Adult Education Programs Available

- Cosmetology
- Emergency Medical Technician (EMT)
- Healthcare: CNA, Medical Assisting, Medical Office, Phlebotomy, Practical Nursing, Respiratory Therapy, Surgical Technology
  
  - HVAC
- Industrial Maintenance (Hydraulics/Pneumatics)
  
  - OPOTC Peace Officer
- Power Lineman w/CDL
- Welding and More
How to save for college tuition

Parents likely don’t need to be told that college tuition is expensive. Whether you’re a parent of a high school student on the verge of applying for college or of a newborn with decades to go before the first college tuition bill comes due, the burden of how to pay for higher education is likely something you’ve considered.

While the cost of college tuition isn’t on the decline, parents might be happy to learn that such costs aren’t rising as fast as they once were. According to the “Trends in College Pricing 2018” report from The College Board, between 2001 and 2012, tuition increases at four-year public colleges ranged from 5.7 percent to 13.3 percent per year. Between 2012 and 2018, those same schools raised tuition by just 3 percent per year.

The challenge of saving for college might be more manageable if tuition costs don’t rise as sharply as they did between 2001 and 2012. But such costs are unpredictable, so parents should explore other ways to save for college tuition.

• **Start saving as early as possible.** It’s never too early to begin saving for a child’s college education. According to rules governing New York’s 529 College Savings Program, adults cannot open 529 Savings plans for unborn children, as beneficiaries must have a Social Security number or taxpayer identification number. However, expecting parents or young adults who one day plan to have children can open accounts and name themselves as beneficiaries and then change the beneficiary to their child once the child is born. It might seem odd to start saving for college tuition before you even have children, but it’s never too early to start growing a college fund.

• **Choose a diversified portfolio.** Most people are familiar with the adage, “Don’t put all your eggs in one basket.” That adage is especially noteworthy when saving for college. Many people recognize that simply saving for college isn’t enough, and that directing college savings into a 529 plan that allows that money to grow is a savvy way to build college savings accounts. When choosing investments, parents can combat market volatility by investing in diversified portfolios that makes their savings less vulnerable to loss. In fact, the NY529 Direct Plan allows parents to choose age-based options that automatically shift investments from aggressive to conservative mutual funds as children age.

• **Take your tax deduction.** Families are faced with a host of bills each month, and that can make some parents wonder if it’s even possible to contribute to college savings accounts. Speak with an accountant to help you make room in the budget for such contributions, which are often eligible to tax deductions that make it easier and more sensible to save for college.

Saving for college tuition can be made easier by employing various strategies to grow college savings without adversely affecting monthly budgets.

Opportunities abound in the field of engineering

Engineering is a vital component of many industries. Engineers affect nearly every aspect of daily life, and a career in engineering can be both fulfilling and financially rewarding.

According to PayScale.com, degrees in the STEM fields, which focus on science, technology, engineering, or math, continue to be at or near the top of the site’s College Salary Report. Engineering seems to be an especially lucrative degree to have. In fact, the 2018 report found that three of the top four highest paying jobs for people with a bachelor’s degree were in the field of engineering.

A high salary is certainly enticing, but many professional engineers feel their jobs are more than just a paycheck, as overcoming the challenges posed by a career in engineering can lead to great personal satisfaction.

The various disciplines within the field of engineering attract students from all walks of life, making engineering an attractive career path for young people with an array of skill sets and interests. The following are just some of the many potential career opportunities for students who earn degrees in engineering.

• **Electrical and electronics engineer:** Technology is vital to daily life in the 21st century, and electrical and electronics engineers play an integral role in making the connected world a reality. Electrical engineers work on everything from computers to wireless networks to automobiles and aircrafts.

• **Chemical engineer:** Combining the principles of biology, chemistry, economics, mathematics, and physics, chemical engineers strive to convert chemicals, energy and other materials into useful products. Chemical engineers work in various industries, including pharmaceuticals, petroleum, energy, and manufacturing. Some chemical engineers focus on research, while others may work on quality control or safety procedures.

• **Computer engineer:** Whether using their smartphones, tablets, laptops, or desktops, few people now go a full day without using some type of computer. They have computer engineers, who create and improve existing computer technologies, to thank for that. Computer engineers may focus their efforts on wireless networks, the internet or other systems that businesses and people rely on every day.

