



# REALIZING THE COLLEGE DREAM

**TEACHER ADVISOR GUIDE**

Developed by the Center for Educational Outreach University of California, Berkeley

## Realizing the College Dream: Teacher Advisor Guide

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Updated July 2007

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### **Credits:**

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# Preface

**Realizing the College Dream** is a curriculum guide that supports teachers, counselors and community-based organization staffs in their work to increase the expectations of attending college by low-income, first-generation college-going students and their families. The lessons and workshops provide students with an opportunity to think of themselves as future college students and to debunk the myth that they can't afford college.

The guide is geared for middle school, high school and community college students and adult learners, as well as parents and family members. It can be used in a variety of settings including classrooms, after-school programs, Saturday programs, and community and faith-based programs.

Sections A and B focus on students. The lessons can be used in their entirety, in the order presented, or adapted to fit your students' specific needs. In addition to covering material dealing with attaining higher education, each lesson is aligned with the national high school curriculum and skill standards in English/language arts, mathematics, social studies, and/or technology.

Section C is geared for families of college-bound youth and focuses on helping families of low-income and first-generation college students, most of whom have not experienced higher education themselves, understand the importance of attaining higher education. It goes on to outline practical step-by-step information on the process of how families can help their children realize the college dream.

When it comes to believing that students can access college, real and perceived barriers not only confront many first-generation students and their families, but may also seem insurmountable.

## Here are the Facts

1. Low-income and first-generation students often live in communities where young people take jobs immediately after high school and do not see the value of going on to college if they are "making money now." Students benefit from identifying immediate and long-term educational and social goals through activities that illuminate future possibilities, such as researching careers that have increased earning potential.
2. The average parent or student believes college costs twice what it actually does, according to research. Also, many students and families do not understand financial aid, including eligibility and the kind of aid available. Misconceptions about public institution college costs are particularly acute, and recent media attention on rising college costs unnecessarily discourages students and their families.
3. Only 19 percent of low-income eighth graders will go on to complete an associate's degree or above, compared with 76 percent of high-income students. Now more than ever, employers are demanding an educated and skilled workforce. Opting out of postsecondary education significantly reduces a student's opportunities and results in diminished economic standing, which ultimately reinforces cycles of underemployment and poverty.

## **Realizing the College Dream is guided by three principles:**

1. Educate students and their families about the social and financial benefits of a college education, and provide information about financial aid to students and their families;
2. Expose middle school and high school students to college students, faculty, and campus life;
3. Create instructional strategies that are hands-on and interactive, with the content and skills aligned with the national high school curriculum and skill standards.

## **Realizing the College Dream is divided into four sections.**

The first three sections introduce a set of lessons and workshops that contain the following elements: introduction, learning goals, target audience, timing, materials needed, activities, supplemental materials, references, bibliography and websites (as appropriate). In addition, the lessons include the national high school curriculum and skill standards addressed in each lesson/workshop, and lesson-specific handouts for duplication or overheads. The fourth section, the Appendices, contains a handout for use throughout the curriculum *The More You Learn, The More You Earn*, a template for an individual academic action plan, a chart to help students build a portfolio of extra-curricular activities, a glossary of financial aid terms and sample program evaluation tools.

### **Section A. Thinking of Yourself as a College-Bound Student**

#### Lessons and Workshops for Students

This section asks students to dream about the future. First, they are asked to determine how much money they will need to develop the life-style they see for themselves, and then to explore jobs and career options. Both lessons point to the need for a college education to achieve their goals. Three experiences then take students into the world of higher education, by first researching all available options, then “experiencing” college through the eyes of students like themselves, and finally through role-playing as admissions directors so that they will understand more deeply the criteria and college-entrance requirements.

### **Section B. Debunking the Myth that “You Can’t Afford College”**

#### Lessons and Workshops for Students

This section guides students through the process of learning about financial aid and why investing in college is a value-added expense. Activities give students an experience in understanding how their values about spending money can affect the future, and how to compare the financial aid packages offered by different colleges.

### **Section C. Getting Involved and Staying Involved**

#### Workshops and Presentations for Families of College-Bound Youth

This section gives families the information they need to help their students prepare for college as well as what can be expected when they attend college. It also provides a step-by-step guide on how to develop a financial aid workshop to be used by teachers, counselors, and community or faith-based workers for students and families.

### **Section D. Appendices**

This section contains statistics on earnings grouped by educational level to show the positive economic impact of education, a sample individual action plan for high school students, a chart to help students build a portfolio of extra-curricular activities, and a glossary of financial aid terms.

# A1. Dream a Little Dream: Imagining My Future

## Introduction

An easy way to start students on the road to sound financial well-being is to provide an opportunity for them to explore what it would be like to have all the money required to buy whatever they might desire.

Most students, at one point or another, will dream of such things as how many children they would like to have, the type of house they would like to live in, the kind of car they hope to drive, their wardrobes, even the exciting places they would like to travel.

During this activity students are asked to dream about what they hope their futures will look like and how much money they will need each month to support their chosen life-style.

## Learning Goals

- To explore students' dreams about the future and what they envision to be the details of their lives.
- To develop an understanding about how much income will be required to maintain an idealized life-style.
- To research the associated costs of this imagined life-style.
- To prepare for a discussion on education and career opportunities and choices.

## Target Audience

Students grades 7 through 10.

## Timing

90–120 minutes, plus homework. The lesson may be extended over two to three days.

## Materials Needed

- Handout: **Ten Years From Now, How Do You See Yourself?**
- Handout: **Future Spending Plan Worksheet**
- Handout: **The More You Learn, The More You Earn** (Appendix A)
- Dry eraser board/ chalkboard
- Newspaper classified ads, magazines, retail store advertisements
- Calculators

## Activities

### Part 1: Ten Years From Now, How Do You See Yourself? (5 minutes)

Have students close their eyes and picture themselves in 10 years getting up in the morning. *Where are they living? What does their house/apartment look like? What clothes are they putting on? Are there children in the room? What kind of transportation do they own?*

1. (10 minutes) Distribute the questionnaire **Ten Years From Now, How Do You See Yourself?** Tell students that in the first part of this assignment, they will be filling in some of the details of their future lives, but to be reasonable because in the second part they will have to figure out how much it will all cost. Have students complete the first page silently.
2. (10 minutes) Pair students up to share their answers from the questionnaire.

## Part 2: Future Spending Plan (5 minutes)

Distribute the **Future Spending Plan Worksheet**. Tell students that they will individually research each item designated by an asterisk (\*), but the whole class will be deciding on the common amounts for the other expenses.

