

## Education and Career Planning for People with Cystic Fibrosis



By: Michele J. Brake, M.S.W

## **It Couldn't Be Done**

### **By Edgar A. Guest**

Somebody said that it couldn't be done,  
But he with a chuckle replied  
That "maybe it couldn't," but he would be one  
Who wouldn't say so till he'd tried.  
So he buckled right in with the trace of a grin  
on his face. If he worried he hid it.  
He started to sing as he tackled the thing  
That couldn't be done, and he did it.

Somebody scoffed: "Oh, you'll never do that;  
At least no one ever has done it;"  
And the first thing we knew he'd begun it.  
With a lift of his chin and a bit of a grin,  
Without any doubting or quiddit,  
He started to sing as he tackled the thing  
That couldn't be done, and he did it.

There are thousands to tell you it cannot be done  
There are thousands to prophesy failure;  
There are thousands to point out to you, one by one  
The dangers that wait to assail you.  
But just buckle in with a bit of a grin  
Just take off your coat and go for it;  
Just start to sing as you tackle the thing  
That "cannot be done" and you'll do it!

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## **JOB AND CAREER PLANNING FOR PEOPLE WITH CYSTIC FIBROSIS**

People with CF are obtaining education from universities, colleges and technical schools. Afterwards they are finding employment that fulfills their needs. Research focusing on teens and adults with CF states that this group has a good educational and work record when compared to the general population (Orenstein, 1996). However, people with CF have unique challenges and concerns associated with education and employment. This booklet will examine the following:

- ✓ Considerations for planning an educational path/career
- ✓ What is the difference between a job and a career?
- ✓ What are the advantages of working part-time?
- ✓ What are the advantages and disadvantages of being self-employed?
- ✓ Should work environment be a consideration?
- ✓ Should I disclose my CF to potential employers?
- ✓ What resources exist that help with funding and support?

### **Education and Career Planning**

People with CF are occupying a variety of jobs and careers. When deciding upon a career path, it is important to consider your skills and interests. You should consider your intellect, skills, talents, interests and desires. A decision about career/employment requires a lot of thinking and researching. The following is a list of questions to consider when thinking about employment:

- ❖ What skills and aptitudes are required or useful?
- ❖ What is the minimum and maximum education required and how does this affect salary?
- ❖ What duties/responsibilities are commonly associated with this type of employment?
- ❖ What parts of the population are generally served by this employment?
- ❖ What parts of the population are generally served by this employment?
- ❖ What are the physical and mental demands?
- ❖ What are the characteristics of the work?

Indoors versus outdoors  
Commission versus set salary  
Shift work versus regular hours  
Office positions versus travelling  
Working from home versus office building  
Working solitary versus working with a team

- ❖ Could I work from home if necessary?
- ❖ Could I work part-time if necessary?
- ❖ Can I find this type of work in any city or province?
- ❖ What will my working environment be with this type of work?
- ❖ Is this a growing occupation?

**Education's purpose is to replace an empty mind with an open one.**

**Malcolm Forbes**

### **A. The difference between a job and a career**

When it comes to careers, jobs and volunteer positions, people desire different things. Sometimes you want to find employment which allows you to live independently. Others may want employment that provides flexibility and does not require a long term commitment. It is important for your decision to fit your lifestyle and meet your needs.

Some people want employment that provides ongoing challenges. They are seeking careers which will provide opportunities for personal and professional growth. A career is something you work at over time and it is often a long term commitment. Careers often require higher education levels. They are more likely to provide opportunity for development in professional and personal areas compared with a job that allows you to pay for the expenses in your life.

## **A. Post-Secondary Education: Things to consider**

Most employment requires the minimum education to be a high school diploma. Community Services programs such as the Labour Market Agreement for Persons with Disabilities (LMAPD) will not assist those individuals without a high school diploma. If you are not planning on pursuing a university or college education, you should recognize that the lack of education could limit your employment choices. Post secondary education does not guarantee employment but it does increase your chances and it will also open more doors to opportunities. In addition, many people find attending college or university to be enjoyable and rewarding.

Regardless of where you decide to attend school, you should consider the following:

- Inform your professors and teachers that you have CF in case you need time off for appointments and admissions
- Visit the office for Students with Disabilities where there are people who can assist you during absences and can advocate on your behalf;
- If you live in residence, consider investing in a meal plan so that your nutritional intake will be adequate;
- If you live in residence, request a single room for medical reasons, so you will be exposed to fewer infections or colds from roommates and your routine (clapping, aerosols masks) will not be disruptive to others;
- If you decide to move away, locate a medical clinic or doctor who can be contacted if necessary. Your CF clinic at home should be able to assist you with making this connection; and
- Allow yourself time to adjust since the first year of college or university is often stressful and can be overwhelming.