• **Mechanical engineer:** Mechanical engineers are involved in the research, design and development of machinery. Such machinery may include medical devices, appliances people have in their homes that they use every day or turbines. The field of engineering can be rewarding and lucrative. Becoming a professional engineer requires years of schooling, but the rewards of such a pursuit can be well worth the effort.
College majors that can lead to higher earnings

Choosing a college major is an important decision that many students delay making until their sophomore or even junior years. Only after taking a few courses and uncovering one’s interests do some college students figure out what they want to do with their lives.

Each student is different, and while some may pursue a degree based on a particular passion, others may choose majors that can lead to high-paying jobs.

While men often lean toward majors like engineering and computer science that have traditionally been linked to high earnings, women have historically gravitated to lower-paying specialties like education and social sciences. But in recent years a shift has occurred, and more women have begun to choose majors associated with higher post-graduate salaries.

Reports from the career guidance site Glassdoor analyzed how much male and female professionals with the same college degree earned and identified many instances in which women went on to earn more than men in the first five years of their career. They’ve identified several majors where female college graduates can earn as much or more than their male counterparts and find successful careers.

- Architecture
- Pharmaceutical sciences
- Information sciences
- Chemical engineering
- Computer science
- Electrical engineering
- Mechanical engineering
- Computer engineering
- Business economics
- Civil engineering
- Sports management

Despite these findings, the college resource CollegeFactual and the U.S. Department of Education says that women remain likely to pursue education, design and applied arts, health services, and social work as career options.

Female students unsure of which major they want to pursue can take career assessments to help narrow down their options. Working with mentors or engaging in internships also can present a first-hand idea of high-paying career paths.

In recent years a shift has occurred, and more women have begun to choose majors associated with higher post-graduate salaries.

---

In-Demand Careers
Start Here!

(740) 642-1288

www.pickawayross.com

Programs available in a variety of Health Technologies, Skilled Trades, Public Safety & Information Technologies.
The oldest universities in North America

Today’s high school students interested in pursuing higher education have many colleges and universities to choose from, both at home and abroad. In Europe, there are many old, established institutions of higher education. In fact, many schools in Europe are among the oldest in the world. But North America has its share of centuries-old colleges and universities as well. The following is a look at some of the oldest institutions of higher learning that North America has to offer.

• The Royal and Pontifical University of Mexico, 1551: The Royal and Pontifical University of Mexico was founded on September 21, 1551, by a royal decree signed by Charles I of Spain, in Valladolid, Spain. It is generally considered the first university founded in North America and second in the Americas.

• Harvard University, 1638: One of the original nine colonial colleges, Harvard University was funded by a bequest by namesake John Harvard. It was twice what the Massachusetts Bay Colony had set aside to establish two schools in the area.

• Université Laval, 1663: Université Laval is the oldest institution of higher education in Canada and the first North American institution to offer higher education in French.

• The College of William & Mary, 1693: The College of William & Mary was established when land for the college was purchased in 1693. The school claimed that it was in the planning stages decades before Harvard was established.

• Yale University, 1701: Yale University began as the “Collegiate School.” It was renamed in 1718 and has become one of the world’s most prestigious schools.

• Washington College, 1782: Chartered in 1782, Washington College can trace its origins to a gift of 50 guineas provided by George Washington. Washington granted permission to use his name on the school, which grew from the existing Kent County Free School.

• St. John’s College, 1784: St. John’s College is the third oldest college in the United States, tracing its origins back to the King William’s school in the colony of Maryland. The school was not chartered as St. John’s College until 1784.

• The University of New Brunswick, 1785: The University of New Brunswick is the oldest English-language university in Canada, and among the oldest public universities in North America. It was founded by a group of seven loyalists who left the United States after the American Revolution.

• The University of Ottawa, 1848: The University of Ottawa was established as the College of Bytown in 1848 by the first bishop of the Catholic Archdiocese of Ottawa, Joseph-Bruno Guigues. It was renamed the College of Ottawa in 1861 and received university status five years later through a royal charter.

• The University of Windsor, 1857: The University of Windsor was established in 1857. When the first students arrived to study at its predecessor, Assumption College. It eventually became one of the largest colleges in Ontario.