1. (15 minutes) Go through the worksheet and ask the class approximately how much each item costs per month. Make sure that the agreed-upon amount is reasonable (for instance, cable should not cost \$10 or \$200) and have students put the agreed-upon amount in the monthly payment column. With some items, students may choose different amounts (e.g., one student may only go to the movies two times, another might go six times), but the general cost should be set (such as, \$9 for one movie). If students put down that they do not expect to have children they should leave the childcare lines blank. Keep discussion and arguments to a minimum. Briefly touch on the fact that the students' projected monthly incomes do not reflect any payroll deductions or state and federal income tax.
2. (20 minutes or homework) Students should use newspaper classifieds and the Internet to figure out the cost of any of the items marked with an asterisk, including those that they add to the "Entertainment and Food" and "Other Expenses" sections. Where necessary students should explain how they arrived at the figure in the "Description" column. With those items where prices are not available by month, such as a car, students should figure that it will take five years to pay for the entire item (for example, \$20,000 total price of car, divided by 60 months, equals \$333 per month).
3. (2 minutes) Instruct students to write the total from each section in the **Adding Up the Totals** section and then multiply the monthly sum by 12 to derive the annual costs.

## Part 3: The More You Learn, The More You Earn (10 minutes)

Distribute the handout **The More You Learn, The More You Earn** (Appendix A). Explain that more education usually leads to higher annual and lifetime salaries and earnings. Have students compare the annual costs of their imagined life-styles to the annual earnings chart in the handout **The More You Learn, The More You Earn**.

1. (5 to 10 minutes) Lead a class discussion with the following questions:
  - *Are you surprised by the total amount your dream life costs?*
  - *Why did you make your choices?*
  - *Are there any changes you would make to your original plan now that you know the actual cost?*
  - *Would you be willing to do any job to make sure you have the money required to pay for those items on your list?*
  - *Is there anything you could be doing now to make your dream happen?*

## Part 4: Optional Writing Assignment – A Problem-Solution Essay Prompt

Propose the following to students: "Think about one long-term goal you have for the future. In a three-to-five paragraph response, describe your goal, your personal strengths and the challenges you may face in achieving your goal. Finally, discuss possible ways to overcome these challenges. What can you do to make your dream a reality?"

## Extensions

Continue the discussion about the outcomes. Ask the students what types of jobs they think they will need to pay for their imagined life-styles.

### STANDARDS FOR THE ENGLISH/ LANGUAGE ARTS

#### National Council of Teachers of English (NCTE) and the International Reading Association

[www.ncte.org/about/over/standards/](http://www.ncte.org/about/over/standards/)

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the work place; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
5. Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
7. Students conduct research on issues and interests by generating ideas and questions, and by posing problems. They gather, evaluate, and synthesize data from a variety of sources (e.g., print and non-print texts, artifacts, people) to communicate their discoveries in ways that suit their purpose and audience.
8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.
12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

### PRINCIPLES AND STANDARDS FOR SCHOOL MATHEMATICS

#### National Council of Teachers of Mathematics (NCTM)

[www.nctm.org/standards/](http://www.nctm.org/standards/)

Mathematics Number and Operations: Students develop fluency in operations with real numbers, vectors, and matrices, using mental computation or paper-and-pencil calculations for simple cases and technology for more-complicated cases; students judge the reasonableness of numerical computations and their results.

### NATIONAL STANDARDS FOR SOCIAL STUDIES TEACHERS

#### National Council for the Social Studies

[www.ncss.org/standards/](http://www.ncss.org/standards/)

VII. Production, Distribution and Consumption: Grades 6–8: Learners expand their knowledge of economic concepts and principles, and use economic reasoning processes in addressing issues related to the four fundamental economic questions. Grades 9–12: Students develop economic perspectives and deeper understanding of key economic concepts and processes through systematic study of a range of economic and sociopolitical systems, with particular emphasis on the examination of domestic and global economic policy options related to matters such as health care, resource use, unemployment and trade.

## Ten Years From Now, How Do You See Yourself?

- Where do you live? (For example describe, what city or town, in a house or an apartment, alone or with friends or family.)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_
- Do you have children? If yes, how many? \_\_\_\_\_
- How do you get around? (car, motorcycle, bike, bus) \_\_\_\_\_
- If a car or motorcycle, what make and model? \_\_\_\_\_
- How many times a month do you shop for clothes? \_\_\_\_\_
- How many times do you go to the movies, to a club, or to hear music? \_\_\_\_\_

\_\_\_\_\_
- How often do you go out to a restaurant for lunch or for dinner? \_\_\_\_\_
- How often do you go on vacation and where? \_\_\_\_\_

\_\_\_\_\_
- What else do you spend money on? \_\_\_\_\_

\_\_\_\_\_

## Future Spending Plan Worksheet

List and describe the costs of your life 10 years from now. You will need to research on your own the items marked with an asterisk (\*).

### Housing Costs

Item	Description	Monthly Payment
*Rent/Mortgage		
Gas and Electric		
Water		
Phone Service		
Garbage		
Cable		
Total Cost		

### Transportation Costs

Item	Description	Monthly Payment
*Car		
Insurance		
Gasoline		
Maintenance		
Bus		
Total Cost		

### Child Care (multiply monthly costs by the number of children you desire)

Item	Description	Monthly Payment
Day Care		
Private School (optional)		
Clothing		
Food		
Total Cost per child		
Total cost for all children (cost per child multiplied by number of children)		

### Clothing

Item	Description	Monthly Payment
*New clothes		
Laundry/Dry Cleaning		
Total Cost		

NAME

## Entertainment and Food

Item	Description	Monthly Payment
Groceries		
Eating Out		
Movies		
Music		
*		
*		
Total Cost		

## Other Expenses

Item	Description	Monthly Payment
*		
*		
*		
Total Cost		

## Adding Up the Totals

Total from Housing \$ \_\_\_\_\_

Total from Transportation \$ \_\_\_\_\_

Total from Child Care \$ \_\_\_\_\_

Total from Clothing \$ \_\_\_\_\_

Total from Entertainment \$ \_\_\_\_\_

Total from Other Expenses \$ \_\_\_\_\_

**Grand Total:** \$ \_\_\_\_\_

Each month I will need a total of: \$ \_\_\_\_\_

Each year I will need a total of (monthly total x 12): \$ \_\_\_\_\_

## A2. Exploring Career Options

### Introduction

This lesson will help guide students' thinking about the types of careers or jobs they might want to pursue, what they might need to do in order to reach their objectives, and how college might help them achieve their goals. The lesson begins by identifying student interests and the different types of careers that are related to those interests. It culminates with a research project on specific careers and career clusters.

