

SPRINGFIELD CHOOSE YOUR FUTURE

A GUIDE TO ADULTING IN SPRINGFIELD



A collaborative effort between Smith College's Jandon Center, Project Coach, and New North Citizens' Council. This field guide was developed by Smith student Nicole Lussier, '22.

Our Story

begins with Project Coach (PC), a youth-serving program founded in 2003. **100% of PC participants graduate from Springfield Public Schools with a high school diploma.** Upon further inquiry, which involved following up with PC grads and reviewing local college graduation statistics, we did not see this outstanding achievement reflected in college graduation rates. We were determined to answer the question many other youth-serving programs encounter: what obstacles do emerging adults encounter as they transition to adulthood?

We spent a year listening, laughing, and tabling at public events. We ate a lot of pizza. We hung out at New North Citizens' Council's Pool House through a hard winter. We met and came together as a team of field directors, community researchers, college professors, college staff members, and community organizers. It's important to mention that this work is youth-led: meaning that community members at the core of our participatory action research are asking the hard questions. Specifically, we collected over **150** field notes, uploaded a capsule of visual mementos via Instagram, conducted **22** interviews with other Springfield young adults, developed **four** digital stories, and hosted **two** public conversations, gathering community-centric input.

Two years later, we are committed to keep showing up, and have completed coding and analyzing our preliminary findings. The question that keeps coming up in our young adult interviews time and time again: **"why am I stuck?"**

So, the guide was born, with the purpose of building both a pathway and a bridge. Join us in reading this guide, which responds to prevalent research findings young adults report:

- Lack of structural support and guidance
- Unequal financial constraints
- Internalization of negative experiences

We didn't want to choose one future for all people. We want young adults to feel liberated to choose their own. Consider this guide a choose-your-own-adventure story, in which the happy ending is transitioning to young adulthood with confidence.

Operating Instructions

This guide is intended to be used as needed. The easiest way to enjoy the guide is to browse and skim sections that feel interesting to you! Many of these resources will become helpful at different phases and life stages, so feel free to refer to it when the time feels right. Enjoy!

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“If you want to create a school for kids to learn and educate themselves, why not educate them properly?”

-D. FELICIANO
CATHEDRAL HIGH SCHOOL
GRADUATE

SO, YOU WANT TO GO TO COLLEGE?

So, You Want to Go to College?

This page is your one stop shop for all things college readiness. From guides, checklists, to informational videos and articles, these tools will help you feel more prepared and supported through your college experience: from day one to graduation.



College Readiness, Planning, and Support

- The College Board is a mission-driven non-profit organization that connects students to college success and opportunity. Visit their website for college planning resources, including: a [college search](#), [paying for college](#), and [career/major information](#).
- The College Board also provides information on preparing for, taking, and scoring well on the [SAT](#), a standardized test widely used in the USA for college admissions.
- Wondering about what “**college readiness**” is and why it matters? Check out [College Raptor](#).
- Also check out College Raptor’s tools for [finding colleges](#), [getting in](#), and [paying for college](#).
- The **Fair Opportunity Project** provides a free downloadable [guide](#) which provides information on college admissions and financial aid for all students. To download, select that you are a high school student, enter your email address, and then click on the pdf document!
- [MyinTuition](#) is a **three minute tool** that provides a personalized estimate of what it would cost an individual to attend college. Based on answers to six basic questions, MyinTuition estimates the cost of college for each individual student, including out-of-pocket costs, available loans, work-study opportunities, and grant assistance.
- **Mapping your Future** provides a helpful Prepare for College tool that provides college prep information in areas such as:
 1. A monthly [college planning calendar](#) for high school seniors

2. A 9-step downloadable [success in college guide](#) which moves from developing a college plan to enjoying college life
 3. An interactive [life after high school guide](#) with resources for the first 4 years post-high school
 4. Help with [selecting a college](#) and [applying for admission!](#)
- Looking for a handy **ten-step list** for all that you need to do to prepare for college? Going2College's [Plan for College](#) provides information about applying, getting accepted, and financial aid assistance.
 - Check out this [College Prep To-Do List](#) moving from elementary school, to middle school, to high school, to adult learners! It also provides helpful information on Federal Student Aid and paying for college.
 - Looking for quick college-prep **informational videos**? Check out SupertutorTV on YouTube! They have helpful video playlists on topics such as: [College Admissions & Essay Tips](#), [College Admission Stories](#), [Study Tips](#), [SAT Prep](#), and [ACT Prep](#).

“Take your time. There’s no race to finish college first. Take your time because college is an investment, and whatever you put in you *are* going to get out.”

-E. LOPEZ

SPRINGFIELD RENAISSANCE SCHOOL
GRADUATE

STAYING LOCAL

Staying Local

This is a useful tool for local students from Springfield and Western Massachusetts – look here for information on support programs for Holyoke Community College and Springfield Technical Community College as well as a few local four-year institutions! Supports include mentoring programs, tutoring services, financial assistance programs, and college prep programs.