Did you know?

According to estimates from the U.S. Department of Education, women have earned a disproportionate share of college degrees compared to men over the last 12 years. In 2018, women were on target to earn 141 college degrees at every level for every 100 degrees earned by men. That trend isn’t all that recent, as women have earned the majority of degrees at every level of higher education for years and, in many cases, several decades. For example, DOE statistics indicate that women have earned the majority of associate’s degrees every year since 1978 and the majority of bachelor’s degrees every year since 1982. That trend also is reflected in postgraduate degrees, as women have earned the majority of master’s degrees every year since 1987. The female majority in regard to doctoral degrees earned is a relatively recent yet still impressive trend that dates back to 2007. Estimates suggest these trends will continue, as DOE forecasts suggest that, by 2027, women will earn 151 college degrees for every 100 degrees earned by men.
**YOUR FUTURE STARTS HERE**

Shawnee State University's tuition is among the lowest in Ohio.

- Qualifying students in Kentucky and West Virginia receive in-state tuition rates.
- More than 70 academic programs including nationally ranked game design and regionally-recognized degrees in nursing, health professions, teacher education and plastics engineering.
- 1:15 faculty-to-student ratio, giving you a personalized learning experience.
- Hands-on approach with a focus on practical student labs, internships, and research opportunities.

**VISIT US DURING ONE OF OUR SPECIAL EVENTS!**

- **OPEN HOUSE** // NOVEMBER 1, 2019
- **SHAWNEE SHOWCASE DAY** // FEBRUARY 23, 2019
- **SHAWNEE GAME CONFERENCE** // NOVEMBER 15 & 16, 2019
- **ARTS & SCIENCES DISCOVERY NIGHT** // NOVEMBER 14, 2019
- **PLASTICS DAY** // DECEMBER 6, 2019
- **PRE-MED DAY** // DECEMBER 13, 2019

**DISCOVER THE VALUE OF A SHAWNEE STATE UNIVERSITY DEGREE**

- Higher earnings over the course of your career
- Makes you 67% more likely to be employed
- Opens doors for job advancement

www.shawnee.edu // Explore Majors: viewbook.shawnee.edu

[Shawnee State University Logo]
Shawnee State University ranked among nation’s top colleges

U.S. News & World Report recognizes institution among regional schools

Shawnee State University has been ranked among the best colleges in the nation by U.S. News & World Report's Rankings for Best Colleges. This is the first time Shawnee State has been included on the list.

“Shawnee State offers academic programs that are not only recognized regionally for excellence, but nationally,” SSU President Jeff Bauer said. “Our game design programs have been ranked among the top 20 programs in the U.S. by Princeton Review for several years. We've also received national attention for our online master's in mathematics program, our occupational therapy programs, and our health science degrees. It's good to see this type of third-party recognition. It's even better seeing first-hand how our focus on student success changes lives. We now have more than 18,000 alumni using their Shawnee State degrees to make a difference in their chosen fields.”

SSU came in at #117-153 in Regional Universities Midwest on the U.S. News & World Report ranking. Rankings for this category are for colleges that offer a full range of undergraduate programs, some master's programs but few doctoral programs. These rankings are split into four regions: north, south, midwest and west.

SSU also came in at #151 for Top Performers on Social Mobility. Rankings in this category encompassed economically disadvantaged students who are less likely than others to finish college, yet these colleges are more successful than others at advancing social mobility by enrolling and graduating large proportions of disadvantaged students eligible for federal Pell Grants, which are awarded to students whose adjusted gross family incomes are less than $50,000.

“To me, this particular list is more meaningful than others,” Bauer said. “As an open access institution, this is at the heart of our mission – helping students drastically change their lives through education. College is a good investment. Shawnee State in an even better one – with affordable tuition, nationally recognized programs, and a focus on student retention and graduation.”

U.S. News & World Report profiled over 1,900 schools as part the Best Colleges rankings.

