PLANNING SERIES

Education and Training Planner





Catalogue Item # 462119-Sep18 **This publication is available to order or download at alis.alberta.ca/publications.** For order inquiries please contact: Alberta Queen's Printer Phone: 780-427-4952 Email: qp@gov.ab.ca

Career practitioners

This publication is one of three titles in a career and education planning series available from Government of Alberta: *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.

For alis website and its resources copyright information, contact:

Alberta Community and Social Services Telephone: 780-422-1794 Phone toll-free in Alberta: 310-0000, then enter our 10-digit number Fax: 780-422-5319 Email: info@alis.gov.ab.ca

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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 jointly funded employment support programs and services.

ISBN 978-1-4601-2009-5 09/2018 - 8.6M

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Make a Plan 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 book 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 learner pathway 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.

Use the best-fit model

When you consider 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 Recognize 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* at **alis.alberta.ca/ publications**.

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Understand 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?

- How do I learn best?
- Do I have enough time for this?
- Why am I going back to learn?
- 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.

Make 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 *Research Your Options*, which has information on the various types of education and training 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* at **alis.alberta.ca/publications**. You can also explore career options based on your interests and abilities at **alis.alberta.ca/CAREERinsite**.



Recognize 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.



Learn 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.

Learn 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.

Learn 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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Fit 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 technology and Internet, 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 evenings or on the weekends.

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, the Internet, and various technologies.

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.

Distance learning programs are offered at universities, public colleges, polytechnic institutes and the Alberta Distance Learning Centre (**adlc.ca**). For more information contact the institution directly.

Continuing education

People wish to learn for different reasons. Some learners may take courses for furthering their postsecondary education, while others want to improve their skills as an employee. Local organizations, colleges and universities throughout Alberta also offer classes for these purposes. Others can also take a course to learn a new hobby, or for personal interest.

Credit and non-credit courses

A person who takes a credit course can use it toward completing an academic program of study. These are courses that are accredited. An example of a credit class is business writing within an administration certificate program. Courses listed as non-credit courses cannot be credited towards the completion of an academic program. Some courses are considered professional development or self-improvement training and may be offered as a non-credit course. A worker who hopes to become a supervisor might take an evening course in management. This class could be a non-credit course. Other examples of non-credit courses are floral arranging or preparing a will.

Both of these types of courses are available through adult learning and literacy programs, local school boards, polytechnic institutes, colleges and universities. They may be listed as part of the continuing education program calendar at a post-secondary institute.

Personal interest

Many people like to take short courses just for enjoyment. They might want to learn about nutrition and wellness, art and dance, 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, 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.

Search online for courses

There are lots of sources of continuing education that can be found online. Search for ones that match your individual needs. If you don't have your own online connection or device, you can go to libraries for online access, and many librarians can assist you in your search.



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Worksheet

Identify 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. Answer the questions on this worksheet to help you narrow down your choices.

1 What kind of education or training interests me? 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? 2 What am I most interested in? 8 Do I need to keep working while I learn? 3 What am I least interested in? 9 When do I want to start my education or training? 4 What am I good at? **10** How much time can I spend on education or training? **11** How much time can I spend on homework? 5 What do I enjoy doing? (Many courses involve more hours of homework than of class time.)



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

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

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?

To learn more about your career-related needs and wants check out *Career Planner: Choosing an Occupation* at **alis.alberta.ca/publications** or sign up for free career planning at **alis.alberta.ca**.

Know 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 may require your high school transcripts. See the Explore Other Resources section starting on page 53 for more information.

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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SCHEDULE

OPPORTUNITIES

Find 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.

Ask the right questions

The best way to get the information you need is to ask lots of questions. Contact 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 and call to set up an appointment during your visit. Write down the following information for each school you visit:

Name of school:

g

as

Address of school:

re?

