

EDUCATION

GUIDE



Preparing for the future of work

Tips to help teens choose a career path

(Family Features)

American teens are preparing for a workforce shaped by AI, new approaches to education and economic uncertainty. While challenges are real, optimism remains high.

In fact, 94% of teens said they are optimistic about their future careers, reflecting a strong sense of hope and ambition, according to research from Junior Achievement and Citizens. The two organizations have partnered for more than 18 years to advance financial empowerment nationwide, with the bank allocating funding and volunteer support, including more than \$630,000 in 2025 to support financial empowerment programs that give people the confidence and tools they need to budget, save, invest and pursue their goals.

However, 57% of teens surveyed believe AI has negatively impacted their career outlook, raising concerns about job replacement and the need for new skills.

“Today’s teens face a rapidly changing world, from the rise of AI to shifts in education and careers,” said Susan LaMonica, chief human resources officer at Citizens. “The survey shows they know the importance of adaptability and continuous learning.”

To help teens build skills for emerging roles and navigate their futures, consider these tips from the experts at Junior Achievement, the world’s largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures and make smart academic and economic choices.



Explore Internships

Success depends on more than credentials alone. Survey respondents believe networking (50%) and internships (41%) are keys to future success. What’s more, 56% believe real-world experience is more valuable than a four-year degree. Internships can provide that experience and allow students to test their interest in a field while building their professional networks, developing skills that can be applied to a range of career paths, identifying strengths and weaknesses and clarifying future goals.

Consider Post-High School Education

Teens’ perspectives on education reflect their uneasiness. Only 40% of teens surveyed believe a four-year degree is always a good investment. At the same time, about 6 in 10 believe a bachelor’s or graduate degree is still necessary for their chosen profession, which shows how complicated these decisions can be. While many careers require a college diploma, that isn’t the only path to career success. In addition to traditional four-year universities, consider alternate education paths such as trade schools or technical programs, apprenticeships, two-year degree programs or professional certifications if applicable to

your career path.

Weigh Passion Against Pay

While most teens surveyed (63%) said they would prefer a good-paying job even if it comes with stress, many are weighing passion against pay as they explore career opportunities. In fact, some top industries in which teens plan to pursue a job include health care and life sciences (30%), arts and music (27%) and content creation and digital media (25%), further showcasing that willingness. Many students are also exploring less traditional routes to build security and opportunity, with 87% expecting to earn extra income through side hustles, gig work or social media content creation.

“The data illustrates how the stressors on young people are compounding year after year,” said Tim Greinert, president of Junior Achievement USA. “It also shows how resilient and savvy students are these days in terms of understanding the world around them and deciphering the best path to the future that’s best for them.”

To learn more about preparing for future success and find full survey results, visit JA.org/FutureOfWork.

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Source: Junior Achievement

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How parents can save more for college

College requires a significant financial commitment that many families feel is warranted to help students succeed later in life. While tuition is a large part of the price tag for college, the total cost of attendance can be much higher when considering additional expenses, including meal plans, housing, transportation, and books. Families will have to do all they can to save for college as prices continue to climb.

Bankrate notes the cost of college has skyrocketed in the last 30 years. A number of variables will affect the cost of a college education. According to Mark Drozdowski, a higher education journalist and Johns Hopkins faculty member, college costs have far outpaced inflation and are 60 to 70 percent more than they were in 2000. The College Board, which oversees SAT testing, indicates the average total price for a public four-year in-state school for 2024-2025 was \$29,910. The average cost to attend a four-year public college in another state was \$49,080. A pri-

vate, nonprofit four-year college cost an average of \$62,990 annually. Some prestigious universities are now approaching \$100,000 per year for total college costs.

Saving strategies can make attending college attainable for more children, and the following are some approaches that may help families along their college journeys.

