Your Next Move

A decision worksheet for the biggest choice you're about to make: what comes after high school.

Name: _____ Date: _____

OBJECTIVE

Apply a rational decision-making model to your own post-high-school choice, compare ways to pay for it, and connect today's decisions to long-term, even generational, financial outcomes.

1. Name your options

List every path you're genuinely considering: college, technical school, military enlistment, straight to work, an apprenticeship, or something else.

2. Run the decision grid

Pick your two strongest options from above and work them through this grid. This is the same PACED-style model (Problem, Alternatives, Criteria, Evaluate, Decide) used in college and career planning.

Step	Option A: _____	Option B: _____
Cost (money + time)		
Benefit (skills, pay, freedom)		
Opportunity cost — what you give up		
Risk if it doesn't work out		

DISCUSS

Harkness circle: sit in a group of 5-8 facing each other. Without looking at your own grid, ask a classmate to defend their Option A vs. Option B, out loud, no notes. Then switch. Only after the discussion should you fill in the grid above.

3. How will you pay for it?

For your top option, check every funding source that realistically applies, then circle the one you'd rely on most.

- [ ] Scholarships (merit, need-based, or private)
- [ ] The HOPE Scholarship or Zell Miller Scholarship (Georgia)
- [ ] Employment while enrolled
- [ ] Work-study program

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- [ ] Federal or private loans
- [ ] Grants (e.g., Pell Grant)
- [ ] Personal savings or prior investments
- [ ] Family support

4. Paperwork check

Circle Y or N: do you know where to find each of these for yourself?

Document	Do you know where to find it?
Social Security number	Y / N
FAFSA login (FSA ID)	Y / N
Parent/guardian tax return (if a dependent)	Y / N
High school transcript	Y / N
Scholarship application essays / recommendation letters	Y / N

STANDARD NOTE

SSEPF1e asks you to describe how individual financial decisions can help build generational wealth, wealth that outlasts one person and benefits the next generation of a family.

5. In 3–4 sentences: pick ONE financial decision you could make in the next two years (saving a set amount, choosing a lower-debt path, opening a retirement account early, etc.) and explain how it could start building wealth beyond just your own lifetime.