Who I'm talking to:

red

Name and position:

relephone number:

use

Id

Email:

sur

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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Worksheet

Sample questions to ask schools

Use this worksheet when you research 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
	Will my previous education and work experience count toward some of these requirements?
Do I meet them? Yes No If not, how can I meet them?	
	How much does it cost to attend this school (including tuition, books, fees and other costs)?
What are the language requirements?	Do you help students apply for financial assistance?
Do I meet them? Yes No If not, how can I meet them?	Yes No How much does it cost to apply?
	Will I get my fees back if I change my mind after I apply?
What are other entrance requirements I should consider?	When is the application deadline?
	How often is the program offered?



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? Yes No

(If you can, use that time to find out whether the instructors seem knowledgeable.)

Can I team up with a student for a day? Yes No

(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?

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 or both?

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?)



Find out about services and supports

Different schools have different services. This list can help you decide on the school that has the services and supports you need.

ASSESSMENTS Provide tests before being placed in a program. For example, some may have a	LIBRARY OR STUDY CENTRE Resource centre and a quiet place to study or complete homework.
learning disability. An assessment can identify help that may be available to learn.	ORIENTATION Classes, tours, buddy system, open houses or a "student-for-a-day" program.
CHILD CARE A daycare or after-school care on or near the school.	PARKING vehicle and bike parking nearby, and affiliated costs.
COUNSELLING Individual, peer support and sexual assault counsellors.	RECREATION/FITNESS Recreation and fitness options on site or access to nearby facilities.
DIVERSITY AND INCLUSION Sexual, gender and cultural human rights information.	 Recreation and/or competitive sports teams to join.
EXTENSION AND CONTINUING EDUCATION Listing of type, advice and eligible programs.	SAFETY AND SECURITY Protective services, a safe-walk program with escorts to parking or campus residence.
FINANCIAL AID Scholarship listings, campus food bank eligibility and access.	SPIRITUALITY SERVICES Access to faith-based supports at the school.
FOOD SERVICES Cafeterias or designated eating places. There may be vendors providing discounts.	STUDENTS WITH DISABILITIES Staff and resources for students with disabilities.
A microwave, toaster, sink and water are usually available at cafeteria locations.	STUDY/WORK ABROAD PROGRAMS Programs to participate in foreign exchanges and internships.
HEALTH SERVICES Registered nurse or medical doctor at school or health and dental plan services.	TECHNOLOGY SUPPORTS Computer access. Support desk staff.
HOUSING On-campus residences, or a registry or database of off-campus housing.	TRANSPORTATION Bus routes with nearby transit stations or bus stops. There may be postings with
INTERNATIONAL STUDENT SERVICES Assistance with course selection, accommodation and	carpooling opportunities or drop-off areas and temporary parking.
campus life.	TUTORING Access or referrals to online or face-to-
JOB SEARCH SERVICES Staff and resources for job search tips, resumé writing or critique,	face tutors for a charge or at no cost. WRITING/WORD PROCESSING Develop effective
job vacancy listings for on and off campus, and interviewing by employers from off campus.	writing and learning skills from consultants.

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Find 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 ranges are 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.
- Check on-line advertising for places to rent or shared accommodation.

Check 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, as well as information on more than 550 occupations in Alberta, go to **alis.alberta.ca/occinfo**.





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 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. These include communicating, managing information, using numbers and solving problems.
- PERSONAL SKILLS Personal skills and attitudes that help people develop their own potential. These 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. These 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.

Talk 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 wo uld 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 online search or checking business directories. Then call the employers on your list. Explain why you are calling to the person who answers and ask them if you can be directed to someone that can 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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Worksheet

Sample questions to ask employers

Use this worksheet when you research employers to help you remember all the questions you need to ask.