When talking to students about careers or jobs it is important to stress options. Today most people change careers as well as jobs many times during their working lives. Consequently, the ability to learn new skills (or adaptability) is vital if students are to be successful. People with more education enjoy more job opportunities, more on-the-job training and more promotional opportunities, according to research. In short, more education means more career options.

### Learning Goals

- To explore individual interests and see how those interests connect to a career or job.
- To understand the array of careers available, the training necessary for those careers, and the benefits and drawbacks of the careers and jobs the students select.
- To begin connecting life goals with educational goals.
- To use the Internet to conduct research on topics of interest.

### Target Audience

Students grades 7 through 10.

### Timing

90–120 minutes. Lesson may be extended over two to three days.

### Materials Needed

- Large Post-It Notes or butcher paper
- Handout: **Career Interest Survey**
- Handout: **Career Research Worksheet**
- Handout: **Career Clusters and College Majors**
- Internet access or classified employment ads from several Sunday editions of local or national newspapers.

### Activities

#### Part 1: Career Interest Survey (10 minutes)

1. Distribute the handout **Career Interest Survey** and instruct students to complete Section A only. Explain that this survey is not a test, but an opportunity for them to reflect on their interests, what they are good at, and who they are. There are no right or wrong answers and their information will be shared only with a small group of other students.
2. After the students complete Section A, have them put it aside.

#### Part 2: Team Brainstorming on Careers and Jobs (10 minutes)

1. Divide class into teams of four students, and have each team come up with a college name to represent their team. Give each team several three-by-five-inch Post-It Notes.
2. Have each team generate a list of 10 specific jobs that they know about or have heard of from family members, friends, other adults, people they've seen on television or in the movies, or from other such sources. Instruct students to be specific (e.g., a "teacher" is a job or a career, "education" is not).
3. Ask each team to choose eight of the jobs/careers they have identified, writing each job or career on a Post-It Note, and then putting the jobs/careers on the board under their team (college) name. Have one student write the ideas on the Post-Its and have another student put them up on the board.

4. Have one student from each team read aloud the careers or jobs identified by their group.

### Part 3: Career Clusters (10 minutes)

1. Select one volunteer from the class to be the “Post-It Master” and have that student come up to the board.
2. Have the rest of the students identify jobs/careers from the different teams that are exactly the same, and have the Post-It Master stick them on top of each other.
3. Have students identify jobs/careers that are similar (such as nurse-doctor), and have the Post-It Master put those jobs/careers next to each other. Encourage students to group as many of the jobs/careers as possible. Use the handout **Career Clusters and College Majors** for guidance.
4. When all the jobs/careers have been grouped, the Post-It Master can sit down. Students now look at each group of jobs/careers and create a cluster name for each (e.g., construction, health, education). If necessary add the job/career name from the handout next to the name the class has used. Students do not need to identify all career clusters used in the handout.

### Part 4: Interest Survey, Section B (10 minutes)

1. Leave the jobs/careers that the class has identified on the board and ask the students to return to their small groups. Students are now going to choose three jobs/careers that they might be interested in. Ask the students to take out their **Career Interest Survey** and to quietly review their answers to Section A.
2. Have students fill out Section B of the **Career Interest Survey**, using the jobs/careers listed on the board as a guide. Ask students to try to make a connection between their answers in Section A with the jobs/careers that they find the most interesting (Section B). If students struggle with this activity, provide an example such as, “I like to work with my hands and my favorite subject is math. So, three jobs I find interesting are: carpenter, architect and electrician.”
3. Have students share their answers to Section B with their small groups. If they had any trouble answering any of the questions, encourage the other members of the group to make suggestions.

### Part 5: Career Research (40–50 minutes)

Distribute the handout **Career Research Worksheet**. Using the Internet or newspaper want ads, ask students to research the three jobs/careers they identified in Section B of the **Career Interest Survey**. Students may either complete the **Career Research Worksheet** individually, or if Internet access is limited, they may work in small teams with each team member selecting one job/career to research. (In the small-group situation, the team may complete a single **Career Research Worksheet**.)

Sample websites for conducting the Internet research are listed in the References and Websites section below.

### Part 6: Discussion (15 minutes)

1. Ask for two or three volunteers to share what they found in their research.
2. Lead a class discussion with the following questions:
  - *Are there any jobs that don't require some education or training?*
  - *Which careers require the most education?*
  - *What was one thing you learned about a job?*
  - *How do you think people get into the jobs they have?*
  - *Which jobs are you no longer interested in after researching them? Why?*

## Part 7: Optional Writing Assignment (homework)

1. Choose one of the jobs/careers researched. In three to five paragraphs, describe the career or job in detail. For example, explain what type of people do this job, what training and skills are needed, etc. Explain what was learned by the research. Questions might include: *Did learning about this job make you more or less interested in pursuing it as a career option? What present skills can you build upon to make yourself ready for this type of career in the future?*

## Extensions

1. After completing the job-research activity, have students go to employment sites on the Internet or use the local newspaper want ads to find openings for jobs/careers like the ones they have been researching. Have them report on the qualifications needed and salary. Ask if the research matches the openings they found for actual jobs. If not, what might account for differences (e.g., location, change in market conditions such as unemployment or business cycle, whether information on the Internet is up-to-date).
2. Have students interview someone who has a career/job they find interesting to find out how their interview subject got to be where they are in their job/career. A questionnaire could be developed by the class with questions designed to determine what the interview subjects like about their job/career; what they do not like about it; what kind of education is required; what type of on-going training is needed; and if the interview subject could choose another career, what would it be.
3. Invite a panel of college students and recent graduates who are pursuing different careers to come and talk to the class about how they made their career decision and what advice they would offer younger students.
4. Have students create a poster or collage, or a Power Point presentation that describes the job they are interested in and then give a class presentation about what they have learned.

## References and Websites

### Recommended websites for researching careers and jobs:

U.S. Department of Education Career Clusters:

<http://www.learnmoreindiana.org/careers/>

Career Explorations: [http://www.cbia.com/ed/STC/career\\_explorations/career\\_explor\\_info/career\\_home.htm](http://www.cbia.com/ed/STC/career_explorations/career_explor_info/career_home.htm)

Connecticut Business and Industry Association (CIBA) Career Explorations:

[http://www.cbia.com/ed/STC/career\\_explorations/career\\_explor\\_info/career\\_home.htm](http://www.cbia.com/ed/STC/career_explorations/career_explor_info/career_home.htm)

U.S. Bureau of Labor Statistics Kids Page: <http://www.bls.gov/ki2/>

College Grad: <http://collegegrad.com/careers/index.html>

### Recommended websites for job searches

Craigslist (job listings for most major cities) [www.craigslist.org](http://www.craigslist.org)

Monster.com [www.monster.com](http://www.monster.com)

Also, most local newspapers have on-line classified ads.