Take advanced placement or dual enrollment classes

Students have the option in many high schools to take classes that could count for college credit, reducing the number of college courses required at the college tuition rate. AP classes are rigorous, college-level options offered by The College Board that require passing an AP exam at the end of the year. Colleges can accept that AP course for credit when kids perform well on the exams. DE classes are actual college courses offered by neighboring colleges to students who are still in high school. Once a course is completed, students will have credits that

are accepted by many other colleges and universities.

Enroll in an “early college academy”

Certain high schools offer competitive programs to high-achieving students wherein they can earn associate degrees concurrently with their high school diplomas. Upon graduating high school, students in such programs already have two years of college under their belt. Provided the student enrolls in a college that will accept those credits, they can save on two years of college tuition and fees.

Start early with a college savings plan

The financial services provider Ramsey suggests parents start tax-advantage college savings accounts for their children as early as possible. These savings options include 529 plans, Coverdell Education Savings Accounts, Universal Gift to Minors Act accounts, and Universal Transfer to Minors Act accounts. Each plan comes with certain

advantages and disadvantages, and a financial planner can walk families through the best option for their situation. Some families also set aside a portion of income each paycheck to put toward college savings.

Apply for aid

The formula for determining financial need is ever-evolving, so families should apply for federal aid to determine their eligibility. Schools use the Free Application for Student Aid (FAFSA) in the United States to determine student eligibility for grants, work-study and scholarships, as well as federal loans. Canadian citizens and permanent residents can get federal financial aid for college through the Canada Student Financial Assistance Program (CSFA). The program is a federal and provincial partnership that offers grants and interest-free loans to eligible students.

College expenses have risen dramatically. It's now more important than ever to save as much as possible for higher education.



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An equation for future success: CHARIHotech

By RONA MANN
Special to Places

It began when she was still in middle school, during a tour of the high school.

When 14-year-old Ella Murphy realized she could satisfy all her core course requirements and take advantage of a special program at CHARIHotech that would design a path and fuel her desire for a future career in the culinary arts, she was all in.

"Ever since I was very young, I have had a passion for baking," Murphy says. "I love the art of it and the hands-on part, but I also enjoy school because it gives me an opportunity to experience everything Chariho has to offer."

Beginning in her freshman year, Ella was able to spend time in the kitchen while still satisfying all her core courses. Now that she's a senior, she spends three hours in the kitchen every other day. "Working in the kitchen, I see what the industry is all about, in addition to just baking. We work closely with the students in the Hospitality Program, so I am learning not just the back of the house but also the front of

the house, and I have experience in seating and serving our local senior citizens when we prepare the annual community Thanksgiving dinner. Also, I work the lunch service every other week, creating full menus, preparing food ahead of time, and serving on the line. So I get the whole picture."

But it's Ella's talent for baking that has led her, since freshman year, to competitions sponsored by SkillsUSA, a career and technical student organization serving more than 450,000 high school, college, and middle school students enrolled in training programs in trade, technical, and skilled service occupations. Ella consistently won the state baking championship 3 years in a row, qualifying her for a trip to compete at the national level in Atlanta, where last year she took second place after a grueling 7 1/2 hours in the kitchen! Now, as the most decorated pastry student and a graduating senior who is currently 5th in her class overall, Murphy is "99% sure I will be going on to Johnson and Wales" with the ultimate goal of "one day owning my own bakery."

Colleges are looking for well-rounded students with unique experiences on their applications... it makes them stand out from the rest of the crowd, and the CHARIHotech program, coupled with opportunities for internships, provides students with a well-rounded educational experience. Like the one graduating senior, Matt Murray has enjoyed.

In addition to taking the required English, math, science, and social studies courses, Matt is enrolled in the Welding & Fabrication program at CHARIHotech. His ability to learn quickly and apply his knowledge professionally and efficiently has led to his employment at Evans Welding in Westerly. His schedule is structured so that every week he spends one day in school and one day in the "real world" doing what he loves and learning in the process. It is an ideal combination for any student who knows what they'd like to do or is wondering whether the career they have chosen will really be the "right one" for them.