**I meet many people who get all fired up to begin an exercise program, only to give up after a few weeks. Inevitably, the reason turns out to be that they selected an exercise not suited for them or that they over-exercised, or both.**

**Covert Bailey**

## What are the advantages and disadvantages of attending school away?

Independence from parents is desired by many young adults. Once they complete their high school education, they decide that moving away will help them become more independent. Some of the advantages are:

- A chance to make your own day-to-day decisions;
- An opportunity to live in a new city
- An opportunity to meet new people
- The chance to make connections to employment contacts outside your city
- No one will know that you have CF unless you choose to disclose

While this may be true, living on your own is also a huge adjustment. Attending college or university can be an exciting experience. But living in a new city may initially increase your stress load considerably. Some things to consider are:

- You may have to connect with a new CF clinic away from home;
- You may have to educate doctors and medical staff who have never treated someone with CF;
- You are leaving your main supports behind and have to develop new ones;
- You may have to assume new responsibilities: grocery shopping, meal preparation, cleaning, laundry, medical appointments, CF routine; and
- Initially no one will know about CF, which may prove to be stressful

**Reality is something you rise above.**

**Liza Minelli**

## B. How much should you work?

Forty hours of work per week may not be a big deal for many people. When deciding between full-time and part-time employment, you should consider the time involved in completing your CF routine (aerosols, physiotherapy, and meal

preparation). You will need to assess your time management and organizational skills. Will you be able to manage forty hours per week as well as your CF routine and appointments? For many people the answer will be YES! However, if you feel that this may be too much to balance, working less time may be a suitable option. Regardless of whether you choose to work forty to fifteen hours a week, you should have a plan to cope with the pressures involved in your employment.

**You should also examine your general health such as:**

- Do you have frequent infections that require hospitalization? If so, this may become problematic to you and your employer.
- When you are busy, do you become tired? Are you exhausted after a work day or are you able to push yourself?
- How do you handle pressure? Everyone gets weighed down by pressure. The critical part is how you handle it. Is it overwhelming or do you handle it well?

It is useful to discuss your employment plans with the members of your CF team. They may be able to provide feedback on your suitability for specific jobs/opportunities you are considering.

**Nothing is really work unless you would rather be doing something else.**

**James M. Barrie**

### **C. The Advantages of Self-Employment**

One of the greatest advantages to being self-employed is that you can alter your work schedule when circumstances change. People who are self-employed are often able to establish their own hours and work location.

However, there are disadvantages to self-employment and they need to be carefully examined before deciding on this route. Some of these are:

- ❖ People who are self-employed need to be self starters and have long work weeks especially when they are starting their businesses.
- ❖ When you become ill or require a lengthy hospitalization, there may be no one to take your place; therefore your career/business may suffer.
- ❖ During times of illness, self-employed individuals receive no salary and can easily get behind with their finances.

**There is no passion to be found in playing small, in settling for a life that is less than that you are capable of living.**

**Nelson Mandela**

#### **D. Hazardous Work: things to consider when seeking employment**

Chronic lung conditions like Cystic Fibrosis require that special attention be paid to determining the best working environment. Whether you work a few hours or forty hours, the impact of the environment is enormous.

Some examples of workplace irritants that can be harmful are:

- ✘ Smoke
- ✘ Fumes
- ✘ Fragrances
- ✘ Dust
- ✘ Moisture
- ✘ Paint/cleaners
- ✘ Cooking fumes
- ✘ Hot temperatures
- ✘ Exhaust from cars/trucks

Hidden hazards of some work environments

Working with certain populations will increase your exposure to infections such as viruses. For example, working with children and youth could be hazardous as there may be an increase in exposure to flu and colds, making infection control difficult to monitor.

Working in hospitals and health care clinics can be hazardous and offer potential exposure to viruses, bacteria and other infections. As well, people with CF will sometimes carry organisms in their bodies that are harmful to others, especially to patients with compromised immune systems.

Jobs requiring physical labour are initially great for persons with CF. Exercise is beneficial and recommended to assist with airway clearance. However, if there is an increase in chest infections or decline in lung function, these jobs may become too physically demanding.

The following list indicates potential risks associated with some common occupations. Many people with CF will choose to ignore the risks however they need to be considered as they will impact your health and sometimes your daily life. It is important to remember that there are risks associated with every type of job so you should discuss these risks before you decide upon a job or career choice.