Support Services for First-Gen College Students at HCC & STCC:

- Are you a **first gen college student looking for support at Holyoke Community College?** [STRIVE](#) is a federally-funded program designed to assist students who are first generation to college (neither parent or guardian has received a bachelor's degree), have a financial need (low-income), and/or have a documented disability. The overall goal is to increase college retention and graduation rates for program participants.
- Are you a **first gen college student looking for support at Springfield Technical Community College?** STCC's [TRIO Student Support Services](#) include academic, career and transfer advising; career assessment, planning and guidance; assistance in course selection, registration, and

completing FAFSA, financial aid and scholarship applications; study skills support, academic tutoring, skill development workshops, and specialized college success seminars. Eligibility: Students who have not yet earned an Associate's degree or higher; who are either first-generation college, have a financial need; and/or have a documented disability are eligible for participation.

Mentoring Program for POC Men at HCC & STCC

- The [ALANA Men in Motion Mentoring Program](#) at Holyoke Community College provides academic support, mentoring, and counseling for African American, Latino, Asian, or Native American men. ALANA is a support program for men of color that provides its participants with personalized attention and support with academics, financial aid, and academic/career planning.
- The Male Initiative for Leadership & Education at STCC ([MILE](#)) is designed to provide **inclusive academic support**, mentoring and community engagement opportunities to Black and Latino male students at Springfield Technical Community College. Student participants will connect with professionals who will serve as mentors throughout the student's time at the college. The program will consist of 1:1 and group mentoring, skill building workshops, community service, tutoring sessions, and advising.

HCC & STCC Online Learning

- [HCC's online degrees and certificates](#) make it easier than ever for **busy people to earn a degree**. Plus, their partnerships with four-year colleges and universities make transferring simple! Specifically, you can complete a 2+2 program: meaning you spend 2 years at a community college, and complete your studies in two more years at an accredited 4-year institution.
- STCC is pleased to offer [online classes](#) to students who choose to take advantage of this learning option. Whether you live at a distance from the college, or right here in Springfield, online classes provide flexibility and convenience.

Disability Services at HCC & STCC

- For students with a documented disability, HCC's [Disability and Deaf Services](#) are here for support. This office can help students along their college journey and set them up with academic accommodations catered to their specific needs.
- Similarly, STCC's [Disability Services](#) provides academic and personal support to students with a documented disability. Visit their site for information on how to get started.

Additional Supports at HCC & STCC

- Have you recently been admitted to Holyoke Community College and are looking for college readiness support? HCC's [Transition to College & Careers](#) (TCC) is a **free non-credit program** offered both days and evenings that helps adult students 18+ prepare for college and identify a career path. The program includes intensive academic preparation in English reading and writing, math, study strategies, and computers in a college context. They offer college navigation, career advising, and tutoring in an environment conducive to learning.
- For STCC students looking for **academic support and tutoring**, check out [NetTutor](#). NetTutor offers live tutoring on-demand, question drop-off, and writing feedback. Tutors are subject

matter experts trained in how to translate tutoring best practices and learning strategies to support students online, one student at a time. Over 150 subjects are offered, including live tutoring for Math, Writing, and Student Success available 24 hours a day, every day of the year. Login with your STCC email address!

- Looking for **additional savings** through STCC? [Invest in College Success](#) is an innovative public-private partnership designed to help community college students make informed decisions on how to manage college costs and, in doing so, increase their likelihood of continuing higher education year-to-year and completing a college degree. Invest in College Success is a STCC Matched Savings Program, for every \$1 saved you receive \$2. You can save up to \$750 and receive up to \$1,500 in matched money, giving you possibly \$2,250 towards your education.

Local Four-Year Colleges

- [American International College](#)
 - “American International College is a private, coeducational, four-year comprehensive institution located in the geographic center of Springfield, Massachusetts.”
 - **Located in:** Springfield, MA
 - **Noteable program:** The [AIC Core Education \(ACE\)](#) program offers support to first gen college students through mentoring, workshops, field trips, and more!
- [Smith College](#)
 - “Founded in 1871, Smith College opened in 1875 with 14 students. Today, Smith is among the largest women’s colleges in the United States, with students from 48 states and 68 countries.”
 - **Located in:** Northampton, MA
 - **Noteable scholarship:** The [Smith College Springfield/Holyoke Partnership](#) provides up to four full-tuition scholarships for students from public schools in Springfield and Holyoke, Massachusetts. All students who apply to Smith from these schools will be automatically considered.
- [Springfield College](#)
 - Springfield College is a private, coeducation, four-year institution that “centers its focus on helping students develop the whole person so they can serve as leaders in their communities, organizations, companies—wherever their next steps take them.”
 - **Located in:** Springfield, MA
 - **Notable scholarship:** The [Jesse Park’s Scholarship](#) provides the opportunity for high school seniors of color, who live in Springfield, with a chance to qualify for a full-tuition scholarship at Springfield College.
- [Western New England University](#)
 - WNEU is a coeducational, four-year, close-knit institution who inspires their students to “push their abilities to conquer new challenges and think critically about the world around them and their place in it.”
 - **Located in:** Springfield, MA
 - **Noteable resource:** The [Academic Success Center](#) at WNEU provides a variety of supports such as 1:1 peer tutoring, life skills mentoring, college success coaching, and much more!
- [Westfield State University](#)
 - “Founded in 1839 by Horace Mann, Westfield State was the first coeducational college in America to offer an education without barrier to race, creed, or economic status.”