U.S. News & World Report is a multi-platform publisher of news and information, which includes usnews.com and annual print and e-book versions of its authoritative rankings of Best Colleges, Best Graduate Schools and Best Hospitals. Founded in 1933, U.S. News & World Report has been a leading provider of service news and information that improves the quality of life of its readers by focusing on health, personal finance, education, travel, cars, news and opinion.
Shawnee State University is Making College Possible

Shawnee State University continues to make college possible through low tuition, expanded scholarships, and by being an open access institution for more than 30 years. Students like Anissa Peoples, an English Communications major from Beaver, Ohio, are attracted to Shawnee State’s affordability and education value. With nationally and regionally recognized academic programs such as game design, plastics engineering technology, nursing, health professions, teacher education, and arts and science, Shawnee State offers one of the highest academic values in Ohio.

With the Shawnee State Advantage, the new tuition guarantee program, it is even easier for students and parents to budget for college because it locks in cost of tuition, room, meal plan and general fees for four years. Knowing the costs won’t increase allows families to plan better.

Cost of tuition isn’t the only factor students think about when choosing a university. At the heart is the knowledge that a degree from Shawnee State will prepare graduates for outstanding careers.

“I have honestly received so much support while being at Shawnee State, and being a first generation student in the family, it helped me to not feel so lost when I first got to campus, and now I feel like I can pretty much succeed at anything,” said Anissa Peoples, English-Communications major with a minor in Fine Arts Game Design. “Another big factor Shawnee State had for me besides an outstanding gaming program was the intimate class sizes because I know I struggle with some subjects, and being able to get one-on-one time with my instructors has made a huge difference in being able to succeed in my classes.”

Shawnee State invites you to explore majors by visiting viewbook.shawnee.edu. To learn more about the Shawnee State Advantage tuition guarantee program, go to shawnee.edu/tuition.

We are a hands-on school.

Our community-of-doing will place you in the center of the learning experience, unlocking your potential and opening doors.


Visit us online at:

www.wilmington.edu
Tips to make Graduation Day comfortable

Graduation day will arrive before many students have a chance to pause and reflect on their time as students. The pomp and circumstance are deeply rooted traditions passed down through academia. If only comfort was automatically built into the graduation equation.

Most graduation ceremonies occur at the end of the school year when temperatures tend to be rather warm. For schools with large student bodies, the distribution of diplomas might take place outdoors on a football field or under a tent. Some ceremonies may take place in poorly ventilated auditoriums. That can make conditions less than comfortable for graduates.

Attire also can make grads uncomfortable. Graduation caps and gowns can be cumbersome, especially for those who do not have the ability to afford the heavier robed and layered gowns that signify higher academia.

Finally, graduation ceremonies tend to be lengthy, which can only exacerbate any discomfort grads may feel.

Discomfort need not dominate come graduation day. In fact, students can take various steps to ensure graduation day is as comfortable as possible.

- **Wear something lightweight.** Layering a gown on top of heavy clothing can be a recipe for overheating. Dress accordingly for the weather that day and the venue. Remember, it’s always possible to add a layer.

- **Stick to sensible shoes.** That short trek across the stage to receive the diploma will be watched by hundreds in attendance and possibly recorded for posterity. Avoid slip-ups by wearing comfortable, flat shoes that are skid-resistant.

- **Bring some tissues along.** Reactions and emotions can run high on graduation day. This day is a milestone, and a few tears may be shed. Have tissues handy to catch stray tears.

- **Leave ample time.** Crowds will be descending on the school for the festivities. Traffic and parking issues are to be expected. Early birds will get the best parking spaces and will be around to hear their names called.

- **Stay hydrated.** Stuffy auditoriums or sun-baked bleachers can quickly make for an uncomfortable setting. While you shouldn’t bring along a bag, purse or too many accessories, tuck a small water bottle under your seat to help you stay refreshed throughout the ceremony.

Focus on comfort during a graduation ceremony, as the entire experience should be one to savor and enjoy.

How young people can avoid the debt trap after school

Rites of passage come in many forms. Some are religious ceremonies marking an important stage in a person’s spiritual life, while others are less ceremonial but still impactful.

For many young people who are old enough to vote but not necessarily old enough to live completely independent of their parents, digging oneself out of debt is an early financial rite of passage. But youth and debt need not go hand in hand, even though statistics suggest otherwise.

According to the Federal Reserve, student loan debt reached historical highs in the first quarter of 2018, surpassing $1.5 trillion for the first time ever. That figure is even more staggering when compared to figures from a decade ago, when total student loan was about $600 billion.