Carpenter	Exposure to dust, fumes
Chef	Hot temperatures, fumes
Construction Worker	Physically demanding
Elementary Teacher	Colds, flu decrease infection control
Fire fighter	Stress, physically demanding, and exposure to smoke and fumes
Flight Attendant/Pilot	Working in high altitudes with frequent changes in air pressure; Breathing circulated air
Hospital Employees	Exposure to germs, colds infections Risk of exposing patients to your bacteria and germs. In some situations, health care workers may not be allowed to work with patients – MRSA positive
Landscaper	Physically demanding
Nursing Home Attendant	Exposure to diseases, colds
Medical Professionals	Exposure to diseases, colds, infections

**It's not the hours you put in your work that counts, it's the work you put in the hours.**

**Sam Ewing**

### **E. What happens if you can no longer do the job?**

If you are determined to work in a certain field, there are options. If the workload becomes too physically demanding, many employers will be receptive to repositioning within the company. However, this needs to be investigated prior to starting with a company. Another option is to use agencies such as Labour Market Agreement for Persons with Disabilities through Community Services. This program will often work with individuals who are no longer able to continue in their current job/profession due to changes with chronic conditions or physical and mental disabilities. In many instances, retraining is provided.

### **F. Stress, Employment and Managing CF**

Stress affects people in different ways. When you choose a job or career it is important to know how you are affected by stress. Obviously every job has a different stress level but some are exceptionally high, e.g. law enforcement. A fast paced job that is frequently intense when added to a demanding health regimen may be too hectic for some individuals. Choose carefully and remember that there is nothing wrong with choosing a position that is less demanding and stressful.

### **G. Adapting your employment**

Many people prefer jobs that offer flexible work hours. This is especially important for people with CF who have to manage their treatment plans, appointments and frequent and possibly lengthy admissions. Seek jobs and careers which offer flexibility. Some workplaces are becoming receptive to reduced work hours, flexible work weeks and adaptable use of vacation and sick time. Sometimes work places will also offer the option of taking unpaid sick time

and even allowing employees to work from home. This is why it is important to investigate potential employers and useful to talk to current employees.

Job satisfaction will come with choosing a career your desire and find interesting. Cystic Fibrosis should not stop you from pursuing a rewarding career. Every individual has strengths and weaknesses. It is essential that you know yourself and what you can bring to your chosen job/career. It is equally important to know your limitations and how they will affect your time at work.

Being adaptive in the workplace is also essential. It is true for all people that employment and health can change. In today's working population, it is uncommon to find people who remain in the same employment position for their entire time in the workforce. Anticipate career changes, and it will be easier to deal with them when they occur.

**Change and Growth take place when a person has risked himself and dares to become involved with experimenting with his own life.**

**Herbert A. Otto**

## **Labour Market Agreement for Persons with Disabilities through Community Services**

### **A. Service Includes**

- Employment counseling and assessment
- Pre-employment training
- Skill assessment and development
- Active employment support
- Assistive aids and devices, e.g. laptop computers
- Self-employment assistance
- Vocational crisis intervention
- Financial assistance for education

## Eligibility Criteria for THE LABOUR MARKET AGREEMENT FOR PERSONS WITH DISABILITIES:

- ✓ 16 years of age or older
- ✓ Unemployed or underemployed
- ✓ Presence of a disability that can be medically verified
- ✓ Unable to work because of disability
- ✓ Canadian citizen or landed immigrant
- ✓ High school diploma
- ✓ Your live in the province
- ✓ You can no longer do the work that you have been trained to do
- ✓ Your disability gets in the way of taking training which would lead to work

### **B. How do I apply?**

Contact the nearest Community Services office. A meeting will be arranged with a worker. It is advisable to apply early in the calendar year for programs that begin in the fall. You will be required to complete an application for the program. You will also be required to have your physician complete a medical report that verifies that your do have Cystic Fibrosis.

**Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, ambition inspired, and success achieved.**

**Helen Keller**

### **The Department of Education**

The Department of Education, through the Canada – NS Labour Market Agreement for Persons with Disabilities, provides a diverse range of programs, goods and services to support students with disabilities in post-secondary education. The objective of these programs is to enhance the employability of students with disabilities by assisting them in achieving individual success in their post-secondary studies. This is accomplished by reducing or removing

educational-related barriers a student may experience in post-secondary training environments.

### **C. Accessing Education Funding Through LMAPD**

#### **Education Grant Funding Available**

As a student with a disability, there are two grants that you may be eligible to receive: the Canada Student Grant for Students with Permanent Disabilities, and the Provincial Access Grant.

1. The Federal Canada Student Grant for Students with Permanent Disabilities was created effective August 1, 2009, to increase accessibility to post-secondary education for students with disabilities. This grant was previously known as the Canada Access Grant from August 1, 2005.
2. The Provincial Access Grant was created effective August 1, 2005 to coincide with the Canada Access Grant and now the Canada Student Grant for Students with Permanent Disabilities to help decrease student loan debt.

**Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma – which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition.**

**Steve Jobs**

### **CANADA STUDENT GRANT FOR STUDENTS WITH PERMANENT DISABILITIES**

#### **How do I apply?**

When you apply for Canada/Nova Scotia Student Assistance as a student with a permanent disability, your eligibility for this grant is automatically assessed. If you are deemed eligible for the Canada Student Grant for Students with

Permanent Disabilities, your need for grant funding will be determined before your need for loan.

What will I get and when will I get it?

The maximum grant is \$2,000 per year.

For example: if your assessed need is \$10,000, the \$2,000 Canada Student Grant for Students with Permanent Disabilities would be issued before your need for a loan determined. If your assessed need is only \$1, you would receive a \$2,000 Canada Student Grant for Students with Permanent Disabilities and no loan. If you are studying more than 23 weeks, the grant will be issued in 2 equal disbursements. The first disbursement would be issued at the start of your program and the second disbursement halfway through your study period. If you withdraw within the first thirty days of the program, the grant will be converted to a loan.

**Wanting to be someone else is a waste of the person you are.**

**Kurt Cobain**

**Do I have to pay back the grant?**

If you withdraw from your program within the first thirty days of the program, the grant will be converted to a loan. If you withdraw after the first thirty days of your program or continue as a student in your program, the grant will not need to be repaid.

**Withdrawing from your studies**

You must first advise the Nova Scotia Student Assistance Office, the disability resource facilitator and/or campus coordinator, and the business office if you withdraw from or stop attending any courses. Withdrawing from a course or a complete program may have an impact on your student loan or disability grants. The amount of loan or grants you may be eligible to receive may be recalculated, based on the actual time you are or will be in class.

***If you withdraw from your program within the first thirty days (30) of the program, the grant will be converted to a loan.***

For further information about the impact on your student loan of withdrawing from classes, please go to the Nova Scotia Student Assistance Office website at [www.studentloans.ednet.ns.ca](http://www.studentloans.ednet.ns.ca) or call (902)424-8420 in Halifax, 1-800-565-8420 toll-free within Canada.

### **How will this grant affect my student loan?**

This grant is part of the money you will receive from student loans. For example, if your need is assessed at \$10,000, the first \$2,000 would be grant money and will not have to be repaid. Therefore, you would owe only \$8,000 as a student loan. Withdrawing from courses or your program could affect your grant.

**Sometimes life hits you in the head with a brick. Don't lose faith.**

**Steve Jobs**

## **PROVINCIAL ACCESS GRANT**

### **Important Notice**

To be considered for the Provincial Access Grant, you must submit a Nova Scotia Student Assistance Pre-Study Report. This form is used to confirm your income during the pre-study period and to update your sources of income while you are in school. Until this form is processed, your Nova Scotia Student Loan, grants, and additional Canada Student Loan may not be issued.

Funding for the Provincial Access Grant is limited and you should submit your Nova Scotia Student Assistance Pre-Study Report to the Nova Scotia Student Assistance Office as soon as possible.

You can access the pre-study report to file your Pre-Study Report electronically through the Nova Scotia Student Assistance website.

**For more information on the Nova Scotia Student Assistance Pre-Study Report, go to the Student Assistance pre-study report information page:**

**[https://studentloans.ednet.ns.ca/loaninfo\\_2013-2014/pre-study-report](https://studentloans.ednet.ns.ca/loaninfo_2013-2014/pre-study-report) (place appropriate year at the end) or see the Nova Scotia Student Assistance website: [studentloans.ednet.ns.ca](http://studentloans.ednet.ns.ca)**

**or call (902)424-8420 in Halifax, 1-800-565-8420 toll-free within Canada.**

### **How do I apply?**

By applying for Canada/Nova Scotia Student Assistance as a student with a permanent disability, you automatically apply for this grant. Be sure to complete and submit your Pre-Study Report as explained above.

### **ASSISTANCE FOR NS STUDENTS WITH DISABILITIES ATTENDING POST SECONDARY INSTITUTIONS OUTSIDE NS**

If you are a student with a disability attending a post secondary institution outside of Nova Scotia and believe that you need assistance in reducing or removing barriers in your classroom, please contact Nova Scotia Post-Secondary Disability Service (PSDS). A staff member will discuss with you equipment and services options that might assist you in addressing these barriers.

#### **Areas where PSDS might be of assistance in helping you:**

- ✓ Provide funding for a tutor
- ✓ Provide funding for a note taker
- ✓ Provide a computer and software to use in class and during hospitalizations to keep up to date with studies
- ✓ Assist you with completing the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

When you are completing your Canada Student Grant for Services and Equipment for Students with Permanent Disabilities and find you need assistance obtaining quotes for special assistive technology you can contact PSDS at the Nova Scotia Department of Labour and Advanced Education.