CHARIHotech Director, Gerald Auth, weighed in on Matt's success saying, "This is exactly what career and technical education is meant to look like, students applying their skills in a real workplace alongside professionals while still in high school. By spending a full day every other day in a local welding shop, this student isn't just learning about the trade...they're living it. That kind of experience is invaluable."

These are just a few examples of what the 21 programs offered by CHARIHotech can do and are doing right now for their students. It's an avenue to take definitive coursework in a field the student believes they're interested in pursuing as a career; a way to find out whether this direction is a good



CHARIHotech Programs

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2	Automotive Technology
3	Engineering, Drafting and Design
4	Criminal Justice
5	Construction Technology
6	Graphic Design
7	Health Careers
8	Cosmetology
9	Marine Technology
10	Computer Technology
11	Electrical Technology
12	Culinary Arts
13	Hospitality & Event Planning
14	Agricultural Sciences: Animal
15	Agricultural Sciences: Plant
16	Education Careers
17	Biotechnology
18	Performance Arts - Music
19	Performance Arts - Theatre
20	Business: Financial Leadership
21	Visual Arts

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fit for them without sacrificing time and tuition dollars later on.

CHARIHotech is leading the way by offering students more than just a course of study and a diploma. With the added choice from a field of 21 programs (all approved by RIDE, the Rhode Island Department of Education) and the internships and independent study opportunities, there is no end to secondary education here, but rather an open door to a future filled with promise for those who want to reach higher.

For information on any of the CHARIHotech programs, call (401) 364-6869

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- Will I have to pay tuition for my child to attend CHARIHotech?** No!
- Will transportation be provided to CHARIHotech if I live out of district?**
Yes, if you live in one of the towns listed above, transportation will be provided at no cost.
- What programs do you offer?** We offer 21 programs at CHARIHotech. Visit <https://charihotech.chariho.k12.ri.us> for a full listing of programs or for a video overview of our programs.
- The high school in my town already has a career & technical program, can I still apply to CHARIHotech?**
Yes, you are still able to pursue a CHARIHotech program.



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Strategies for students facing challenging classes

Every student takes something unique from their high school experience, and many eventually look back fondly on the years spent in the hallowed halls of their alma maters. High school might be the last step before learning a trade career or serve as four years of preparation for college. Either way, it is important to get good grades.

Continually challenging oneself with coursework can help students get the most out of their academic careers. General level classes are often taken freshman year and honors classes sophomore year. Students may then decide to enroll in advanced placement or dual enrollment classes as an upperclassman. As students continue to push themselves and classes get harder, they may have to revise their approach in order to excel. These guidelines can help students continue to be successful.

- **Establish a solid foundation.** The first step towards success in any class is gaining a solid understanding of the basics, says Stemly Tutoring. If there are gaps in foundational knowledge, assignments and tests can be



particularly difficult as the coursework becomes harder. Routinely reviewing previous material and ensuring that the fundamental concepts are mastered is essential.

- **Practice active learning.** Active learning involves engaging with the material in a way that goes beyond passively reading texts. Ideas include formulating questions, quizzing classmates, explaining the material to others as a teacher would, and writing down key words and topics so they are more likely to be remembered.

- **Focus on time management.** In high

school, five or more classes run concurrently during the year. Assignments may have similar due dates, and tests and quizzes may come more frequently. Students will need to master an organizational system and time management strategy that works for them. Students can utilize a day planner as a useful organizational tool. Breaking down long-term assignments into smaller pieces that are easier to manage also can be useful. Smartphone notifications can alert to due dates.

- **Seek help when needed.** Students shouldn't hesitate to ask for help from peers,

academic coaches, tutors, or their teachers. Study groups or partnerships with classmates also may be fruitful. Students should not wait until they are falling behind to seek help, as that can make it much more challenging to catch up.