And it’s not just student loan debt that’s jeopardizing young people’s financial futures. Consumer debt compiled through the use of credit cards has long been a thorn in the sides of young adults, many of whom apply for credit cards before they fully understand the concept of credit, only to learn the hard way that swiping credit cards comes at an oftentimes steep cost.

But while the young people of yesteryear might have landed in debt by using credit cards for nonessentials like a night out with friends, a recent survey from the professional services firm PwC found that young adults currently between the ages of 25 and 34 are more likely to buy day-to-day essentials with credit. In fact, 20 percent admitted to doing so in the past six months, compared with just 6 percent of adults age 55 and over. That could be due to a number of factors beyond young adults’ control, including low and stagnant wages, but it also might be a byproduct of young adults not knowing how to avoid debt. If it’s the latter, then young adults can try to employ the following strategies to avoid falling into the debt trap.

- **Explore your repayment options.** According to Student Debt Relief, a private company that looks to educate and empower consumers about student loan debt, the average college graduate in the class of 2016 had $37,172 in debt. That’s nearly $10,000 more debt than the average graduate from the class of 2011. Young adults struggling to repay their student loans can explore various options, including federal student loan repayment plans, such as the Pay As You Earn plan and the Income-Based plan. Each plan is different, but young adults should know that they have many repayment options.

- **Avoid consumer debt.** Interest rates on credit cards can be high, especially for young people without lengthy credit histories. As a result, it’s best to only use such cards for emergencies and not to pay for nights out with friends or a new pair of shoes. Consumer debt that’s not paid off in full each month also can adversely affect young adults’ credit ratings, which can hurt them when they get older and look to buy their own homes or other big-ticket items.

- **Live at home.** While many college graduates want to maintain their independence and live on their own after graduation, moving back in with mom and dad might be the most financially savvy move to make. Doing so allows young adults with jobs to begin building their nest eggs and can help them avoid having to use credit cards to meet their day-to-day needs. Debt ensnares many young adults. But there are ways for young people to avoid debt and pave the way for a bright financial future.
Make good use of your final days as a student

Graduation is the culmination of a lengthy journey students take in pursuit of their academic and professional goals. As graduation day draws near, it can be tempting for students to take their foot off the gas and spend their time having fun with their fellow students before everyone goes their separate ways. Such an attitude can derail years of hard work. Though the temptation of celebrating with friends may be hard to resist, the following are some ways prospective graduates can stay on course as graduation day draws near.

- **Maintain your academic focus.** It can be easy to get caught up in upcoming celebrations and the next chapter in your life, but students should stay the academic course until their final day in the classroom. Keeping grades up is important, as no one wants to put graduation at risk when it is so close.

- **Familiarize yourself with your school’s guidance office.** Guidance counselors often provide information on coursework and future schooling options, but they can guide you in other ways as well. Some guidance offices double as career placement services, helping students prepare résumés, cover letters and portfolios. Some also help students with career assessments that can guide them as they look to begin their careers as professionals.

- **Gather some references.** The organizers behind the Sales Innovation Expo, a professional networking gathering, indicate that 85 percent of jobs are filled through networking. Begin talking with all of the people you can, particularly during internships or volunteer opportunities. Contact trusted confidantes, be it current or former supervisors and professors, to serve as references.

- **Have an idea of your next steps.** It’s not necessary to have everything mapped out just yet, but you should have a good idea of whether you’re going on to more schooling, taking a vocational career tract, entering the workforce, or even taking some time to travel. Create a road map on paper showing where you want to be and when.

- **Plan for some downtime.** After all of this hard work and dedication, set some time aside after the graduation celebration to recharge your batteries. Some time off can help you focus on the future when you’re rested and ready to approach new goals. Taking certain steps leading up to graduation can help you focus more readily on the future.
YOU’RE INVITED!

WRIGHT STATE RAIDER OPEN HOUSE

NOVEMBER 2

Tour our campus and student housing.

Explore our academic programs and campus life.

Get help with your application, financial aid, and transferring credit.

Register now at wright.edu/raideropenhouse

9 a.m.–12:30 p.m.
Wright State Student Union