**Telephone: (902)424-6737 (Halifax) or toll-free within Nova Scotia  
1-800-285-1197**

**Post-Secondary Disability Services Division**

**Telephone: (902)424-6737 (Halifax) or toll-free within Nova Scotia 1-800-285-1197**

**Nova Scotia Department of Labour and Advanced Education**

**Post-Secondary Disability Services**

**2021 Brunswick Street, 4<sup>th</sup> Floor**

**PO Box 578**

**Halifax, NS B3J 2S9**

### **Institutional Disability Resources**

These links of institutions are provided as reference material only and Post-Secondary Disability Services cannot guarantee the accuracy of the information. For accurate up-to-date information on disability services at an institution, please contact the institution directly.

***If you are attending an out of province university or a private career college, contact the Post-Secondary Disability Services Division at (902)424-6737 or toll-free in Nova Scotia at 1-800-285-1197***

### **MEETING WITH POTENTIAL EMPLOYERS:**

After you have researched positions, determined that they are suitable and submitted applications, you will eventually be granted an interview. This is an opportunity to present the best you have to offer to the organization.

It is critical that you know your strengths and are comfortable with making them known to others. Your potential employer will likely ask you about your experiences, goals, weaknesses and strengths. Be prepared. As stated above, it is vital to be aware of the demands of the position to which you have applied.

Some questions you should consider re:

- How physically demanding it is?
- Will it require a lot of travel?
- Will it expose you to dangerous fumes and toxins?
- Will you be working with populations that put you at higher risk of exposure to infections? E.g. children and the elderly.
- Is there shift work required?
- How long is the work day?

**You will never do anything in this world without courage. It is the greatest quality of the mind next to honor.**

**Aristotle**

### **A. Should I disclose to employers that I have CF?**

The decision to disclose to an employer that you have CF is important and personal. There is no wrong answer and you must decide what works best for you. The following sections are intended to start you thinking about this decision. Feel free to discuss these questions with members of the CF team.

### **B. The decision to not disclose**

If you feel confident that you can do the job that you have applied for, then some people would say it is not advisable to disclose that you have Cystic Fibrosis. Employers should base their decisions on your ability and strengths and not what they perceive to be weaknesses or potential problems.

Remember that before you are hired, the potential employer knows very little about you. There may be multiple applicants and the decision may come down to

you and one other person. If this were to happen, they may consider your chronic condition as a liability and therefore choose the other candidate. Although this is DISCRIMINATION, it is difficult to prove. You might want to have the chance to prove yourself based on your skills and abilities before you decide whether to disclose that you have CF.

Should you decide to not disclose that you have CF, make sure persons who are providing references are made aware of your decision.

### **A. The decision to disclose**

In choosing to disclose your CF you may avoid unnecessary mental pressure. In order to avoid the stress of hiding their CF, some people choose to disclose immediately. They would rather immediately disclose and work on convincing employers that they can manage their health care while meeting expectations at work.

Another benefit to disclosing promptly is that periodically there will be clinic appointments and hospital admissions. Your employer may appreciate knowing what types of accommodations they might have to make.

An alternative to disclosing at the point of an interview is to disclose after the employer makes the job offer. This provides the employer with the opportunity to hear about your skills and abilities, to check references and then make the offer of employment. Many see this as the ideal time to discuss their CF, what it involves and at the same time assuring the employer that working with a chronic condition is possible. It will also enable the employer to anticipate how to accommodate your CF.

The offer of employment should not be withdrawn once the employer is made of CF. If this does happen, the employer can be accused of discriminating against a person based on their medical condition. This would likely be considered a violation of the employee's human rights.

If you decide to disclose to potential employers that you have Cystic Fibrosis and you fail to receive an offer of employment, it will be difficult to prove

discrimination. However, if you disclose your condition after an offer is made and the offer is then withdrawn, the act of discrimination is much easier to prove.

## **B. What does the NS Human Rights Act say?**

The Nova Scotia Human Rights Act recognizes the legitimate right of the employer to hire the most qualified and suitable candidate for a particular job. The basic principle guiding the legislation is that employment decisions should be based only on criteria that relate to the applicant's ability to do the job.

The Human Rights Act sets out particular characteristics that it protects. With respect to employment, it prevents a person or organization from treating someone unfairly because of a characteristic that is not relevant to the person's ability to work.