Name of company or organization:	Do you hire graduates of this program?
Address:	If not, what training would you recommend?
Who I'm talking to: Name and position:	Are there jobs in this field now?
Telephone number:	Will there be jobs in this field in the future?
Email:	How much money do entry-level people in this field make now?
Date and time of our conversation:	In five years?
I am researching the job market. Does your company hire (name of occupation)?	Is there anything else I need to know?
What are the qualifications you look for when you hire?	
I am considering taking the program at (name of school)	Thank the employer for talking to you. (Thank the person at the time and also send a thank-you note shortly after.)



Choose 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 picking the right program for your entire career 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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Research Your Options

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 postsecondary 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.

High school transcripts

When applying through the ApplyAlberta site (applyalberta.ca), you can authorize the transfer of your Alberta high school transcript, at no cost to you.

You can also order your Alberta high school transcripts at **mypass.alberta.ca**. Your Alberta Student Number (ASN) will be required in your request.

There is an order fee that can be paid by debit or credit card. If you don't know your ASN or don't have access to the Internet or debit or a credit card, contact the Transcripts and Diplomas Office at 780-427-5732 in Edmonton. The toll-free number within Alberta is **310-0000 followed by 780-427-5732** after the prompt.

If you attended high school outside of Alberta, contact the school directly to find out how to order your high school transcripts.

Occupational 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 occupational certificate programs are

- accounting applications
- roadbuilders
- medical lab assistant
- horticulture technician
- information and records management

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 or higher.

For more information, visit the Alberta Apprenticeship and Industry Training website at **tradesecrets.alberta.ca**.

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.

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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.

Mature students and special admissions

As a prospective student, you need to know what high school courses you've completed and your final grades of those classes to know if you meet the admission requirements for certain postsecondary programs. Most post-secondary institutions keep a certain number of spots open for mature students who have not graduated from high school. These mature students can apply and be accepted if they meet certain academic requirements or have related experience. Mature student status for entrance at universities is usually 21 years of age or older and been out of high school for two or more years.

To determine your eligibility as a mature student for post-secondary programs, ask the institution's advisors about the details of admissions requirements in your case.





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 universities, 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 may be 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 fulltime 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 build skills and knowledge for a professional, practice-oriented career in an area such as law, medicine or dentistry. An undergraduate degree or significant progress toward an undergraduate degree (for example, two or three years) is generally 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.

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Master's degree

Building on an undergraduate or 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.

Doctoral degree

These programs also build on previous studies, usually 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.

Transfer Alberta

Your education pathway may involve changing your program or institution after you've earned course credits from a different post-secondary institution. Find out how to transfer your course credits between Alberta institutions at **transferalberta.ca** or check out the Transfer Alberta mobile app (free on iTunes and Google play). You can also email **transferalberta@gov.ab.ca**.

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.

More adult learning resources

For more information about adult learning programs in Alberta check out *Time to Choose... a Post-Secondary Education Program* or call the Alberta Supports Contact Centre at **1-877-644-9992** toll-free, or **780-644-9992** in Edmonton. Or visit **alis.alberta.ca/explore-educationand-training**.



Decide on a post-secondary program

	Definition	Entrance Requirements
CERIFICALE	 prepares students for entry into specific occupations 	 high school graduation, often with specified minimum grades and subjects. EXCEPTIONS: Trades prefer high school graduation with trade-specific courses or successful completion of an apprenticeship entrance exam. University-level certificate programs may require a higher level of education for admission, such as a bachelor's degree or, in some cases, a master's degree or doctorate.
DIPLOMA	 prepares students for entry into a particular field or group of occupations. may give students the chance to continue into degree programs if or when they choose to do so. 	 high school graduation, with specified 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.
APPLIED DEGREE	 combines theory with elements of practical application. provides career preparation at the undergraduate level for industry employment opportunities beyond entry-level 	 high school graduation, with specified grades and subjects. EXCEPTIONS: Completion of a related diploma program may be a prerequisite for admission to the third year of an applied degree program.
DEGREE	 provides knowledge and skills in a discipline or disciplines. prepares graduates for employment and/or further study. 	 Usually a minimum grade and/or average in five specific Grade 12 subjects including Grade 12 senior English. May require higher grades than the specified minimum in faculties with enrollment limits or quotas. EXCEPTIONS: Athabasca University has an open admissions policy (few or no specific entrance requirements) for students 16 years of age and older.