This lesson was adapted with permission from the Ford Motor Company's Partnership for Advanced Studies (Ford PAS) Curriculum, Module 4: Careers, Communities and Companies.

### STANDARDS FOR THE ENGLISH/ LANGUAGE ARTS

**National Council of Teachers of English (NCTE) and the International Reading Association**

[www.ncte.org/about/over/standards/](http://www.ncte.org/about/over/standards/)

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the work place; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
5. Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
7. Students conduct research on issues and interests by generating ideas and questions, and by posing problems. They gather, evaluate, and synthesize data from a variety of sources (e.g., print and non-print texts, artifacts, people) to communicate their discoveries in ways that suit their purpose and audience.
8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.
12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

### NATIONAL TECHNOLOGY STANDARDS FOR STUDENTS

**International Society for Technology in Education**

[http://cnets.iste.org/students/s\\_stands.html](http://cnets.iste.org/students/s_stands.html)

Technology Problem-Solving and Decision-Making Tools: Students use technology resources for solving problems and making informed decisions. Students employ technology in the development of strategies for solving problems in the real world. Students use technology resources for solving problems and making informed decisions. Students employ technology in the development of strategies for solving problems in the real world.

### NATIONAL STANDARDS FOR SOCIAL STUDIES TEACHERS

**National Council for the Social Studies**

[www.ncss.org/standards/](http://www.ncss.org/standards/)

IV. Individual Development and Identity: Grades 6–8: Issues of personal identity are refocused as the individual begins to explain self in relation to others in the society and culture. Grades 9–12: Students need to encounter multiple opportunities to examine contemporary patterns of human behavior, using methods from the behavioral sciences to apply core concepts drawn from psychology, social psychology, sociology and anthropology as they apply to individuals, societies and cultures.

## Career Interest Survey

Answer the following questions as best as you can.

### Section A

1. What activities do you like to do outside of school? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. What do you watch on TV and in the movies? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. What is one book you enjoyed reading? \_\_\_\_\_  
\_\_\_\_\_
4. What are your favorite classes? \_\_\_\_\_  
\_\_\_\_\_
5. Do you like to spend time alone or with lots of people? \_\_\_\_\_  
\_\_\_\_\_
6. Who are the people you admire? What do they do for a living? \_\_\_\_\_  
\_\_\_\_\_
7. What makes you proud about yourself? \_\_\_\_\_  
\_\_\_\_\_
8. Do you prefer doing things that involve using your hands or things that require using your head? \_\_\_\_\_  
\_\_\_\_\_

## Section B

1. List the three careers or jobs that interest you the most:

a. \_\_\_\_\_

b. \_\_\_\_\_

c. \_\_\_\_\_

2. List the career cluster that you are most interested in: \_\_\_\_\_

\_\_\_\_\_

3. What do you find interesting about this career cluster? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. What are the connections between your interests in Section A and the careers you chose in Section B? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Career Research Worksheet

Answer the following questions for each of the three jobs you chose on the Interest Survey.

**JOB #1:** (describe): \_\_\_\_\_

a. This job is part of which career cluster? \_\_\_\_\_

b. What do people in this job/career do? \_\_\_\_\_

c. What education/training is needed? \_\_\_\_\_

d. How much money does a person in this career/job earn annually? \_\_\_\_\_

e. Are there many openings for this type of job/career? \_\_\_\_\_

f. What two skills are required of someone who does this kind of work?

1. \_\_\_\_\_

2. \_\_\_\_\_

**JOB #2:** (describe): \_\_\_\_\_

a. This job is part of which career cluster? \_\_\_\_\_

b. What do people in this job/career do? \_\_\_\_\_

c. What education/training is needed? \_\_\_\_\_

d. How much money does a person in this career/job earn annually? \_\_\_\_\_

e. Are there many openings for this type of job/career? \_\_\_\_\_

f. What two skills are required of someone who does this kind of work?

1. \_\_\_\_\_

2. \_\_\_\_\_

# Career Research Worksheet

**JOB #3:** (describe): \_\_\_\_\_

a. This job is part of which career cluster? \_\_\_\_\_

b. What do people in this job/career do? \_\_\_\_\_

c. What education/training is needed? \_\_\_\_\_

d. How much money does a person in this career/job earn annually? \_\_\_\_\_

e. Are there many openings for this type of job/career? \_\_\_\_\_

f. What two skills are required of someone who does this kind of work?

