



NAME: _____

What's Next: First Year After High School

This project will help you plan for your first year after graduating high school. You will consider various pathways in life, choose something that interests you, and create a financial plan to support it.

Stage 1: My Pathway

Research the pathway(s) that you would consider pursuing in your first post-secondary year. Use the "Resource Kit" to get started.

Choose your pathway(s):

- Post-secondary education
- Apprenticeship program
- Entrepreneurship
- Employment
- Gap-year program
- Other (describe your alternative idea)

1) Which pathway(s) would you pursue? Describe a specific option or program. (Note: If you choose more than one pathway, you must reflect this in your financial plan in Stage 3.) *(Example: the veterinarian program at College A)*

2) What are the potential benefits of your chosen pathway?

(Example: learn new skills, increased future potential earnings, earns a professional certificate/degree/license, etc.)

3) What are the potential costs or risks of this pathway?

(Example: program fees, not earning income right away, securing a loan, etc.)

4) How can you pursue this pathway?

(Example: I must have my high school diploma, submit an application, secure a loan, etc.)

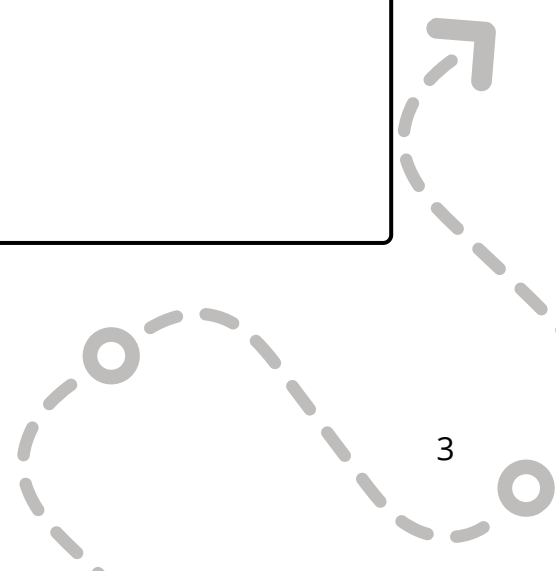
5) Discuss with your peers about the pathways they chose. What are their ideas?

Your peer's pathway	Description of pathway, including benefits and costs
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6) What are some new ideas you have after discussing with your peers?

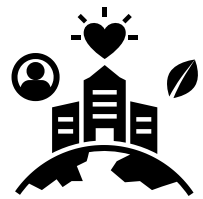
7) Did you adjust or change any of your future plans after sharing with your peers? If so, how?

8) What new resources did you discover in your research that you can share with other students?



Stage 2: Reflection

Financial Responsibility



What has this activity shown you about your personal values and priorities?

1) Which did you learn were the most important things to you, your family, and your community?

2) What were some things you sacrificed, so that you can prioritize the more important things? Was it an easy or difficult decision?

3) How would you define "financial responsibility"?

Stage 3: My One-Year Financial Plan

After completing your "What's Next: One-Year Financial Plan", answer the following reflection questions.

Reflection Questions:

1) It is not easy to create a financial plan three years in advance (or more). What are some things you may need to keep adjusting as time goes on?

2) How does your financial plan reflect your personal definition of "financial responsibility"?

3) If your year-end difference is positive (green or yellow), how did you ensure that your income will cover all of your expenses? If your year-end difference is negative (red), what can you do to ensure that your income will cover your expenses?

Project Reflection

We hope this project helped you to learn more about the options out there and to start a plan for your first year after high school!

What are three things that you learned from the project?

Do you feel more confident about the future? What other resources do you need to help you succeed?

What questions do you have at this point?

Resource Kit

Refer to these links as a starting point for your research.

Post-secondary education, Trades Apprenticeships, and Financial Aid:

<https://www.ontario.ca/page/indigenous-students#section-0>

Indigenous Student Bursary:

<https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR019231.html>

OSAP information:

<https://www.ontario.ca/page/osap-ontario-student-assistance-program>

Federal Student Aid Estimator:

<http://certification.esdc.gc.ca/lea-mcl/eafe-sfae/eafe-sfae-h.4m.2@-eng.jsp>

Scholarships and Bursaries:

<https://oeshighschool.com/post-secondary-scholarships-and-bursaries-in-ontario/>

Youth and Student Job Search:

<https://www.ontario.ca/page/get-help-finding-youth-or-student-job#section-15>

Start your own business with Entrepreneur Funds:

<https://www.ontario.ca/page/entrepreneurship-funds-and-resources-people-under-30>

Gap Year Programs:

<https://katimavik.org>

<https://www.cangap.ca/>

<https://www.canada.ca/en/services/youth/canada-service-corps/about.html>

https://www.international.gc.ca/world-monde/study_work_travel-etude_travail_voyage/youth_internship-stages_jeunes.aspx?lang=eng