

ROBERT SKLENAR MEMORIAL SCHOLARSHIP

If you are graduating from high school in the Spring of 2019; attending an accredited college, university, vocation, or trade school in the fall of 2019 and have been a member of OPFCU for at least 12 months, you are eligible to submit an essay to win our scholarship. Look for more information on our website and on Facebook!



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CLAIM
YOUR
YOUTH™



COST OF EXTRACURRICULAR ACTIVITIES

PAGE 2

What's
Inside



Music Subscriptions
vs. Free Streaming

Page 2



FALL 2018

CLAIM YOUR YOUTH



COLLEGE
PLANS &
WHAT'S
HOT IN
THE JOB
MARKET

As you get older, you unfortunately have more responsibilities, and it starts as an upperclassman. However, we're not going to focus on building floats and organizing pranks, we're talking about important decisions regarding your life that need to be made now. Eesh!

CONTINUED ON PAGE 2



COLLEGE PLANS & WHAT'S HOT IN THE JOB MARKET

continued from page 1

It's not as frightening as it sounds, so calm down. College is around the corner, but taking a little time to get organized will go a long way. Here are some things to think about (take a deep breath). Why would you take a breath to think? Anyway, just to name a few...

- College, Trade School or Community College, Military, or another direction.
- Taking the PSAT which is practice for the SAT and qualifies you for the National Merit Scholarship.
- Taking the SAT, ACT, SAT Subject Tests, and AP Exams.
- Your college long- and short-list based on cost, location, size, special programs, careers, or whatever you find to be important.
- Booking internships and boosting your college application with extra-curricular activities.
- Finding scholarships and obtaining letters of recommendation.
- What career field you want to pursue.

Phew, you can decompress, take a selfie, see what your friends are posting, and now we're back. It's amazing what you can accomplish in a few seconds with technology. All this may seem overwhelming, but luckily for you, you have a plethora of resources to assist in your plan. There are college fairs, you can arrange meetings with university reps and alums, talk to your school counselor, contact which institutes interest you and ask questions, and of course, use Google for endless research. Again, technology is incredible.

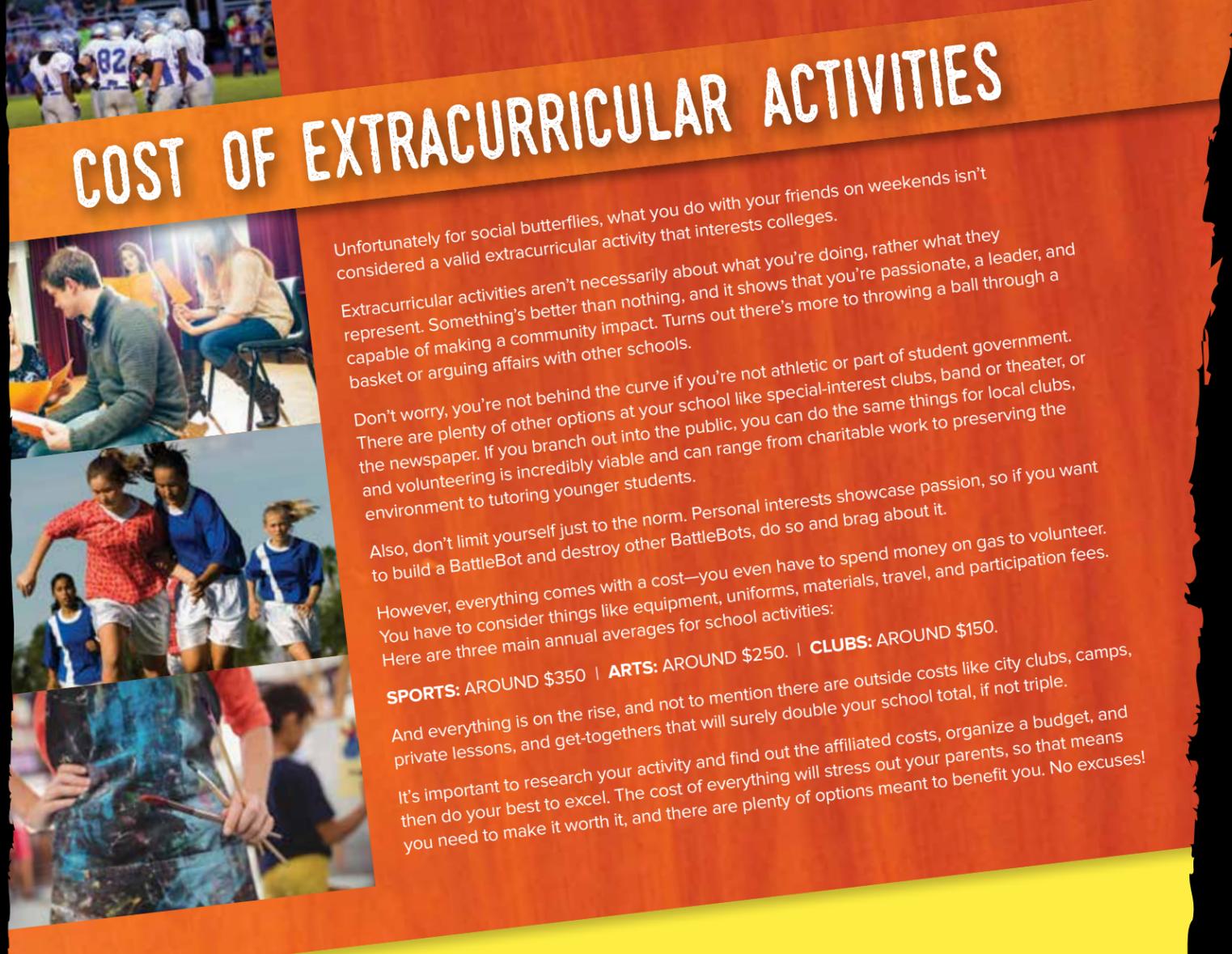
You may wonder what's with the obsession of technology right now—if not, you're still going to find out. You should pick a career field based on your interests first and foremost, but also take into consideration jobs that are on the rise and will last. We obviously will continue to rely on technology, so professions such as computer software engineers and system analysts are in-demand now, and other jobs like app developers and mathematicians will continue to be relevant.