These are the characteristics that the Human Rights Act protects:

- ✚ Disability, physical or mental
- ✚ Race or colour
- ✚ Sex (includes gender and pregnancy)
- ✚ Sexual harassment
- ✚ Sexual orientation
- ✚ Marital status
- ✚ Family status
- ✚ Ethnic origin
- ✚ National origin
- ✚ Aboriginal origin
- ✚ Religion and creed
- ✚ Sources of income
- ✚ Political beliefs, affiliation or activity
- ✚ Irrational fear of contracting an illness
- ✚ Age
- ✚ Association with someone protected under the Act
- ✚ Retaliation because a person has co-operated with HRC – for their own complaint or someone else's

### **Exceptions to the Nova Scotia Human Rights Act:**

The Human Rights Act recognizes some limits to human rights protection in certain employment situations. The Act requires an employer to assess a job applicant or employee as an individual. Employers have a duty to accommodate job applicants and employees. However, some limits may be needed, such as jobs that require particular physical abilities. An employer is not obliged to accommodate an employee or applicant if this would cause **undue hardship** such as:

***A significant risk to health or safety;  
A serious financial hardship to the employer; or  
An unacceptable disruption to the employer's operation***

Employers may set general physical requirements, known as bona fide requirements, for certain jobs. For example, having good vision might be a necessary or "bona fide" requirement for some jobs, such as being an airline pilot.

When planning a career, it is important to learn what the bona fide physical requirements are for the occupation. Some occupations, such as fire fighter or police officer may require specific physical abilities and level of fitness.

***Excerpt taken from "A Guide for Drafting  
Job Application Interview Questions."  
NS Human Rights Commission.***

### **Talking about your Cystic Fibrosis:**

Regardless of what you initially decided, once you are working, you may require time off for clinic appointments and admissions. You may decide that continuing to hide your CF is no longer an option. Legally you do not have to share the specific reason for your medical treatment. However, not disclosing it may increase your stress level.

The decision to tell or not to tell is a very personal one. It is important to talk it over with people you trust. Your CF team can put you in contact with others who are employed in order to discuss their experiences. These discussions may assist you with your decision making.

## Helpful Information and Websites

“Cystic Fibrosis in the Workplace”, by Marianne Ferrin et al. Provides similar information and is geared toward people with CF living in the United States.

Should your instructors, professors or employers request information on Cystic Fibrosis, you can refer them to the Canadian Cystic Fibrosis Foundation website at [www.cysticfibrosis.ca](http://www.cysticfibrosis.ca)

Contact the Human Rights Commission for more information on resources and programs as well as help for dealing with human rights issues.  
[www.gov.ns.ca/humanrights/](http://www.gov.ns.ca/humanrights/) or call 902-424-4111 or toll free 1877-269-7699

Jerry Cahill: Inspirational Speaker who is 55 years old and living with CF. You can find his videos on YouTube. He is also the author of “You Cannot Fail.”

Canada Student Loans can be applied for online at:  
[www.studentloans.ednet.ns.ca](http://www.studentloans.ednet.ns.ca)

Student Awards Scholarship Search. A website available to all Canadian students. The site will match you with bursaries and scholarships that suit your individual needs. For more information visit: [www.studentawards.com](http://www.studentawards.com)

Circle of Friends is an adult newsletter/magazine for Canadian adults with CF. To register for your copy visit the Canadian Cystic Fibrosis website –  
[www.cysticfibrosis.ca](http://www.cysticfibrosis.ca)

Kim Wood – an adult with Cystic Fibrosis has a personal blog online. It can be view at: <http://livelovebreathebyKim.blogspot.com>

### Provincial Access Grant

Students with permanent disabilities are automatically assessed for the Provincial Access Grant when they apply for a Nova Scotia Student Loan. However, students must ensure that they have included a pre-study report when applying to NSSL. Students with permanent disabilities are eligible to receive a cheque for any unmet financial need after receiving the maximum student loans and other grants

they may have been eligible for. The maximum grant available is \$2,000 per year if students are attending a university and \$1,000 per year if students are attending a college. For more information on the Provincial Access Grant see:

[http://psds.ednet.ns.ca/provincial\\_access\\_grant.shtml](http://psds.ednet.ns.ca/provincial_access_grant.shtml)

For more information on financial assistance available in Nova Scotia see:

Nova Scotia Student Assistance Office

Tel.: 902-424-8420

Toll-free: 1-800-565-8420 (within Canada)

TTY: 902-424-2058

[www.studentloans.ednet.ns.ca](http://www.studentloans.ednet.ns.ca)

### **Federal Grants for Students with Permanent Disabilities**

As a student with a permanent disability in Nova Scotia, you are eligible to receive:

#### ***A Canada Student Grant for Students with Permanent Disabilities***

You may receive \$2,000 per school year to help cover the costs of accommodations, tuition and books. This grant may exceed your assessed need. For example, if your assessed need is determined to be \$1,200, you may still receive a non-repayable grant for \$2,000.