- **Located in:** Westfield, MA
- **Noteable program:** The [Urban Education Program](#) at WSU provides college readiness and support for first-generation students that will improve individual performance and academic achievement. Services include a summer bridge program, continuing academic support, and leadership development.

“Take the opportunities that life gives you. As youth in Springfield, we are given so many more opportunities than we realize, and we need to take advantage of that.”

-J. VILCHEZ

CENTRAL HIGH SCHOOL GRADUATE

FREE MONEY

Free Money

This page provides information about local and national scholarships, grants, and loans for students both in high school and college. When applying for scholarships, it is important to have a high school or college transcript, resume, and letters of recommendation from teachers or advisors.

- Click [here](#) for more information about what to have handy when applying for scholarships
- Want to make applying for scholarships an easier task? click [here](#) for some helpful tips.
- To qualify for federal and state grants, be sure to have completed your **Free Application for Federal Student Aid (FAFSA)**. Click [here](#) for a helpful guide about the FAFSA and how to fill it out.



Scholarship Round-Up

To find hundreds of scholarships in one place, visit scholarships.com and click [here](#) for a quick article outlining how to navigate the website.

- [The Community Foundation of Western Massachusetts](#) administers over 130 scholarships and two interest-free educational loans. Students who apply to the program may be eligible for many of these funds. Once a student completes the online application, CFWM will determine all funds for which a student may be eligible.
 - **Deadline:** March 31st
- [Going Merry](#) is a platform created by the New York Times that helps students find and apply for private scholarships, college financial aid and government grants, all in one place. Join for free

today to build your profile and get matched with all of the scholarships, both local and national, that you are eligible for.

- **Scholarship Apps for Apple or Android** - download in the App Store and have scholarships right at your fingertips, including opportunities from ScholarshipOwl, Scholly, Scholarships.com, and Niche

Scholarships for Springfield Residents

- [Springfield Partners for Community Action](#) is looking to award a number \$1,000 scholarships to adult learners or high school graduates attending an accredited Massachusetts college or a vocational training program the following fall. eligibility for those who: are residents of Springfield, have been accepted into an accredited college or vocational program, can demonstrate commitment to their community, and meet income requirements.
 - **Deadline:** April 17th
- [The Martin Luther King, Jr. Memorial Scholarship](#) is intended for high school seniors who are a legal resident of the City of Springfield, attends one of its public, private or parochial schools, has a GPA of 3.5 or above and is involved in his/her church and/or community at large.
 - **Deadline:** Mid-December
- [The Junior League of Greater Springfield](#) will award a \$1,000.00 (per year, up to 4 years) college scholarship to one female graduating senior who has demonstrated outstanding achievement in volunteer and community service.
 - **Deadline:** Late April
- The [Smith College Springfield/Holyoke Partnership](#) provides up to four full-tuition scholarships for students from public schools in Springfield and Holyoke, Massachusetts. All students who apply to Smith from these schools will be automatically considered. This scholarship is available to U.S. citizens.

Scholarships for Students of Color

- [Hispanic Scholarship Fund](#): The Hispanic Scholarship Fund is the largest Hispanic scholarship-granting organization in the nation. HSF provides financial assistance to outstanding Hispanic students in higher education throughout the United States and Puerto Rico.
- Check out hispanicfund.org for a database of scholarships for Hispanic and Latino students.
- If you are a minority high school student showing leadership potential and demonstrating financial need, [The Jackie Robinson Foundation Scholarship](#) provides scholarships of up to \$30,000 over four years at the accredited 4-year institution of your choice.
 - **Deadline:** February 1st
- [The Wynetta A. Frazier "Sister-to-Sister" Scholarship](#) was created to provide financial assistance to mature African American Women in their pursuit of post-secondary education. An applicant must be a returning student, whose education was interrupted by family responsibilities or other personal demands and is now ready to complete college or one who is entering college for the first time because of these factors.
 - **Deadline:** March 1st
- If you are an African American high school senior who demonstrates a keen interest in public service, community engagement, business entrepreneurship and global citizenship, the [Ron Brown Scholarship Program](#) may be for you. RBSP competitively awards Ron Brown Scholars four-year \$40,000 scholarships (\$10,000 each year) to the most talented and

economically-challenged high school seniors who are community-minded and intellectually gifted.

- **Deadline:** January 9th
- If you are an African American student nurse or allied health professional, [The National Black Nurses Scholarship Program](#) provides funding for continuing education. Scholarships are offered annually.
 - **Deadline:** April 15th
- [UNCF](#) is the nation's largest private scholarship provider for people of color. They award more than \$100 million in scholarships to students attending more than 1,100 schools across the United States, including their prestigious network of 37 historically Black colleges and universities.
 - The [Gates Millennium Scholars](#) program is administered by the UNCF and funded by the Bill and Melinda Gates Foundation. It seeks to meet the financial needs of Black, Indigenous, Asian/Pacific Islander, and Hispanic U.S. citizen students.