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Length	Transfer options Visit the website transferalberta.ca for specific information or check out the Transfer Alberta mobile app (free on iTunes and Google play).		
 one year or less of full-time study at a college, polytechnic institute or university EXCEPTION: Alberta Journeyman Certificates average two to four years. 	 A certificate may earn you transfer credit and admission into a diploma program 	CERTIFICATE	
 two years of full-time, applied study at a college or polytechnic institute. 	 If considering a diploma that transfers to a degree program, you must also meet the entrance requirements of the degree program. 	DIPLOMA	
 four-year programs at some universities, colleges and polytechnic institutes, consisting of six semesters (about three years) of academic studies and at least two semesters (about one year) of related work experience 	 Students graduating from an applied degree program may not be able to apply directly to graduate studies. However, often students may be admitted after completing qualifying courses. 	APPLIED DEGREE	
 three to nine years of full-time study at a post-secondary institution, depending on the level of degree earned 	 A bachelor's degree is typically required for admission to graduate studies such as master's or doctoral programs. 	DEGREE	



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

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 Supports Centre. To find a service centre location near you, go to **albertasupports.ca**.

Vocational training programs

Approximately 150 private institutions in Alberta offer around 800 vocational training programs licensed under the *Private Vocational Training Act*. 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 private training institution directly. You can search for programs and institutions that best fit your training needs at **alis.alberta.ca/occinfo/educational-programs-in-alberta** or call the Alberta Supports Contact Centre at **1-877-644-9992** toll-free, or **780-644-9992** in Edmonton.

Apprenticeship programs

Apprenticeship starts with choosing a trade and finding an employer willing to hire you as an apprentice. 49 designated trades are available in Alberta through the apprenticeship program. Some examples of apprenticeship trades are baker, boilermaker, crane and hoisting equipment operator, electrician, 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/or practical exams 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, first you have to find an employer who will hire and train you on the job. It is recommended that you complete high school 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 programs in Alberta, go to the Apprenticeship and Industry Training (AIT) website at **tradesecrets.alberta.ca** or call the Alberta Supports Contact Centre at **1-877-644-9992** toll-free, or **780-644-9992** in Edmonton.

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Registered Apprenticeship Program (RAP)

If you're a high school student, you can become an apprentice through the Registered Apprenticeship Program (RAP). You can earn hours and sometimes technical credits toward your apprenticeship program and continue to earn credits toward a high school diploma at the same time. This is a type of dual credit program. For more information on dual credit, visit **transferalberta.ca** under Post-secondary admission. 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 (CTS) Apprenticeship Pathways, for apprenticeships in occupations such as: automotive service technician, cook, carpenter, hairstylist and welder. There are approximately 19 trades in the CTS program.

For more information call Alberta Apprenticeship and Industry Training at **1-800-248-4823** or the Alberta Supports Contact Centre at **1-877-644-9992** tollfree, or **780-644-9992** Edmonton .

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 workrelated 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 Supports Contact Centre at **1-877-644-9992** toll-free, or **780-644-9992** in Edmonton, and ask for the nearest Apprenticeship and Industry Training office, or visit **tradesecrets.alberta.ca**.

Farm technology training

The Alberta Green Certificate program gives you apprentice-style learning in your selected agricultural specialization from a trainer-farmer. You receive training on the job—in the barn, out in the field and in the greenhouse or corral—and also do off-farm and individual study.

For more information, visit **agriculture.alberta.ca/** greencertificate.

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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, language (reading, 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 consecutive months. By passing the tests, you can obtain a high school equivalency diploma.