- **Study regularly.** Reviewing material frequently and reinforcing knowledge is a smart strategy. Creating visual aids like diagrams or maps can help students understand a subject more fully. Again, this carries back to mastering the fundamentals. Looking back on previous lessons may help students with current ones.

- **Don't forget to find balance and prioritize self-care.** Academics are important, but so is mastering a balance between school-work and other activities. Without balance, a student may experience burnout, stress and additional symptoms that can impede students' ability to do well in school.

High school coursework gets more difficult as the years pass and students challenge themselves. Certain strategies can help students navigate increasingly challenging coursework.

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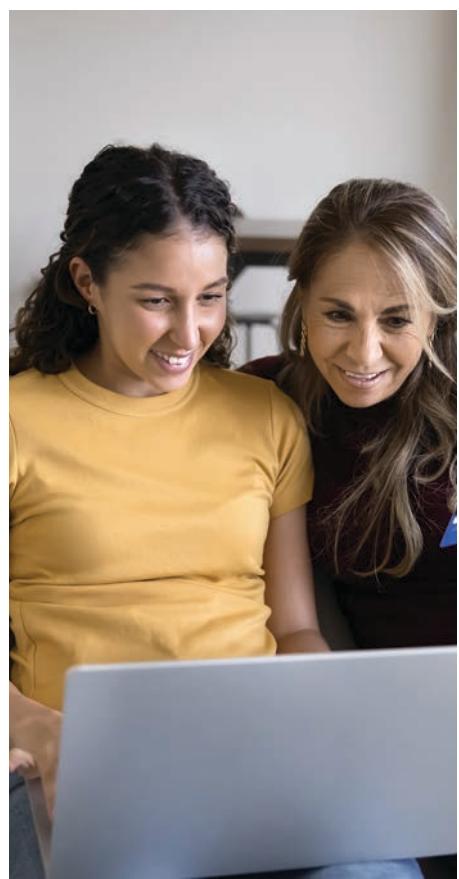


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Helping kids make money lessons real in a digital age



(Family Features)

In today's world, it's rare for kids to hand over a few crumpled dollar bills for a purchase. Most transactions happen online or with a tap of a card, which can make money feel less tangible to the next generation. However, that shift doesn't mean financial lessons have to get lost - it just means they should be taught differently.

From budgeting for a favorite purchase to learning about investing, the digital landscape provides ample opportunities to help kids build smart habits.

Teach real-world money management with digital tools

One way to start is with a kid-friendly debit card connected to an app. These accounts allow children to manage their own spending while parents monitor activity. Being able to check balances in real time - and seeing the impact of a purchase immediately - helps kids understand budgeting in a hands-on way. When the balance gets low, the lesson is clear.

Parents can also use digital purchases as teachable moments. A \$10 virtual item in a

game might sound appealing, but comparing it to something tangible, like a trip to the movies or a special snack, can help kids think about trade-offs and decide what's worth the money.

Use saving goals and compound interest to encourage smart habits

Saving is another concept technology can make more tangible. Setting a goal such as a new bike, a sports jersey or a piece of tech becomes more engaging when children can track their progress visually. Some apps even offer interest on savings, giving kids a first glimpse of how money can grow over time.

As children grow into teens, their curiosity about money often expands into investing. This can be an ideal time to open a custodial brokerage account and explore concepts like diversification, risk and long-term strategy. Purchasing fractional shares of companies they recognize can make the learning process relatable.

Teach credit, debt and security early

It's also important to cover topics like cred-

it, debt and security before kids start managing money on their own. Teens should understand how borrowing works, why paying bills on time matters and how to protect themselves from identity theft. In some cases, freezing a minor's credit until they are older can be a smart precaution.

Keep the conversation going

Above all, money lessons should be an ongoing conversation. Asking kids what they're hearing from friends, teachers or online sources can lead to meaningful discussions and create teachable moments.