1. \_\_\_\_\_

2. \_\_\_\_\_

# Career Clusters and College Majors

Career Cluster	Careers/Jobs	College Majors
<b>Arts and Humanities</b> – Singing, Dancing, Acting, Expressive arts	Actor or Actress, Photographer, Musician, Author, Artist, Cartoonist, Comedian	<ul style="list-style-type: none"> <li>• Art</li> <li>• Music</li> <li>• Dance</li> <li>• Theater and Performing Arts</li> </ul>
<b>Agriculture</b> – Nature, Animals, Farming	Veterinarian, Farmer, Park Ranger, Horse Trainer, Marine Biologist, Ecologist	<ul style="list-style-type: none"> <li>• Agriculture, Plant Sciences</li> <li>• Environmental Studies</li> <li>• Marine Biology, Earth Sciences</li> <li>• Pre-Veterinary</li> <li>• Biology, zoology</li> </ul>
<b>Business and Marketing</b> – Sales, Banking, Real Estate	Banker, Business Owner, Office Manager, Stock Broker, Real Estate Agent	<ul style="list-style-type: none"> <li>• Business Administration</li> <li>• Economics</li> <li>• Finance</li> </ul>
<b>Communications</b> – Radio, TV, Newspaper	Newscaster, Writer, Disc Jockey, Film Editor, Journalist	<ul style="list-style-type: none"> <li>• Communication</li> <li>• Broadcasting and Journalism</li> </ul>
<b>Computer and Math</b> – Programming, Graphic Design, Animation, Data Manipulation	Programmer, Software Developer, Network Administrator, Animator for Games and Film, Web Page Developer	<ul style="list-style-type: none"> <li>• Multimedia, Digital Media</li> <li>• Computer Engineering</li> <li>• Computer Science</li> <li>• Graphic Design</li> </ul>
<b>Construction</b> – Building, Using Tools, Woodworking	Architect, Carpenter, Plumber, Electrician, Roofer	<ul style="list-style-type: none"> <li>• Architecture</li> <li>• Construction Technology</li> <li>• Computer Aided Drafting</li> <li>• Project Management</li> </ul>
<b>Education</b> – Teaching, Working with Children	Teacher, Principal, Librarian, Guidance Counselor, College Professor, Day Care Worker, Coach	<ul style="list-style-type: none"> <li>• Early Childhood Education</li> <li>• Elementary/Secondary Education</li> <li>• Special Education</li> <li>• Educational Counseling</li> </ul>
<b>Health</b> – Wellness, Nutrition	Dental Assistant, Nurse, Doctor, Physical Therapist, X-Ray Technician, EMT, Athletic Trainer, Chiropractor, Surgeon	<ul style="list-style-type: none"> <li>• Dental Hygiene</li> <li>• Nursing</li> <li>• Pre-Med, Pre-Dental</li> </ul>
<b>Human Services</b> – Cooking, Cleaning, Styling Hair, Fashion	Caterer, Restaurant Manager, Beautician, Barber, Fashion Designer, Hotel Manager, Travel Agent	<ul style="list-style-type: none"> <li>• Culinary Arts</li> <li>• Cosmetology</li> <li>• Apparel Design and Merchandising</li> <li>• Hotel, Restaurant, Tourism Management</li> </ul>
<b>Manufacturing</b> – Tools, Machines, Making and Repairing Things	Mechanic, Welder, Electrical Engineer, Chemical Engineer, Assembly Line Worker	<ul style="list-style-type: none"> <li>• Manufacturing Technology, Welding</li> <li>• Engineering</li> <li>• Industrial Maintenance Technology</li> </ul>
<b>Mining</b> – Rocks, Minerals, Heavy Equipment, Exploring Caves	Mining Engineer, Surveyor, Heavy Equipment Operator, Blaster/Explosives Technician, Oil Driller	<ul style="list-style-type: none"> <li>• Mining and Mining Engineering</li> <li>• Mining and Petroleum Technology</li> <li>• Geology</li> </ul>
<b>Public Service</b> – Helping in Emergencies, Keeping People Safe, Community Services	Firefighter, Police, Attorney, Judge, Paralegal, Court Clerk, Jailer, Detective, Utilities, Military, Mail Carrier	<ul style="list-style-type: none"> <li>• Criminal Justice, Law Enforcement</li> <li>• Pre-Law</li> <li>• Public Administration</li> </ul>
<b>Science, and Math</b> – Biology, Chemistry, Astronomy, Weather, Experiments, Problem-Solving	Accountant, Chemist, Meteorologist, Biologist, Statistician, Researcher, Data Processor, Computer Systems Analyst, Astronomer, Meteorologist	<ul style="list-style-type: none"> <li>• Biology, Chemistry</li> <li>• Astronomy</li> <li>• Meteorology</li> <li>• Mathematics and Accounting</li> <li>• Computer Science and Engineering</li> </ul>
<b>Social Sciences</b> – Psychology, World Languages, Museums, Religion	Psychologist, Anthropologist, Archeologist, Clergy, Politician, Sociologist, Social Worker	<ul style="list-style-type: none"> <li>• Psychology</li> <li>• Sociology</li> <li>• Anthropology</li> <li>• Political Science, Community Studies, Public Administration</li> <li>• Religious Studies, Theology, Philosophy</li> </ul>
<b>Transportation</b> – Driving/Working on Cars, Trucks, Airplanes, Ships, Vehicles	Truck Driver, Flight Attendant, Pilot, Captain, Air Traffic Controller, Mechanic, Bus Driver	<ul style="list-style-type: none"> <li>• Automotive Technology</li> <li>• Mechanical Engineering</li> <li>• Aviation</li> <li>• Transportation and Logistics</li> </ul>

Career Cluster	Careers/Jobs	College Majors

Can you think of more Career Clusters? If so, fill in the blanks above.

## A3. College 101: Researching Colleges and Universities

### Introduction

In the U.S. each state has a postsecondary education system that is generally composed of two-year or community colleges, public colleges and universities, and private or independent colleges and universities. In this lesson, students will research the systems of higher education in their state, and then conduct more detailed research on three different types of colleges. Students also will gain a basic understanding of college admission requirements and identify colleges or universities that interest them.

This lesson is best used as a follow-up to Lesson A 1. and/or Lesson A 2.

### Learning Goals

- To understand the various systems of higher education.
- To find the college-admission requirements of selected colleges or universities.
- To learn how to use the Internet to conduct research colleges or universities.

### Target Audience

Students in grades 7 through 11.

### Timing

60–90 minutes, plus homework. Lesson can also be extended over two to three days,

### Materials Needed

- Internet access for student research on institutions of higher education (see bibliography/website section for links).
- Pens, pencils, and paper.
- Hard copy resources (such as newspapers) from school library, if Internet is not available.
- Handout: **Before They Were Stars crossword puzzle**
- Handout: **KWL Worksheet**
- Handout: **State University Facts**
- Handout: **Private University Facts**
- Handout: **Community College Facts**
- (Optional) **Individual Academic Action Plan** (See Appendix B)
- (Optional) **Preparing for College: A Guide For Families** (Section C) (Teachers have found this presentation a helpful introduction to college for students.)

### Activities

1. (optional) **Warm-Up Activity** (5 to 10 minutes)  
Distribute the handout **Before They Were Stars** crossword puzzle. Give students five to 10 minutes to complete this crossword puzzle, which identifies the colleges that selected celebrities attended. If time permits ask students what was most surprising about the answers?
2. **Where Am I Going to College and How Will I Get There?** (10–15 minutes)  
Distribute the handout **KWL Worksheet**. Have students generate a list of what they already know about going to college in the first column (**What Do I Know**) of the **KWL worksheet**. Give a two-minute time limit.

Then ask each student to participate in a class exercise called **Novel Ideas Only** in which students contribute an idea or question that has not already been posed. Have a student recorder list what students already know on a large **KWL worksheet** drawn on the board or chart tablet. Have all students record on their individual KWL worksheets the ideas generated by the class during the exercise. Keep the classroom KWL worksheet for the end of the lesson to see if all questions have been answered and to correct any misinformation students might have recorded in the “K” column.

Using the second column of the KWL worksheet, have students identify what they want to learn about college. Again, use the **Novel Ideas Only** approach to list the want-to-learn questions on the class KWL worksheet.