The other option is to earn the required amount of accumulated credits, through a combination of high school credits, credits for maturity and life experiences, and credits for adult education. For more information on these options, visit **advancededucation.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 some post-secondary institutions and Community Adult Learning providers.

The GED tests are offered at public colleges and private institutions. To find ones near you, go to **advancededucation.alberta.ca/ upgrading** and choose Upgrading through a Post-Secondary Institution.

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 a certain type of high school science class. 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.

Academic upgrading timeframes

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. Training is available in a variety of areas, such as cook, machinist 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.

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.

Build 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, contact the Community Adult Learning Program (CALP) at **1-877-485-4926** or visit calp.ca

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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
	The Banff Centre	Banff
	Bow Valley College	Calgary and 7 other satellite campuses or offices
	Grande Prairie Regional College	Grande Prairie and 5 other satellite campuses or offices
	Keyano College	Fort McMurray and 7 other satellite campuses or offices
	Lakeland College	Vermilion and Lloydminster (and Alberta School for the Deaf, Edmonton)
	Lethbridge College	Lethbridge and 3 other satellite campuses or offices
	Medicine Hat College	Medicine Hat and Brooks
	NorQuest College	Edmonton and 3 other satellite campuses or offices
	Northern Lakes College	Grouard and 16 other satellite campuses or offices
	Olds College	Olds (and Fashion Institute, Calgary)
	Portage College	Lac La Biche and 6 other satellite campuses or offices
	Red Deer College	Red Deer
Private	Ambrose University	Calgary
institutions	Burman University	Lacombe
authorized to offer degree	Concordia University of	Edmonton
programs	Edmonton	
programs	The King's University	Edmonton
programs		Edmonton Calgary
programs Polytechnic institutes	The King's University	
Polytechnic	The King's University St. Mary's University Northern Alberta Institute of	Calgary
Polytechnic	The King's University St. Mary's University Northern Alberta Institute of Technology (NAIT) Southern Alberta Institute of	Calgary Edmonton, Spruce Grove and Calgary
Polytechnic institutes	The King's University St. Mary's University Northern Alberta Institute of Technology (NAIT) Southern Alberta Institute of Technology (SAIT)	Calgary Edmonton, Spruce Grove and Calgary Calgary Based in Athabasca, but delivers its programs through
Polytechnic institutes	The King's University St. Mary's University Northern Alberta Institute of Technology (NAIT) Southern Alberta Institute of Technology (SAIT) Athabasca University	Calgary Edmonton, Spruce Grove and Calgary Calgary Based in Athabasca, but delivers its programs through distance and online learning
Polytechnic institutes	The King's UniversitySt. Mary's UniversityNorthern Alberta Institute of Technology (NAIT)Southern Alberta Institute of Technology (SAIT)Athabasca UniversityGrant MacEwan University	CalgaryEdmonton, Spruce Grove and CalgaryCalgaryBased in Athabasca, but delivers its programs through distance and online learningEdmonton
Polytechnic institutes	The King's UniversitySt. Mary's UniversityNorthern Alberta Institute of Technology (NAIT)Southern Alberta Institute of Technology (SAIT)Athabasca UniversityGrant MacEwan University Mount Royal University	Calgary Edmonton, Spruce Grove and Calgary Calgary Based in Athabasca, but delivers its programs through distance and online learning Edmonton Calgary




Understand About 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.

Apply 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 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. Application fees per institution will need to be paid, though.

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.





Choose 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?

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.

Register 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.

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Work 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!

Be 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.







Think 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.

Budget 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 can provide some funding. If you are living at home and applying for government student assistance, your parents may be expected to contribute a portion 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.

Budgeting basics

For more information on the basics of managing your budget for school, check out Money 101: Budgeting Basics for Further Education and Stretch Your Dollars: Budgeting Basics at alis.alberta.ca/ publications.



Worksheet

Make 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 loans		
Scholarships/bursaries/grants		
Savings		
RESPs, Canada Savings Bonds, etc.		
Tax refund		
Monetary 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 and first month's rent		
Utilities and hook-up fees		
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 expected regular income for the school year.