Science, Technology, Engineering, & Math (STEM) Scholarships

- If you are enrolled full-time in chemistry, engineering, mathematics, physics, or another STEM discipline at Holyoke Community College, you may be eligible for a [National Science Foundation Scholarship](#) of up to \$10,000 per year. Applicants must be enrolled full time in a STEM program, demonstrate academic ability or potential, and demonstrate financial need.
 - **Deadline:** July 15th
- **MassTeach** is a program designed to recruit and support more STEM teachers who start their college careers at a community college. The [MassTeach Scholarship](#) through Holyoke Community College provides you with a defined transfer pathway for a teaching concentration at Westfield State University. You will be accepted as a STEM major leading to an initial teaching license, and then you will receive a \$20,000 stipend for your junior and senior years of college as you complete a Bachelor's degree in a STEM field.
- If you are a member of the Civil Construction Management and/or Civil Engineering Technology Program at STCC, check out the [Alan "Al" Paul Cuipenski Memorial Scholarship](#). This scholarship awards \$500 to a student who has at least a 3.0 grade point average, can demonstrate financial need, and is a student of good character.
 - **Deadline:** October 30th
- Through their undergraduate scholarship program, the [Henry David Thoreau Foundation](#) identifies and supports eight to ten top-ranking high school seniors from Massachusetts who demonstrate the potential for environmental leadership and intend to pursue interdisciplinary environmental studies in college. Each Thoreau Scholar receives a four-year scholarship of up to \$20,000. In addition, Thoreau Scholars are eligible for an environmental internship stipend, which usually takes place between junior and senior year.
 - **Deadline:** February 1st

Business/Entrepreneurship Scholarships

- [Citrix ShareFile Scholarship for Future Entrepreneurs](#) is designed to help students pay for their education as they seek their own opportunities in entrepreneurship. To apply students must be

currently enrolled in an accredited U.S. university, trade school, or college. Essay submission required.

- **Deadline:** December 15th
- [The Lead Roster B2B Sales & Marketing Scholarship](#) is a highly competitive \$1,000 award for high school and college students interested in sales & marketing. Unlike most scholarships which require a simple essay and “good luck” to win, the Lead Roster scholarship puts the tools for winning in your hands by judging your entry on your ability to market and sell your own ideas!
 - **Deadline:** December 15th
- If you are a student attending STCC who has completed at least 24 college credits in the Associate in Science in Business or Business Transfer degree program; Have a current grade point average of 3.0; and have demonstrated leadership skills through team leadership roles in class or College related activities, check out the [Professor Paul B. Thornton Leadership Excellence Scholarship](#). This scholarship awards \$500.
 - **Deadline:** October 30th

Writing, Arts and Media Scholarships

- [Varsity Tutors](#) holds a monthly \$1,000 college scholarship contest where students write an essay in response to a monthly prompt. Visitors to the Varsity Tutors scholarship webpage are able to vote via social media for submitted entries. The top five entries with the most votes are reviewed by Varsity Tutors at the end of the month and one winner is subsequently chosen to receive the \$1,000 college scholarship.
 - **Deadline:** The 1st of each month
- [The Scholastic Art & Writing Awards](#) provide a range of scholarships with awards upwards of \$10,000 for students who demonstrate strong, creative voices through art and writing.
- [The Massachusetts Broadcasters Association](#) is committed to furthering the broadcast industry by helping Massachusetts’ best and brightest students pursue a career in broadcasting. Students who are permanent residents of Massachusetts and plan to or are enrolled at an accredited institution of higher learning are encouraged to apply for the MBA’s Broadcaster Scholarship Program. The MBA awards scholarships annually in the amount of \$2,500 to students pursuing a career in over-the-air broadcasting. **FYI:** UMass Amherst as a degree path in Broadcast Journalism!
 - **Deadline:** April 17th

Corporation Funded Scholarships

- The [Walmart Foundation](#) provides scholarships to Wal-Mart employees and their children to pursue two- or four-year college degrees, trade or technical school certificates.
- In tribute to both its employees and its customers, [Big Y](#) offers an annual scholarship program. All Big Y scholarships recognize academic merit and achievement. They are awarded to the most academically outstanding students in the Big Y market area. There are awards for both traditional and nontraditional students at the undergraduate and graduate levels.
 - **Deadline:** February 1st
- [The Burger King Scholars Program](#) assists employees, employees’ spouses or domestic partners, employees’ children and high school seniors in the United States, Puerto Rico and Canada in continuing their education. Scholarship grants range from \$1,000 to \$50,000 and are intended

to help students offset the cost of attending college or post-secondary vocational/technical school. Recipients are selected based on their grade point average (GPA), work experience, extracurricular activities and community service.

