GUIDE TO PLANNING FOR POST-SECONDARY STUDY

Not sure what type of post-secondary educational institution might be right for you?

Learn more about steps you can take to research possible post-secondary educational institutions.

Your future education and training can open doors to better jobs, exciting careers and higher earnings.

New Nouveau Brunswick

Choosing a post-secondary educational institution

Post-secondary education decisions can be tough. People usually have many questions when they are thinking about entering a post-secondary educational institution, and most occupations require further training and education. This may seem overwhelming when you first think about it.

It is important to start thinking about your options early. As a first step, think about your aptitudes — your skills and abilities. What interests you? What things are you good at? Next, you will need to research the career you are considering — does it fit with current and future labour market trends?

To keep your student debt as small as possible, you should look carefully at your financial resources. Part-time earnings from a job, scholarships and savings will reduce how much you may need to borrow through the New Brunswick Student Financial Assistance Program.

This booklet will help you get started. While getting the right education and training will help you get a better-paying job, college or university is a major investment in time, money and effort. Take your time and research your options.

The **Big** Question: *What are the employment opportunities in the field you want to enter?*

There are no guarantees that what you study will get you a job. But, you can increase your odds significantly by doing your homework before settling on a program of study. Plenty of good information about current and future job markets is available. In New Brunswick we've made this easier for you! By visiting NBjobs.ca you can browse the types of jobs currently available, use the online Career Cruising program to explore careers or look up occupational profiles to get information on the demand for specific jobs in New Brunswick and the expected earnings for those jobs. Your school guidance counselor or an employment counselor in your community are also excellent resources to speak with.

What types of educational institutions are there?

A variety of institutions are available. Options include two- to four-year colleges and universities, vocational, trade, private career colleges, online and correspondence training. You can learn more about different educational institutions by visiting their website, watching online YouTube videos or browsing their social media pages.

The Government of New Brunswick and the Government of Canada offer financial assistance to help with the cost of post-secondary studies. Funding available directly from institutions and requirements can vary from one institution to another. Plus, to get student financial assistance (more on this later), the university, college or private career college must be recognized by the New Brunswick Student Financial Assistance Program. Always check with the institution to find out if it is designated for student loan purposes.

Learn more online — Government of Canada: www.CanLearn.ca

What are your options?

Many options for post-secondary education and training can lead to a successful and rewarding career that is right for you.

- **University** offers undergraduate programs leading to a bachelor's degree; graduate programs leading to master's and doctorate degrees; and continuing education programs and certificates. A bachelor's degree typically takes three to five years to complete; a masters, one to two years; and a doctorate, four to eight years. Classes are typically lecture-style format, but some programs have labs for hands-on learning. Co-op programs are available in some fields of study to provide work experience prior to graduation.

- **College** offers skilled training diploma programs in a variety of fields. In addition to the New Brunswick Community College and the Collège Communautaire du Nouveau-Brunswick, private career colleges offer programs throughout the province. A diploma usually takes one to two years to complete. Programs typically are a blend of lecture format and hands-on training. Some offer co-op placements or are linked to apprenticeship programs. Today many credits can be transferred from college to university programs.

OPTIONS

Apprenticeship is a form of post-secondary education for individuals who want to be certified to work in one of the 52 apprenticeable skilled trades in New Brunswick. This route offers the apprentice 80 per cent on-the-job training and 20 per cent class-based training. Once registered as under an approved employer, the apprentice agrees to work for a set rate of pay, and the employer agrees to provide mentorship of technical training and on-the-job experience. A program can take two to four years to complete, depending on the trade. Various provincial and federal government financial supports are available. For more information visit the Department of Post-Secondary Education, Training and Labour website and choose the Apprenticeship and Trades option.

Distance education — Many institutions have made online learning easy and accessible. If you want a degree or diploma from an institution that happens to be on the other side of the country and cannot afford to move there, check out its online or distance education offerings.

Credit transfer and Prior Learning Assessment and Recognition (PLAR) — The New Brunswick Council on Articulations and Transfer (NBCAT) has been supporting credit transfer recognition and agreements between post-secondary educational institutions as well as credits including the International Baccalaureate (IB) and Advanced Placement (AP), making your studies more accessible and affordable.