There is no separate application for this grant. Your eligibility will be automatically assessed if you include verification of permanent disability when applying for a full-time Canada Student Loan.

#### **A Grant for Services and Equipment for Students with Permanent Disabilities**

You may receive up to \$8,000 per school year to cover exceptional education-related costs associated with your disability.

How to apply for a Grant for Services and Equipment for Students with Permanent Disabilities:

There is a separate application for this grant:

[http://psds.ednet.ns.ca/canada\\_study\\_grant.shtml](http://psds.ednet.ns.ca/canada_study_grant.shtml)

You must also provide written confirmation from a person qualified to make this confirmation, that you have exceptional education-related costs associated with your disability.

You must provide the exact cost of the equipment or services.

### **Permanent Disability Benefit**

Students with severe permanent disabilities in Nova Scotia are eligible for the Permanent Disability Benefit. If you have a severe permanent disability, you may have your loans immediately forgiven. For more information on the Permanent Disability Benefit or on what qualifies as a severe permanent disability visit:

<http://www.canlearn.ca/eng/after/cant/hpd.shtml>

### **Repayment Assistance Plan for Borrowers with Permanent Disabilities**

Students with permanent disabilities who are having difficulty paying back their student loans are eligible for the Repayment Assistance Plan for Borrowers with Permanent Disabilities (RAP-PD). RAP-PD makes debt repayment easier for students with permanent disabilities by allowing them to pay back what they can reasonably afford.

Under RAP-PD:

Loan payments are based on family income, family size and disability related expenses

Students will not make loan payments exceeding 20% of their income (on loans covered by RAP-PD)

In some cases, students will not have to make any loan payments until their income increases

No student with a permanent disability should have a repayment period longer than 10 years

Student Awards for students with disabilities: A Canadian website which lists scholarships and bursaries available to students who have special needs or are disabled. [www.disabledstudents.com](http://www.disabledstudents.com)

Canadian Career Consortium contains information on careers. It lists potential salaries, education required and other useful suggestions. It can be found at [www.canadiancareers.com](http://www.canadiancareers.com)



## HELPFUL TERMS:

*Terms related to education are highlighted in blue*

**Academic Advisor** - Faculty or counsellor assigned to help students select courses and plan educational programs.

**Accommodations:** are changes made to the work week or the work environment that help make work easier.

**Aptitudes:** a natural ability or interest in a skill or activity

**Aptitudes test:** a standardized test designed to predict an individual's ability to learn certain skills. These tests are often completed in high school. However, if there needs to be a change in careers, a vocational counsellor may also use them.

**At-will employment:** A type of employment relationship in which there is no contractual agreement and either party may end the employment relationship at any time, for any reason or for no reason at all, without incurring a penalty.

**Auditing:** Enrolling for and attending class (es) regularly without having to take tests. No grade or credit hours are earned.

**Baccalaureate Degree:** Awarded after completion of required semester hours, usually four years of full-time academic study. Usually referred to as bachelor's degree.

**Background Check:** Used by employers to verify the accuracy of the information you provide on your resume or job application -- and beyond. On the rise as prices fall on these services. Items checked include: employment verification, educational background/degrees, references, credit history, medical records, driving record, court records, criminal records, and more

**Benefits:** An important part of your compensation package, and part of the salary negotiation process. Note that every employer offers a different mix of benefits. These benefits may include paid vacations, company holidays, personal days, sick leave, life insurance, medical insurance, retirement and pension plans, tuition

assistance, child care, stock options, and more. Can be worth anywhere from 20 to 40 percent of your salary.

**Chronic Illness:** An illness that lasts three months or more.

**Cold Call:** When a job-seeker approaches an employer (usually through an uninvited cover letter) who has not publicly announced any job openings.

**Commission:** A way of being paid for a job. A percentage of money paid to a worker based on what they sell. Some or all of the worker's income is a percentage of the amount they sell so salaries vary with performance.

**Comparable worth:** A legal concept under which people who work similar jobs of similar worth to the employer must be paid the same regardless of gender.

**Constructive discharge:** A type of termination of the employment relationship in which the employee quits, but the employer is liable as if a wrongful termination occurred, because the employee was forced to resign due to intolerable working conditions.

**Disclosure:** to tell something or make new information known to others. To make something known or public. For example, a person may disclose that he or she has Cystic Fibrosis.

**Discrimination:** An unjust distinction in the treatment of different categories of people, especially on the grounds of race, sex, age or disability.

**Dropping a Course:** When a student is signed up for a course, or actually taking the course, and no longer wants to take the course, the student cannot just stop coming to class. The correct Add/Drop form must be filled out in the Registration/Cashiering Office. Check Class Schedule for details.