The tools may have changed, but the goal remains the same: helping kids develop the skills and confidence to manage money wisely. By meeting them where they are in the digital world, parents can make financial lessons real, relevant and lasting.

Visit schwabmoneywise.com for more ideas on how to help kids start saving, investing and more with videos, quizzes and articles designed especially for teens.

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Source: Charles Schwab

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Study smarter, not harder: Study tips any student can employ

It would be convenient if every student had a photographic memory, making it a snap to recall pages of text or concepts in great detail. Photographic memory is not real, but a very small portion of the population, around 2 to 10 percent of children, has something called an eidetic memory, which is a similar phenomenon and one that's virtually nonexistent in adults, according to Psychology Today. That means that students will have to rely on other skills to get ahead in their coursework, perhaps none more important than effective study skills.

Some students recognize that their study habits simply are not cutting it and they're just squeaking by in their courses. What might get a student by in high school may be ineffective for college classes. Learning effective study skills early on is a key to academic success.

Don't cram

Many students procrastinate with their study sessions, leading to last-minute studying before a big test. According to the American Psychological Association, stu-

dents may perform well on a test for which they have crammed, but that doesn't mean they've actually learned the material. Studying with the goal of long-term retention is best for learning.

Engage in active studying

Reading and re-reading texts or notes is not engaging with the material. Therefore, it likely won't help with information retention. The Learning Center at the University of North Carolina at Chapel Hill says a student will need to make connections with the material, which can include making a study guide, becoming the teacher and teaching the concepts to others, deriving examples from one's own experiences, or working problems out and explaining why they work.

Ask for help

Students do not have to struggle through difficult material alone. In addition to studying with fellow students, who may have different ways of interpreting and sharing the information, individuals can seek assistance from a tutor or an academic resource center



that work best for them. This can include a combination of note-taking, summarization, reviewing what already is known about the topic, and individual or group study sessions. Environment also is an important study variable. Some students thrive in a quiet environment, while others need ambient noise to sharpen their focus.

Work intensely

Studying in intensive, short sessions may enable students to get more done with less wasted effort. Taking breaks can boost attention, says the National Institutes of Health.

Eliminate distractions

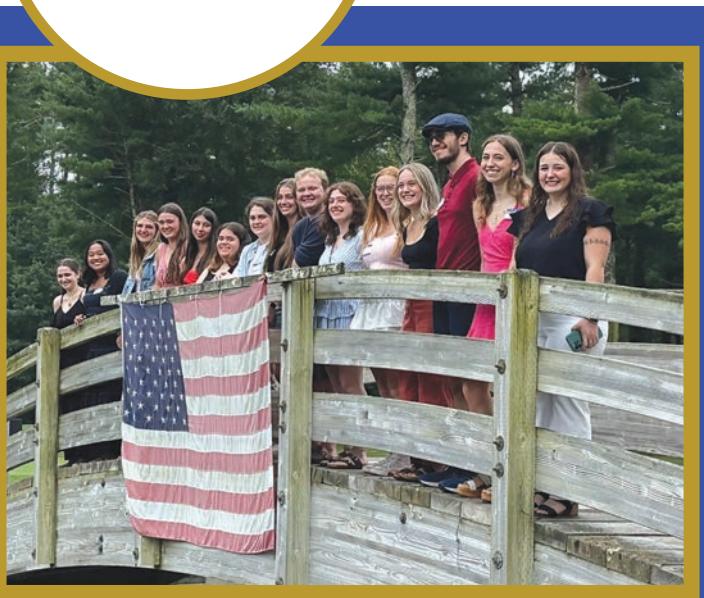
The more research that is done on multi-tasking, the more data indicates it isn't effective. Studying while browsing the web, texting or looking at social media will increase the amount of time needed to learn the material and decrease the quality of the study session, according to research published in Computers & Education in 2012.

Intelligent studying can help students make the most of their academic careers.

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