- [The Coca-Cola Scholars Program](#) scholarship is an achievement-based scholarship awarded to graduating high school seniors. Students are recognized for their capacity to lead and serve, as well as their commitment to making a significant impact on their schools and communities.
 - **Deadline:** October 31st

Massachusetts Statewide Scholarships/Grants

- [The Berkshire Bank Scholarship Awards Program](#) is open to all high school seniors, current college students or adults who are pursuing an undergraduate degree from an accredited, non-profit college or technical school. To qualify, students must have a GPA of at least 3.0, a history of service/volunteerism, a total family annual income of less than 100,00, and pursuing an undergraduate degree from an institution or technical program.
 - **Deadline:** January 31st
- The Polish Junior League of MA, Inc. has three [scholarships](#) set up for Polish heritage students, each with various criteria.
 - **Deadline:** May 1st
- [MassTransfer](#) is a collaboration between Massachusetts' community colleges (such as HCC & STCC), state universities, and the University of Massachusetts. System-wide resources and policies allow for students to transfer seamlessly, stay on track, and minimize the time it takes to earn a bachelor's degree. Students receive differing benefits based on their GPA.
- [The John and Abigail Adams Scholarship](#) is a merit-based program that provides a credit toward tuition for up to eight semesters of undergraduate education at a Massachusetts state college or university. For this scholarship, merit is based on student scores on the 10th grade Massachusetts Comprehensive Assessment System (MCAS) test. *There is no application process for the John and Abigail Adams Scholarship. Students that are eligible for the John and Abigail Adams Scholarship will be notified in the fall of their senior year in high school.*
- [The Foster Child Grant Program](#) was funded by the Massachusetts Legislature in 2001. It provides grants of up to \$6000 annually for foster children to help pay for an education beyond high school at any college or university throughout the continental United States.
- [The Paraprofessional Teacher Preparation Grant Program](#) provides financial assistance to Massachusetts residents who are currently employed as paraprofessionals in Massachusetts public schools, but wish to become certified as full time teachers. Financial need is not a requirement for the Paraprofessional Teacher Preparation Grant. However, recipients must annually file the Free Application for Federal Student Aid (FAFSA).
- [The Massachusetts Gilbert Matching Student Grant Program](#) (GMSGP) provides funds for participating Massachusetts' institutions of higher education and schools of nursing. Awards range from \$200 to \$2500 per academic year. See website for information on applying.
- [The Massachusetts Public Service Grant](#) was established for students who have experienced the loss of a parent and/or spouse who is killed or missing in the line of public service duty in the Commonwealth of Massachusetts. The Public Service Grant Program is the only scholarship program not based on demonstrated financial need, but rather entitlement.
- [The MASSGrant & MASSGrant Plus](#) programs are funded by the state legislature and provide need-based financial assistance to undergraduate students who reside in Massachusetts.

Students must be enrolled in and pursuing a program of higher education in any approved public or independent college, university, school of nursing or any other approved institution.

MASSGrant Plus provides additional funding for full or part-time students attending a community college. *There is no application process, students qualifications are assessed through completion of the FAFSA; **Deadline** for eligibility is May 1st*

- Students eligible for the [Part-time Grant Program](#) are those who drop below full time. You must be enrolled between 6 and 11 credits in order to be eligible for this grant. You must be Pell eligible to receive this award. Funding is limited to state allocation.
- The [Massachusetts Cash Grant Program](#) is a complementary program to the Need-Based Tuition Waiver Program. It helps needy students by awarding grant money to cover additional charges such as mandatory fees and non-state-supported tuition. Funding is limited to state allocation.

Federal Grants & Loans

- A [Pell Grant](#) is a federal entitlement grant based on a student's need which is determined by the EFC (Expected Family Contribution). The Pell grant can be received for a lifetime maximum of twelve (12) full time terms. Students are awarded based on full-time status (12+ credits). Dropping below 12 credits will result in a decrease in Pell grant eligibility. In some cases, enrollment decreases can result in a total loss of this grant. Qualification determined through completing the FAFSA.
- To qualify for the [Supplemental Educational Opportunity Grant \(SEOG\)](#) students must be registered for at least 9 credits. This grant is awarded to students with the greatest need. The minimum award offered is \$100 per semester. Funding is limited to federal allocation. Qualification determined through completing the FAFSA.
- To qualify for [College Work-Study \(CWS\)](#) students must be registered for at least 6 credits. This program allows you to earn money while attending college and provides valuable work experience. All jobs are available on the college campus. The hourly rate varies depending on the type of work you do and your skill level. You may work between 10 – 12 hours per week and you cannot earn more than your maximum CWS award. All returning Work-Study students must complete a new contract (available in Student Financial Services) each academic year. New Work-Study students must report to Student Financial Services for an assignment after the 2nd week of the semester. Funding for this program is limited. For more information [Federal Work Study Fact Sheet](#).
- [Federal Direct Student Loan](#) – Must be registered for at least 6 credits. This low interest loan has to be repaid beginning 6 months after you complete your program, stop attending, or drop below 6 credits. Qualification determined through completing the FAFSA. For more information on student loans see our page on [Financial Literacy](#).

More Scholarships

- [The Stephen Phillips Memorial Scholarship Fund](#) offers renewable, four-year scholarships to students with financial need who display academic achievement, a commitment to serving others (in school, their community, or at home), a strong work ethic, and leadership qualities. A scholarship for permanent residents of New England states.
 - **Deadline:** May 1st
- [The QuestBridge College Prep Scholars Program](#) equips high-achieving high school juniors from low-income backgrounds with the knowledge, confidence, and resources to apply to top

colleges. Being a College Prep Scholar is a notable distinction that shows their [42 college partners](#) that you are a competitive candidate for admission. As a College Prep Scholar, you will receive exclusive awards, scholarships and opportunities to develop a strong college application that shares your unique story.