**Elective:** Course student may take but not specifically required in a major but counts as general credit toward a degree.

**Electronic Resume (or E-Resume):** A resume that is sent to the employer electronically, either via email, by submitting to Internet job boards, or residing on their Web page. Includes numerous formats of resumes linked by their mode of delivery.

**Employee assistance program (EAP):** A workplace program provided by the employer to assist employees in recovering from drug or alcohol abuse, emotional problems, job stress, marital discord, or workplace conflict.

**Employment Gaps:** Are those periods of time between jobs when job-seekers are unemployed, either by choice or circumstances. Employers do not like seeing unexplained gaps on resumes, and there are numerous strategies for reducing the impact of these gaps on your future job-hunting.

**Entrepreneur:** Someone who starts and runs his or her own business - who organizes, operates, and assumes both the rewards and the risks from running the enterprise. It takes specific traits to operate a business, including accounting and financial skills, sales and marketing skills, time management and organizational skills, planning and implementation skills, and the ability to have a vision to fulfill an unmet (or poorly met) need better than competitors.

**Freelancer/Consultant/Independent Contractor:** Where you work for yourself and bid for temporary jobs and projects with one or more employers. Freelancing is not an alternative to hard work, but many people enjoy the freedom, flexibility, and satisfaction of working for themselves.

**Flexible Work Week:** Not the standard 9-5, Monday to Friday work week. One example of a flexible work week is one that begins earlier and ends later so that the worker is able to take off every second Friday. The worker is expected to work the same number of work hours but there is flexibility in when those hours are worked. This is especially useful for individuals who have personal appointments that are often scheduled during regular work hours.

**Front pay:** A type of damages award in an employment lawsuit that represents the amount of money the employee would have earned if the employee was reinstated or hired into the higher-paying position from which he or she was illegally rejected.

**Gross Pay:** Pay before taxes and other amounts have been deducted

**Hidden Job Market:** Only about 5-20 percent of all job openings are ever publicly known, which results in about four-fifths of the job market being "closed," meaning you can't find out about any new openings unless you do some digging. Strategies for uncovering the hidden job market include networking and cold calling.

**Hostile working environment:** A work environment that is so charged with harassment or similar unwanted behaviour that it interferes with the ability to do one's job and is said to violate anti-discrimination laws.

**Major:** Primary area of concentration of studies requiring completion of a combination of required and elective courses such as Engineering or International Business. Also called curriculum.

**Minimum wage:** The set minimum hourly rate that employers in certain industries are required by law to pay their employees.

**Net Pay:** Pay after deductions have been made

**Postgraduate Student:** A student who pursues studies after receiving the bachelor's degree at a university.

**Post-Secondary Education:** Education that you receive after high school. Examples would be college, technical schools and universities.

**Prerequisite:** Course that must be completed before another course can be taken, such as MATH 115 must be completed prior to MATH 135.

**Sexual harassment:** "*Quid pro quo*" harassment is unwelcome sexual advances by an employer or supervisor that becomes a condition of the employee's employment or represents a threat to the employee's continued employment. A "hostile work environment" harassment claim can arise when the presence of demeaning or sexual photographs, jokes, threats, or overall atmosphere is so pervasive as to create an intimidating and offensive work environment.

**Sick Leave:** Paid time off due to illness. There are some places of employment which will allow you to take a leave of absence without pay during times of illness. It is wise to research the sick leave policy of each potential place of employment.

**Syllabus:** Outline of information related to a course that is provided by an instructor. It's given to students at the beginning of a semester and provides information such as name of the course, instructor's name and contact information, required text, course objectives, required projects, required reading, schedule of exams and quizzes, attendance policy, and other information. Students should regularly refer to this document and adhere to its guidance.

**Telecommuting:** Working from home or another location remote from the office, using technology such as telephones and computers.

**Transferable Skills:** Skills you have acquired during any activity in your life - jobs, classes, projects, parenting, hobbies, sports, virtually anything - that are transferable and applicable to what you want to do in your next job.

**Vocational Rehabilitation:** If a person experiences a change or decline in health they may no longer be able to continue in their present employment. Vocational Rehabilitation assesses the situation to determine if adaptations to the work schedule/environment can be made to allow the person to keep his/her job. If this cannot be achieved, the Vocational Rehabilitation counsellor can assess the individual's current skills and strengths and help find other suitable employment.

**Undergraduate Student:** A member of a university who has not obtained his/her first degree; a student in any school who has not completed his/her studies.

**Withdrawal:** Process by which a student officially drops a class (es) during a semester. This is the student's responsibility.

## **And One More Thing**

...Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma — which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary.”

Steve Jobs (1955-2011)  
Stanford Commencement  
Speech, June 2005