Source of income	Planned amount	Actual amount
Part-time job (only include your net pay amount after deductions)		
Ongoing family financial support		
Other		
Other		
Total monthly income		
(multiply by number of months in school per year)	X months	X months
Total regular income for the school year		



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/mortgage		
Utilities (gas, heat, water, electricity)		
Property tax (if monthly)		
Food and other grocery items		
Miscellaneous		
Clothing		
Laundry/dry cleaning		
Telephone/Internet/Cable service		
Medical/Dental (prescription drugs)		
Drugstore supplies		
Recreation/entertainment		
Transportation (gas, bus pass)		
Emergency fund		
Child care (if applicable)		
Insurance (tenant, house, life insurance)		
Other		
Other		
Total monthly income		
(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



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 close to or less than zero, can you find ways to lower your expenses or increase your income?





Seek 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.



Alberta Student Aid

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 Alberta Student Aid 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.

To be eligible, you must

- select both an eligible program and a postsecondary institution that are designated for funding
- be a Canadian citizen, permanent resident or have protected person status (including Convention Refugee) under Canada's *Immigration and Refugee Protection Act*
- be a resident of Alberta for 12 consecutive months, or if you are considered a dependant, at least one of your parents must live in 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 at an approved post-secondary institution (or an approved reduced course load for a student with a permanent disability). Note that part-time students may still be eligible for some funding too
- maintain passing grades in at least 60 per cent of a full course load). Ask your school how many courses they consider to be a full course load.

For more information about these types of government loans and grants, contact the financial aid office of the school you plan to attend, **studentaid.alberta.ca**, or call **1-855-606-2096** (toll free in North America).

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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. Keeping up with your loan payments is important. It gives you good credit standing with the banks and has a positive impact on your credit rating overall.

If you decide on one of Alberta's registered apprenticeship programs, you may be eligible for loans or grants to help pay for your training courses, tools and expenses. For more information, go to **tradesecrets.alberta.ca** and choose Grants, Loans and Tax Benefits under 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 cosign for the line of credit.

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 be charged from the day you withdraw from the student line of credit.

Alberta Works grant funding

Students in financial need who are taking certain 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, call the Alberta Supports Contact Centre at **1-877-644-9992**.

Part-time students

Financial help may be available for students who attend post-secondary school on a part time basis. The rules and application procedures are different from those for full-time students. For more information, call the Alberta Supports Contact Centre at **1-877-644-9992** toll-free, or **780-644-9992** in Edmonton. You can also visit **studentaid.alberta.ca**. Or check out the alis website at **alis.alberta.ca**.



Scholarships and bursaries

Scholarships are monetary awards based on good grades or excellence in an area of study. Bursaries are typically based on a student's need. Scholarships and bursaries are different from loans. They do not have to be paid back , so long as the award terms are met.

Businesses, private groups, donors, community-based organizations, employers 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 **studentaid.alberta.ca/scholarships**.

Lifelong Learning Plan

The Canada Revenue Agency offers the Lifelong Learning Plan program, which allows you to withdraw from an RRSP to finance full-time training or education for you, your spouse or common-law partner. For more information, call the Tax Information Phone Service (TIPS) at **1-800-267-6999** or visit **canada.ca**.

Need more information?

If you need more information and resources about student funding options, visit **alis.alberta.ca/ pay-for-your-education**.

You can also get information from:

- a student advisor or the financial aid office at your post-secondary institution
- the publication Money 101: Budgeting Basics for Further Education, available at alis.alberta.ca/ publications
- an Alberta Supports Centre
- the canada.ca website (search for "student financial assistance")

Students with permanent disabilities

Loans, grants and other financial assistance may be available to help students with permanent disabilities. Call the Alberta Supports Contact Centre at **1-877-644-9992** toll-free, or **780-644-9992** in Edmonton, to locate your nearest Alberta Supports Centre. You can also check out information on disabilities assistance at **alis.alberta.ca/disabilities**.