- **Deadline:** April 21st
- [Triple Impact Competitor Scholarships](#) from The Positive Coaching Alliance provides awards of \$1,000 – \$2,000. This scholarship entails showing the organization how involvement in sports helps to make an applicant better, one’s teammates better, and the game better. Current high school students with a GPA of 2.5 are eligible to apply.
 - **Deadline:** May 31st
- [The Dell Scholars Program](#) provides awards of up to \$20,000. The Dell Scholars Program enables under-served students with financial need to achieve their greatest potential through higher education. The Dell Scholars Program is offered to high school students participating in an approved AVID program (College Readiness Program). Students must have a 2.4 GPA and plan to attend an accredited institution of higher education.
 - **Deadline:** December 1st

“It always helped me when people said this: you’re going to do great things. No matter what, keep going, keep going, keep going.”

-J. RIVERA

SPRINGFIELD COLLEGE GRADUATE

FINANCE AND YOU

Finance and You

Here you can find resources to help you become more financially literate. Both in person and online, find information about saving money, budgeting, financing, and paying for college and life! Learn about credit and interest while planning for your future. Down below you will also find links to local Springfield credit unions, as well as information about why credit unions are a safe option for borrowing and saving money.

- Click [here](#) for a link to a list of go-to terms and definitions to improve your financial vocabulary!



Financial Literacy in Springfield

- The Springfield Partners for Community Action provide free [financial literacy workshops](#) to all Springfield residents of moderate or low incomes. Workshops are designed to help participants set up budgets, establish savings accounts, build and maintain credit and save for the future or for emergencies. They are held every other month for four weeks (in two hour sessions) and on completion of the full course, students will receive a certificate of completion.
- The Springfield Partners for Community Action also provide one-on-one [credit counseling](#) for Springfield residents seeking to establish, improve, or repair their credit.

Online Financial Literacy Resources

- If you're looking to **build money management skills** and prepare for financial success, check out [CashCourse](#), an interactive website that provides free financial literacy resources for college students. Use CashCourse to: create a budget, learn about the benefits of checking and savings accounts, plan for retirement, set financial goals, read about financial aid, and create a monthly budget worksheet.
- Find in-depth personal finance courses, articles, calculators and tips to help you manage your money with [Smart About Money](#) (SAM). Sign up for a free account and take free courses in areas such as: personal emergency funding plans, financial well being, and money basics.
- Are you out of high school and looking to take the first steps into financial independence? [My Finance Life MA](#) provides informational videos to help you learn about: the importance of saving money now, preparing/paying for your first home, bills, roommates, and debt. Also check out their page for [high school students](#) which provides information on: planning for higher education, financing your future, and practicing financial leadership.
- **Mapping your Future** provides information on [Paying for College](#) and [Managing your Money](#). Check them out for help with: exploring financial aid options, completing the FAFSA, paying student loans, budgeting, and using credit cards wisely. Also be sure to locate their easy-to-use calculators for student loans, interest, refinancing, and much more!
- [Accredited Schools Online](#) provides a **free guidebook** resource dedicated to helping minority students navigate the often-challenging issues of financial aid, scholarships, and college affordability.

Local Credit Unions

Credit unions are nonprofit organizations that exist to serve their members. Like banks, credit unions accept deposits, make loans and provide a wide array of other financial services. But as member-owned and cooperative institutions, credit unions provide a safe place to save and borrow at reasonable rates.*

- [Freedom Credit Union](#): 1976 Main St, Springfield, MA 01103
 - (413)739-6961
- [Greater Springfield Credit Union](#): 1030 Wilbraham Road, Springfield, Ma 01109
 - (413)782-3161
- [Pioneer Valley Credit Union](#): 246 Brookdale Drive, Springfield, MA 01104-3210
 - (413)733-2800

“Don’t overthink it. There’s always the opportunity to change your mind down the road. Don’t hold back.”

-A. TAYLOR

WESTFIELD STATE GRADUATE

GETTING THE JOB YOU WANT

Getting the Job YOU Want

Check out both in-person and online career planning and preparation programs. Supports include workforce development, resume building, skill assessments, job searches, and career opportunities.



Workforce Development

- Whether you're an employer in need of workforce training, or an individual seeking to polish your resume or take your career in a new direction, [HCC's Workforce Development Programs](#) can help. HCC offers a wide range of options, from credit degree and certificate programs to professional certifications and resume-building courses for current and new employees. **Programs include:** Emergency Technician Training (EMT), Real Estate Agent Prep., Commercial drivers license, MGM Casino Training, and much more!
- With career training programs as close as Chicopee, MA, [Porter & Chester Institute](#) can help you achieve the technical and professional skills essential for your chosen career through industry-modeled, student-centered education and training. PCI includes training in areas such as: automotive, computer & network technology/design, electrical/HVAC trades, and healthcare.
- Looking to **improve workforce skills** such as networking, interviewing, and resume building? The [MassHire Springfield Career Center](#) can help! They assist people in building their skill sets to meet the needs of businesses by providing many workshops and career training options as well as advice and feedback!
 - MassHire also has a Holyoke office! Click [here](#) to visit their site.