### 3. Types of Institutions of Higher Education in the State and Basic Entrance Requirements for Those Colleges and Universities (30 minutes or homework)

- Most states have three systems of higher education: community colleges; public state universities or colleges; and private/independent universities or colleges. Depending on students' prior knowledge it may be necessary to briefly explain the differences between the three systems. Refer to Lesson C-1 **Preparing for College** (pp.97–126) for more information.
- Distribute the worksheets **State University Facts**, **Community College Facts** and **Private University Facts**.
- As either an in-class assignment or as homework, have students conduct research on the Internet, using one or more of the websites listed below, to answer the questions on the worksheets.
- Ask students to pick *one* college or university in each system and answer questions on:
  - Number of students enrolled;
  - Degrees offered (associate's, bachelor's, master's, doctorate, etc.);
  - Majors or certificates offered;
  - Cost of tuition and fees per year;
  - Percent of undergraduates receiving financial aid;
  - Estimated time to graduation;
  - The high school college-preparation classes required for admission;
  - College entrance exams required for admission (e.g., the SAT or ACT);
  - Average grade point average (GPA) of admitted students; and
  - Extracurricular activities (clubs, sports, organizations) available.
- Students also must identify at least two good reasons for anyone to attend this college. Students should also explain whether they are interested in attending this college.

### 4. What Have I Learned? (15 minutes)

Bring the class back together and have students write silently in the second or "L" column of the KWL at least three things they learned in their research activity. Then have students share with the class what they learned about the different colleges and universities of your state and their basic admission requirements. Employ "Novel Ideas Only" if desired.

- Lead a class discussion using the following questions:
  - *Did you find all of the information you were looking for?*
  - *What unanswered questions do you have about any of the colleges?*
  - *How much of your "K" column was correct?*
  - *What kind of options do you have after you graduate from high school?*
  - *What can or should you do now to prepare for college?*
  - *What are some of the most appealing or interesting aspects of this or that college? Why? What's not so appealing and why?*

Alternative method: Have students form two-to-three-person teams. From a bag or hat, have each team pick a card with the abbreviation of a state, such as "CA," "CT," "TX," etc. The team will then research colleges and universities in that state, using worksheets. After completing their research, each team picks the college or university it would most like to attend, and their top three reasons for attending the institution chosen. Then on a piece of construction paper that has been cut out in the shape of their state, the team must write reasons for attending that college and other basic information. As a class, each team puts its piece of the nation on a bulletin board, showcasing colleges around the nation.

## 5. Optional Writing Assignments (homework)

**Report of Information Essay:** Ask students to choose one college from among those researched and in three to five paragraphs explain some of the key facts learned. For example, *is the student population large or small? What majors are offered? What extra-curricular activities does it offer?* Then, explain what was learned by doing the research. *Why might a student want to attend this college?*

**Comparative Essay:** Ask students to choose two of the colleges that were researched. In a three-to-five-paragraph essay, analyze the similarities and differences between the two colleges selected, and which of the two colleges the student would like to attend. Discuss why the choice was made.

## Extensions

- Create a “College Collage” which will enable students to begin envisioning themselves as college students. The instructions for the collage activity follow in **Visualize Your Life as a College Student**.
- Have students create their own Individual Academic Action Plan from Appendix B.

## References and Websites

College search engines on the web:

- CollegeNET: [www.collegenet.com](http://www.collegenet.com)
- The College Board: [www.collegeboard.com](http://www.collegeboard.com)
- ACT: [www.act.org](http://www.act.org)
- Xap Corporation: [www.xap.com](http://www.xap.com)
- Peterson’s Guide to Colleges: [www.petersons.com](http://www.petersons.com)
- TheCollegePlace: [www.thecollegeplace.com](http://www.thecollegeplace.com)
- Historically Black Colleges: <http://hbcuconnect.com/>
- Post-Secondary Minority Institutions: [http://www.ed.gov/about/offices/list/ocr/edlite-minority\\_inst.html](http://www.ed.gov/about/offices/list/ocr/edlite-minority_inst.html)

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### CURRICULUM AND SKILL STANDARDS

#### STANDARDS FOR THE ENGLISH/ LANGUAGE ARTS

**National Council of Teachers of English (NCTE) and the International Reading Association**

[www.ncte.org/about/over/standards/](http://www.ncte.org/about/over/standards/)

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the work place; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
5. Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
7. Students conduct research on issues and interests by generating ideas and questions, and by posing problems. They gather, evaluate, and synthesize data from a variety of sources (e.g., print and non-print texts, artifacts, people) to communicate their discoveries in ways that suit their purpose and audience.
8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.
12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

### NATIONAL TECHNOLOGY STANDARDS FOR STUDENTS

#### **International Society for Technology in Education**

[http://cnets.iste.org/students/s\\_stands.html](http://cnets.iste.org/students/s_stands.html)

Technology Problem-Solving and Decision-Making Tools: Students use technology resources for solving problems and making informed decisions. Students employ technology in the development of strategies for solving problems in the real world. Students use technology resources for solving problems and making informed decisions. Students employ technology in the development of strategies for solving problems in the real world.