Work to support your studies

If you are already working, you may want to continue 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. 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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Worksheet

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 or an advisor at Alberta Student Aid. 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?



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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Consider other sources of financial help

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

Indigenous students

Indigenous students may qualify for financial assistance from a variety of sources. Check out Resources for Indigenous Peoples at **alis.alberta.ca/indigenous**, contact your band for more information or check with the 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 the federal government. 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 **780-944-0172** in Edmonton. Visit the society's website at **freehorse.org**.

Métis students

Non-status Indigenous 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 Indigenous student services office at the school you are considering.

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 **forces.ca**.

Advancing Futures bursary

Students who have been under government care in Alberta and are currently between the ages of 18 and 24, may be eligible for the Advancing Futures bursary, which helps post-secondary students cover living expenses while attending school. For more information on eligibility and funding, call the Advancing Futures office at **780-415-0085** or visit **advancingfutures.gov.ab.ca**.







Develop 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.

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 student funding

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**. For scholarship opportunities, visit **studentaid.alberta.ca/ scholarships, scholarshipscanada.com** and **studentawards.com**.

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**.



Worksheet

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	V
Find out about housing near school	Monday, January 25	v

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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Explore Other Resources

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

alis.alberta.ca

Alis is Alberta's online source for career, learning and employment information.

You'll discover information to help:

- Plan Your Career Find out how you can turn what you love into a career. Explore your skills, interests, passions, and discover what you value in a job.
- Explore Education and Training Learn how to plan and fund your education, transfer credits and explore education programs.
- Look for Work Get help with resumés or cover letters, learn how to network and prepare for interviews, and check out job search resources and labour market information.
- Succeed at Work Discover what it takes to stand out at work, handle challenges and be safe in your workplace.
- Inspire and Motivate Discover valuable resources to help your clients, students, children or the people in your community as they plan and achieve their career goals
- Find unique Tools & Resources for specific audiences including newcomers and Indigenous People, or order career, learning and employment publications.

Alberta Supports Centres

Alberta Supports Centres located across Alberta connect Albertans with 30 social programs and 120 community services to meet their individual needs. Career, learning and employment information is available in person, or through the Alberta Supports Contact Centre phone line.

alis.alberta.ca/asc 1-877-644-9992 (toll-free in Alberta) 780-644-9992 (Edmonton)

Alberta Distance Learning Centre

The Alberta Distance Learning Centre offers online upgrading courses and eligibility for placement testing to enroll in courses you don't have the prerequisites for.

adlc.ca

1-866-774-5333 (toll-free in Alberta) **780-674-5333** (Barrhead)

Advancing Futures bursary

Students who have been under government care in Alberta may be eligible for a bursary to help post-secondary students' living expenses while attending school.

advancingfutures.gov.ab.ca 310-0000 (toll-free in Alberta and enter 780-415-0085) 780-415-0085 (Edmonton)

Alberta Green Certificate program

An apprenticeship-style, training program in co-operation with Alberta's farming industry.

agriculture.alberta.ca/greencertificate

Alberta Student Aid

This service provides information on Alberta and Canada government loans and grants. You can determine your student loan eligibility and apply for student funding. Information and downloadable applications for scholarships, bursaries and awards are also available.

studentaid.alberta.ca

1-855-606-2096 (toll-free in North America) **1-855-306-2240** TTY

Contact Government of Alberta from your mobile phone

Certain mobile service providers have a shortcut for contacting the Government of Alberta phone directory from your mobile phone with no long-distance or airtime charges. Dial *310 (Rogers) or #310 (Bell or Telus), followed by the 10-digit number for the office you want.