You can explore your options online —
Government of New Brunswick (Credit Transfer Portal): http://portal.nbcat.ca
This tool allows you to check quickly about transfer credit for courses from several institutions or what your course may be worth as a transfer credit. Also, if you have significant work experience or related prior learning in the field of study you wish to pursue, you may be eligible for academic credit through the Prior Learning Assessment and Recognition (PLAR), also known as Recognition of Prior Learning (RPL). If you believe you have such experience through work, self-study or other means, contact the institution or apprenticeship office.

Continuous Learning — Think about the reality that careers don't always follow a direct path; we learn throughout our lives. For example, you may decide to choose to start out at community college, gain work experience and then return to post-secondary to enter a university program. Some students complete a university degree and return to community college for a technical certificate.

How do you find the right college or university?

Assess yourself

You can use a number of Internet sites to find an institution that fits your needs, such as SchoolFinder.com.

This tool allows you to compare institutions. Choosing the right one involves a variety of considerations, including your interests, career goals and financial situation as well as the institution's cost, size and location and admissions requirements.

You can search by location, degrees offered, programs/majors, tuition and fees, setting, size and much more. The search results will give you information such as:

- *general information about the institution;*
- *tuition, fees and estimated student expenses;*
- *types of financial assistance provided by the institution;*
- *admission requirements (the courses and marks you need in high school);*
- *retention and graduation rates;*
- *accreditation; and*
- *support systems available for students.*

Attend a post-secondary educational institution fair

These fairs give you the chance to talk to representatives from many institutions at one session. If you are in high school, ask your guidance counsellor about those that may be scheduled at your school or in your area.

Check out post-secondary educational institutions in person or remotely

To help you narrow down your options, try the following:

- If you are in high school, ask your guidance counsellor what information he or she has about the institutions that interest you.
- Check out the institution's website. Many offer virtual tours so you can see the campus even if you cannot visit. You also can get information about programs and classes offered, find out if the institution is designated for student loan purposes and learn about campus life.
- Many institutions hold open houses. You can get a good sense of their programs, and this can help narrow your search for one that is the best fit for you.
- Another great way to get a feel for an institution is to schedule a visit, preferably while classes are in session. Make sure you are comfortable with the institution size, facilities, equipment, teachers and students. Be sure to bring a list of questions to ask.

- Talk with students who attend or have attended the institution to get their opinion. If you are visiting in person, ask the campus tour coordinator if you can talk students who are attending. If you cannot visit, ask the admissions office to connect you with current students or graduates.

What does it cost to attend a post-secondary educational institution?

When you go to college or university, tuition can cost between $2,500 and $8,000 per year. The annual cost to attend a private institution can be higher. To this you will need to add the cost of books and supplies, and this can start at $1,000 per year. If you live away from home, you can expect to pay for living expenses. This cost can vary widely, depending on if you live in residence or share an apartment. Residence fees can begin at $10,000 per year. And of course there are other costs to consider, such as transportation, health insurance and student fees.

So this is a major investment. It is important to research the career you want to prepare for and then once you narrow down the type of program you plan to take, you can estimate your annual budget by using pricing information available on the website of the institution you choose.

Who can help with the cost?

The Government of New Brunswick and Government of Canada provide student loans and grants. Financial assistance is also available for part-time students. Loan funding is determined based on financial need. You will have to repay them after you graduate or leave school. Grants and bursaries are awarded on financial need; or, they are provided to students who need extra financial help. You do not have to repay grants and bursaries.

For more information about the New Brunswick Student Financial Assistance Program and how amounts are determined, visit the Student Financial Services website:

www.studentaid.gnb.ca

Various supports may be available for a registered apprentice:

- Canadian Apprenticeship Loan;
- Apprenticeship Incentive Grant (available on the successful completion of the first year and second year of apprenticeship);
- Apprenticeship Completion Grant (available on the successful completion of the final exam for a Red Seal Trade; apprenticeship program);
- funding support for books, transportation, accommodations, childcare, etc.;
- in class-based training; and,
- learning supports such as tutors and assistive technologies.

For more information:

Department of Post-Secondary Education, Training and Labour, Certification of Occupations

1-855-453-2260

(toll-free)

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