offer you our heartfelt congratulations and best wishes for a bright and fulfilling future.