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Canadian Forces

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

forces.ca

1-800-856-8488 (toll-free in North America)

Canada Revenue Agency

For full-time training, Canada Revenue Agency's Lifelong Learning Plan program allows you to borrow against your or your spouse's RRSP.

canada.ca

Freehorse Family Wellness Society

This not-for-profit organization administers postsecondary funding to eligible Alberta First Nations students, or students who are Alberta residents from Nunavut and the North West Territories with Indian or Inuit Status.

freehorse.org (780) 944-0172

Métis Nation of Alberta

Non-status Indigenous students may qualify for financial assistance through the Métis Nation of Alberta.

albertametis.com

1-800-252-7553 (toll-free in Alberta) **780-455-2200** (Edmonton)

Private Career Colleges branch, Government of Alberta

Tips on researching over 800 licensed programs, offered by over 150 licensed private institutions, including those that are eligible for government funding assistance.

eae.alberta.ca/post-secondary/institutions/private 310-0000 (toll-free in Alberta and enter 780-427-5609) 780-427-5609 (Edmonton)

Websites

Access to the Internet is available at your local library. Internet services for career and education planning and job search are available at local Alberta Support Centres.

applyalberta.ca

This secure application system allows you to apply to one or more Alberta post-secondary institutions. You can also authorize your transcripts to be transferred directly to an Alberta post-secondary institution at no charge.

calp.ca

The Community Adult Learning Program (CALP) site includes contact information for more than 100 CALPs across Alberta. CALPs offer a variety of programs to support you on your learning journey. Search the directory at **calp.ca** to find a Community Adult Learning Program in your community.

campusstarter.com

Access profiles of Canadian post-secondary institutions. You can link to institution websites, take a virtual tour of selected programs and request additional information directly from the post-secondary schools.

mypass.alberta.ca

Mypass is the secure self-service website that Alberta students use to order high school transcripts and view their progress towards a diploma or certificate.

scholarshipscanada.com

A database of thousands of scholarship, bursary and grant opportunities. The website also offers tips on searching and applying, as well as information on budgeting.

tradesecrets.alberta.ca

The official source for apprenticeship and industry training information for the 49 designated occupations and trades in Alberta.



transferalberta.ca

Transfer Alberta helps you create your education pathway through post-secondary programs at Alberta institutions. You can explore programs that help you with admission requirements and find courses or programs that are transferable between postsecondary institutions. There is also a mobile app, available through iTunes or Google Play.

Publications

Here is a list of Government of Alberta publications that you can download or order at **alis.alberta.ca/ publications**.

Adult Back to School Planner

This workbook helps you answer questions about going back to school as an adult with or without dependents. It covers topics such as arranging child care, study tips and suggestions to cope with concerns of adult students.

Career Planner: Choosing an Occupation

This workbook helps you develop your career plan. Exercises include conducting research and exploring which categories or occupations may be a good fit for you.

Change and Transitions: The Path From A to B

This workbook 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, changing jobs or upgrading your skills, this workbook will help you see your options, make a decision and set goals 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 for high school students introduces career and education planning and lists various authorized Alberta resources. This book helps answers questions such as: What kind of training or education should I take after high school? What if I start a program and then change my mind partway through?

Time to Choose... A Post-Secondary Education Program

This resource is updated every year and helps you choose between full- and part-time studies, evaluate various educational programs and institutions. It lists the current programs at Alberta colleges, technical institutes and universities, post-secondary institutions, student funding, application deadlines and more.

Training for Work

This online-only resource offers creative alternatives to the traditional full-time classroom setting. It looks at options such as mentoring, volunteering, self-study, short-term courses and on-the-job training.

Got feedback? Contact us at info@alis.gov.ab.ca

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of tomorrow? **Explore education** and training with alis.

alis.alberta.ca/tomorrow

Look

New skills create new opportunities. Explore over 250 educational institutions in Alberta and discover your love for lifelong learning.

Plan Your Career Explore

Education for & Training Work

Succeed at

Work

Inspire

and Motivate





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