Another field that will always be needed is healthcare. You don't have to go and spend a million dollars to become a surgeon, but there are other hot options like registered nurses, physical therapists, skin care specialists, and optometrists (people's eyes are affected by computer screens).

Here are a few other examples:

- **In-Demand Now:** Fitness Trainers, Occupational Therapists, and Biomedical and Environmental Engineers.
- **Industries on the Rise:** Construction including Mining, Civil Engineering, and Architecture.
- **The Future:** Market Research Analysts, Actuaries, and Speech Language Pathologists.

Do what you want to do, but also consider other options. For example, if you've wanted to write since the first book you read or the first time you put pen to paper then be a writer. However, it doesn't have to be your day job. Follow your passions, but also stay organized, because you don't necessarily have to sacrifice one thing to have another.



COST OF EXTRACURRICULAR ACTIVITIES

Unfortunately for social butterflies, what you do with your friends on weekends isn't considered a valid extracurricular activity that interests colleges. Extracurricular activities aren't necessarily about what you're doing, rather what they represent. Something's better than nothing, and it shows that you're passionate, a leader, and capable of making a community impact. Turns out there's more to throwing a ball through a basket or arguing affairs with other schools.

Don't worry, you're not behind the curve if you're not athletic or part of student government. There are plenty of other options at your school like special-interest clubs, band or theater, or the newspaper. If you branch out into the public, you can do the same things for local clubs, and volunteering is incredibly viable and can range from charitable work to preserving the environment to tutoring younger students.

Also, don't limit yourself just to the norm. Personal interests showcase passion, so if you want to build a BattleBot and destroy other BattleBots, do so and brag about it.

However, everything comes with a cost—you even have to spend money on gas to volunteer. You have to consider things like equipment, uniforms, materials, travel, and participation fees. Here are three main annual averages for school activities:

SPORTS: AROUND \$350 | **ARTS:** AROUND \$250. | **CLUBS:** AROUND \$150.

And everything is on the rise, and not to mention there are outside costs like city clubs, camps, private lessons, and get-togethers that will surely double your school total, if not triple.

It's important to research your activity and find out the affiliated costs, organize a budget, and then do your best to excel. The cost of everything will stress out your parents, so that means you need to make it worth it, and there are plenty of options meant to benefit you. No excuses!

Music Subscriptions vs. Free Streaming



It's been a long time since Napster came out. What's Napster you ask? Nothing you should worry about. The difference between then and now is that the artists benefit from downloadable tracks instead of being ripped off like they were years ago.

We live in an era where music is easily accessible, and the good news is that all artists get paid whether or not you subscribe or stream for free because of advertising and companies selling your data (yikes).

If you're paying for services such as Apple or Spotify, you're getting convenient ad-free music, unlimited space to store your endless downloads, and first listen to new releases. It's great for the music lover and the musician.

If you stream for free it's most likely because you don't want to fork over \$5-\$10 a month and don't listen enough to make it worth the price. You still have access to what you listen to, but with commercials and without downloads and "premium" perks.

Either way, feel free to help those starving musicians out, but beware of over-saturation. You can easily download which means others can easily upload—don't convince yourself every track is worth storing.

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