- Are you age 16-24 and looking for career technical and academic training? [The Westover JobCorps Center](#) in Chicopee, Ma can provide those who qualify with a no cost education. Areas of academic training include basic reading and math, independent living, career skills, and more. Skills training includes trades such as welding, bricklaying, office administration, and culinary arts!

Online Career Planning

- Planning your career with [Mapping your Future](#) can help you: Assess your skills and interests, develop a career plan, research careers, find work, and develop an effective resume.
- [Going2College](#) provides a ten-point list to help you in choosing a career and developing a work plan. Ideas include: assessing skills and interests, choosing a career goal, developing job hunting skills, and more!
- [The Career Gateway](#) is a place to access online tools, resources, and leads that will help you be more successful in finding and securing employment. You'll learn about career opportunities, find training programs, link to placement services, and much, much more.
- [Easterseals Massachusetts](#) conducts an assessment of a person's interests, skills and knowledge that would be applicable to the workplace. Secondly, the program offers skills training and the opportunity to receive assistance in career planning. Finally, Easterseals MA offers job seekers assistance to secure employment.

“Seeking help for one’s
mental health is imperative
in understanding who we
are in the present, and
developing the person we
want to be in the future.”

-Y. BARTA

HOLYOKE COMMUNITY COLLEGE
GRAD

HAPPINESS, INSIDE & OUT

Happiness, Inside & Out

Transitioning into adulthood comes with a unique set of challenges, all of which can take a toll on your health. It is important to feel supported throughout these challenges—whether that means setting some aside some “me time” or talking to a **mental health professional**. Just like you can’t do your best work when your body is sick with the flu, neither can you do your best work when your mind is struggling with negative thoughts or more serious conditions like **depression**; so, take some time to explore the local and national resources below and reflect on how you can take care of yourself so that you are putting your best foot forward on every step of your journey.



If you’ve moved from home, look into getting a YMCA membership. Oftentimes monthly fees are waived or reduced if you apply for extra support via [local branches](#). Take advantage of fitness centers at [HCC](#) and [STCC](#) if you are a student. The membership fee is included in your tuition bill. Community engagement can also play a part, and help you make new friends when you’re in a new phase of your life. Consider joining or visiting [Nuestras Raices](#) in Holyoke and [Gardening the Community](#) in Springfield for low-cost, fresh produce. Many volunteer opportunities are available to farm and enjoy the land.

Local Mental Health & Wellness Services

- Looking for **counseling or emergency wellness services**? Programs for addiction and recovery? The [Behavioral Health Network](#), Inc. (BHN) is a regional provider of comprehensive behavioral health services for adults, children and families with multiple Springfield locations.

- If you are a student at STCC looking for health and wellness support, the [Health and Wellness Center](#) is here for you. The Health and Wellness Center office is open for patient evaluations year-round. Appointments and walk-in service are available. **Location:** Ira H. Rubenzahl Student Learning Commons (B19) / Room 177.
- [Caring for Yourself at HCC](#) helps students think of wellness as healthiness in many different dimensions of their lives. These include the emotional, physical, occupational, intellectual, financial, social, environmental, and spiritual parts. Explore linked resources to learn about the facets of wellness, and how HCC can support your wellness goals.
- Drop by [Out Now Youth](#) to enjoy their inviting space: food, meetings, comfy couches included. Stop by drop in hours Wednesdays 5-7 PM if you are LGBTQ or allied, and are 22 and under.
- Stop by the [Impact Youth Access Center](#) if you are 16-21 years of age and are experiencing, or at-risk, for mental health or substance abuse use concerns and need to hang out in a friendly, relaxed space. Jobs, housing, and educational questions answered here.
- What does a “wholeness” routine look like? Check out this video [@wellnessatsmith](#).

National Mental Health & Wellness Services

- [NAMI, the National Alliance on Mental Illness](#), offers a lot of articles on the different types of mental illness—including their symptoms and treatments. This grassroots organization also has a lot of links to support groups, conferences, and advocacy opportunities—mindfully categorizing them according to different social identities and cultural dimensions when appropriate.
- Browse the [U.S. Department of Health and Human Services](#) website to discover fitness and nutrition options. Not only will you find articles on why taking advantage of these options is important, but you will also find a lot of guidelines and communities to support you on your journey.
- Visit the [National Institute of Mental Health](#) to learn more about the research being done to support the millions affected by mental illness in America. This organization provides a lot of information on mental health statistics and clinical trials, so click the link if you have questions about either.
- [The U.S. Department of Agriculture](#) has a lot of information on healthy eating—including educational nutrition articles and income-sensitive food resources.
 - Take it further by browsing [ChooseMyPlate](#), which has information on all the major food groups and allows you to plan affordable, healthy meals based on what you learn.
- Stop by [MentalHealth.gov](#) to learn more about the myths and facts of mental illness and find resources to support you on your mental health journey. It also offers different guides on how to talk about mental health with people in your life, be they parents, peers, teachers, or even faith leaders.
- [EatRight.org](#) has articles ranging from the nutritional value of certain foods to vitamins and supplements that could benefit your overall health. It also combines the food and exercise through articles that inform you what to eat to fuel your workouts. Check it out for specific pointers on how to improve your eating habits to suit your age, access, and lifestyle.
- If you are looking for support that combines resources and advocacy, check out [Mental Health America](#), an organization brimming with articles on why/where to get help and how to support pro-mental health legislation.

Helplines

- [Mental Health America Hotline](#): Text MHA to 741741. Mental Health America is a nationwide organization that provides assistance through this text line. You will be linked to someone who can guide you through a crisis or just provide information.
- [National Suicide Prevention Lifeline](#): 1-800-273-8255. Crisis intervention and free emotional support are available, which is helpful when you need confidential assistance during a time of emotional distress for you or a loved one. The helpline is open 24/7, and a live online chat is available as well.
- [Crisis Text Line](#): Text CONNECT to 741741. Specialized crisis counselors are just a text message away on this free, confidential 24-hour support line. To further protect your privacy, these messages do not appear on a phone bill. The text line also provides services and support if you are upset, scared, hurt, frustrated, or distressed.

“Being a teenager is so overlooked.”

-A. DELISSAINT

WESTFIELD STATE GRADUATE

THE HIGH SCHOOL FINISH LINE

The High School Finish Line

High School Equivalency Testing Quick Facts

- In Massachusetts, both the High School Equivalency Test (HiSET) and the General Education Development Test (GED) exam qualify for its high school equivalency (HSE) testing program.
- **Online HiSET or GED testing is not available.** You will need to show up at an official MA testing center to take either exam (note: Springfield Technical Community College and Holyoke Community College offer both tests).
- These exams are intended for **people 16+ who did not finish high school** or receive a high school diploma.
- Upon completing either test, examinees will receive a State High School Equivalency Diploma as well as the benefit of competing high school.
- Important note: These tests can be tricky and require preparation and dedication. However, passing them is very achievable if you are sure to take the time to study! You may want to start preparing a few months in advance to put your best foot forward.



Benefits of High School Equivalency Testing

- Wondering about the **advantages of acquiring a high school equivalency diploma** (either GED or HiSET)? Check out this [source](#) which outlines potential benefits such as higher monetary earnings and increased employment opportunities.

What is the GED? What is the HiSET?

- Great question! For MA specific info, watch this [video](#).
- What are the differences between the two tests?
 1. The HiSET has five test sections and the GED has four.
 2. GED testing centers only offer a computer version of the test.
 3. HiSET has both a paper and computer test option.
- Both exams are nationally recognized and offered in MA, depending on the testing center, [here](#) you can compare the two!
- Click [here](#) for more information on the HiSet and [here](#) for a link to the GED Blog for Students.

GED & HiSET Test Sections

GED: Language Arts, Mathematics, Science, and Social Studies

HiSET: Language Arts (Reading), Language Arts (Writing), Mathematics, Science, and Social Studies

- Click [here](#) for a breakdown of the GED test including format and time allowances.
- Click [here](#) for a breakdown of the HiSET including format and time allowances.

Test Preparation

- Knowing your **learning style** can help you to effectively study for any test. Click [here](#) for a free Learning Style Quiz. Once you know your style you can study the information in a way that works for you!
- Click [here](#) for a link to free GED practice tests and study tips for all 4 content areas!
- Looking for a HiSET practice test, study guide and flashcards for all 5 content areas? Check out this [link](#) for just that!
- In person GED & HiSET classes are also offered locally in Springfield at places like STCC, The Springfield Family Support Program, The Springfield Housing Authority, and many more! To check out all of the places offering test practice and support, click [here](#).

Taking the Test

- Visit this [page](#) for information on taking your high school equivalency exam at Holyoke Community College – they offer both the GED and the HiSET.
- Springfield Technical Community College has partnered with the Educational Testing Service to offer the HiSET to adults who are at least 18 years old and have not previously received a high school diploma (16 and 17-year-olds may take the test only if they are no longer enrolled in school). Click [here](#) for more information.
- **Feeling anxious about taking your test?** Test Prep Preview may be able to help. Check out their page on [test anxiety](#) for tips and tricks to reduce these anxious feelings before taking the exam.

Thank You



Many thanks also to our fellows participating in our inaugural



Thank you to our community who has taken the long haul and supported this research with their whole hearts.

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<i>Leslie Abraham</i>	<i>Priscilla Morales</i>	<i>Kadeja Miller</i>	<i>Narratives Project</i>
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<i>Jenny Brockway</i>	<i>Miguel Maria</i>	<i>Angela Sweeney</i>	<i>Falynne Correia</i>

Looking for another awesome resource from our team? Check out the [FREE monthly planner](#) we developed for hands-on creative activities!

IG: [@springfieldchooseyourfuture](#) Web: sophia.smith.edu/projectsparc