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### NOTES

NAME

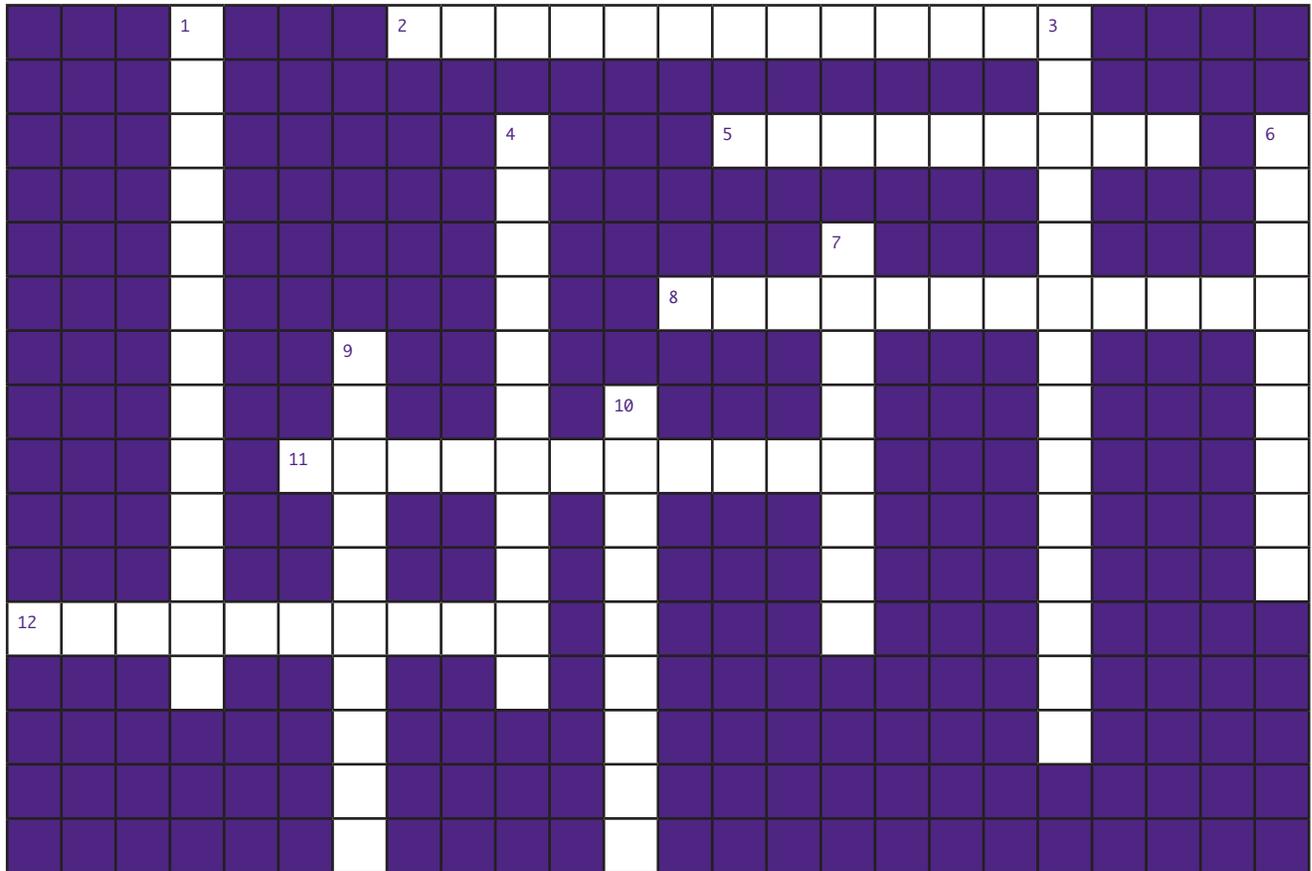
\_\_\_\_\_

# KWL Worksheet: Where am I going to College? How will I get there?

Use this worksheet to answer the questions: "Where am I going to college? How will I get there?"

<b>What do I KNOW</b> about college?	<b>What do I WANT</b> to know about college	<b>What have I LEARNED</b> about college?

# Before they were stars...



## ACROSS

**2.** This movie director attended USC before directing **Boyz N the Hood** and producing **Hustle & Flow**.

**5.** This announcer honed his craft at the Newhouse School of Communications at Syracuse University. You hear his voice during television broadcasts of today's biggest sporting events.

**8.** This actress holds dual citizenship from Australia and the U.S. She majored in voice production and theatre at Sydney's Australian Theatre for Young People.

**11.** This basketball player was criticized for missing a Toronto Raptors playoff game and possibly costing them a chance to advance to the championship series because he attended his college graduation at the University of North Carolina.

**12.** This actor earned his BFA from the California Institute of the Arts in Valencia, California. He was nominated for best actor in the film **Hotel Rwanda**.

## DOWN

**1.** Starred in the movie **Crash** alongside Terrace Howard. This former waitress got her BA in drama at East Carolina University in Greenville, North Carolina.

**3.** In addition to starring in the films **V is for Vendetta** and **Star Wars**, this actress also holds a degree in Psychology from Harvard University.

**4.** This **Matrix** actor attended the catholic De La Salle College in Toronto, Canada.

**6.** This rap duo hails from Richmond. Both members attended UC Berkeley and took classes in the African American Studies department.

**7.** After making his big screen debut in **Finding Forrester** this actor headed off to Amherst College in Massachusetts where he played on the school football team.

**9.** Female musician who won a Grammy for best R&B song in 2005 (**You Don't Know My Name**) and also attended Columbia University during her earlier years.

**10.** This actor/musician attended United States International University in San Diego on a classical piano scholarship. He portrayed Ray Charles in the film, **Ray**. His real name is Erick Bishop.



## State University Facts

Find **one** public university or college in your state and answer the following questions:

1. Number of students enrolled: Undergraduate: \_\_\_\_\_  
Graduate/Professional: \_\_\_\_\_
2. Degrees Offered or Conferred: \_\_\_\_\_
3. Majors or Certificates Offered (list no more than 10): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Tuition and Fees per Year: \_\_\_\_\_
5. Percent of Undergraduates Receiving Financial Aid: \_\_\_\_\_
6. Estimated Time to Graduation: \_\_\_\_\_
7. High School College-Preparation Courses Required for Admission: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
8. College-Entrance Exams Required for Admission: \_\_\_\_\_  
\_\_\_\_\_
9. Average Grade Point Average (GPA) of Admitted Students: \_\_\_\_\_
10. Extracurricular Activities Offered: \_\_\_\_\_

### Top Two Reasons for Attending this College or University:

1. \_\_\_\_\_
2. \_\_\_\_\_

Are you interested in attending this college when you graduate from high school? Why or why not? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Private University Facts

Find **one** private or independent university or college in your state and answer the following questions:

1. Number of students enrolled: Undergraduate: \_\_\_\_\_  
Graduate/Professional: \_\_\_\_\_
2. Degrees Offered or Conferred: \_\_\_\_\_
3. Majors or Certificates Offered (list no more than 10): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Tuition and Fees per Year: \_\_\_\_\_
5. Percent of Undergraduates Receiving Financial Aid: \_\_\_\_\_
6. Estimated Time to Graduation: \_\_\_\_\_
7. High School College-Preparation Courses Required for Admission: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
8. College-Entrance Exams Required for Admission: \_\_\_\_\_
9. Average Grade Point Average (GPA) of Admitted Students: \_\_\_\_\_
10. Extracurricular Activities Offered: \_\_\_\_\_

### Top Two Reasons for Attending this College or University:

1. \_\_\_\_\_
2. \_\_\_\_\_

Are you interested in attending this college when you graduate from high school? Why or why not? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Community College Facts

Find **one** community college in your state and answer the following questions:

1. Number of students enrolled: Undergraduate: \_\_\_\_\_  
Graduate/Professional: \_\_\_\_\_
2. Degrees Offered or Conferred: \_\_\_\_\_
3. Majors or Certificates Offered (list no more than 10): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Tuition and Fees per Year: \_\_\_\_\_
5. Percent of Undergraduates Receiving Financial Aid: \_\_\_\_\_
6. Estimated Time to Graduation: \_\_\_\_\_
7. High School College-Preparation Courses Required for Admission: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
8. College-Entrance Exams Required for Admission: \_\_\_\_\_  
\_\_\_\_\_
9. Average Grade Point Average (GPA) of Admitted Students: \_\_\_\_\_
10. Extracurricular Activities Offered: \_\_\_\_\_

### Top Two Reasons for Attending this College or University:

1. \_\_\_\_\_
2. \_\_\_\_\_

Are you interested in attending this college when you graduate from high school? Why or why not? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Visualize Your Life as a College Student:

Extension #1 to College 101

## Introduction

In **College 101** students researched colleges and universities in their states. They learned about the differences between public universities, private colleges, and two-year (community/junior) colleges. They also began to identify college-admission requirements. In this activity, students will begin to explore college life and to envision themselves as college students.

## Learning Goals

After this lesson, students should be able to:

- Develop a visual understanding of college life; and
- Envision themselves as college students.

## Timing

30 minutes, plus homework.

## Materials Needed

- College materials: flyers, brochures, pennants, information from a variety of universities
- Art supplies: pens, paper, scissors, glue stick, tape, magazines
- Poster board or construction paper for each student's collage

## Activities

1. Collect brochures and other promotional materials from eight to 10 of the colleges that students researched in **College 101**. The colleges and universities selected should encompass the range from large public universities to small private colleges to two-year community/junior colleges.
2. Divide students into groups of three or four students each and distribute different college promotional materials to each group. Have each student spend several minutes on the college materials, writing down brief answers about **what life at the college is like**. (If students struggle with their answers, ask them to review the college materials again, and ask: What do college students do?)
3. Ask students to share their responses with their small group. Then ask for volunteers to share their group's responses with the entire class. Put their answers on the board, making sure the list includes:
  - Study and Learn
  - Broaden Knowledge about the World
  - Play Sports
  - Go to Sporting Events, Football Games, etc.
  - Meet People from Different Backgrounds
  - Make New Friends
  - Become Leaders
  - Work
  - Join Clubs
  - Travel Abroad
  - Attend, Organize, Participate in Cultural Events
  - Become Independent from Parents
4. Tell students, "Now imagine that it's your first year of college. Choose three or four activities on the board that you think will be important to you." Point out that there should be a balance between the activities, (for example, they should not spend their entire college career going to sporting events, cultural activities and joining clubs). These activities can also represent students' vision of their lives as college students.
5. Once students have selected three or four activities, tell them that they now have a chance to represent these activities in a collage of their own creation.

**6. Homework assignment: When I Go To College, I Will...**

a. Assign students to gather images from magazines, newspapers, or the Internet that visually represent the activities selected or that reflect their vision of student life. Ask them to select at least one image per activity. If students have limited access to printed materials or to the Internet, they may draw the images.

Examples:    1) “Study and Learn” might be represented with a picture of a student in the library;  
                  2) “Becoming Independent from Parents” might be represented with a picture of someone moving into (or out of) a home;  
                  3) “Make New Friends” might be represented with a student surrounded by a group of other students.

b. Have students use the images to create a collage.

c. Have students write a one-page essay that completes the sentence: “When I go to college, I will...”  
The essay must explain what each image represents and why the student chose the images.

7. Once students are finished with their homework, invite them to share with the class their collages and short essays.

8. Encourage students to take their collages home, to share them with their families, and to keep the collage in a prominent place as a constant reminder of their own vision as a college student.

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NOTES

# Building My Portfolio

Extension #2 to College 101

## Introduction

In **College 101** students researched colleges and universities in their states. They learned about the differences among public universities, private colleges, and two-year (community/junior) colleges. They also began to identify college-admission requirements. In this activity, students will learn the importance of keeping track of all their achievements in order to facilitate their educational journey when it comes to applying for college and scholarships.

## Learning Goals

After this lesson, students should be able to:

- Develop an understanding for the importance of keeping track of their achievements during middle and high school; and
- Create a portfolio of accomplishments which will help them in the application process for colleges and scholarships.

## Timing

30 minutes, plus homework.

## Materials Needed

- My Portfolio Worksheet (Appendix C)

## Activities

1. Explain the importance of being a well-rounded student. Talk about how colleges look beyond just grades and test scores to student achievements, both in and out of the classroom. Also talk about how scholarships are available for a wide variety of activities, awards, community service, future career and job interests, and through a student and/or parent work-place program. In this way, they will understand how vital it is to keep track of this information. Make sure to talk about your own experience and how keeping track or not keeping track of your accomplishments benefited you when it came time to apply to colleges and for scholarships.
2. Ask students what activities they think colleges want to see them involved in, as well as ones in which they are presently involved. These would include clubs, sports, community organizations and a variety of other activities.
3. Ask students what awards and honors they have received.
4. Talk to students about how volunteer work and community service are important, not only for giving back to their communities, but for developing and communicating their values and passions as individuals.
5. Talk about paid employment and how a job teaches time management, people skills, responsibility and a host of other skills.
6. **Homework assignment: Building My Portfolio**
  - a. Have students fill out the portfolio worksheet in Appendix C for homework with what they have done and are currently doing. Make sure to emphasize that the purpose of this assignment is to show them how to keep track of their accomplishments and encourage them to participate in extra-curricular activities in a meaningful way. They should not be focused on the quantity of activities but rather on the amount of time and effort they devote to the chosen activity and how the activity positively affects them.

- b. In class the next day, have the students break up into small groups and have each of them talk about what they are involved in and give at least two positive outcomes to their participation, then write their activities and positive experiences on the board. This exercise will broaden the scope of students' knowledge concerning extra-curricular options. Encourage students to ask questions about your personal experiences with building a portfolio for college applications and scholarships. Make sure they understand the importance of keeping this kind of information up-to-date and readily available.

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NOTES

# A4. The Life and Times of a First-Generation College Student

## Introduction

Gone are the days when college was only for the rich and privileged. With so many colleges to choose from and with financial aid and scholarships available, nearly anyone with the desire, preparation and fortitude can earn a college degree. In this lesson, students read and discuss a newspaper article about real-life people who overcame tremendous obstacles and challenges and successfully graduated from college. All the students profiled were first-generation college students – the first in their families to attend college, or to graduate from a four-year college or university.

In this lesson, students will read and discuss the profiles of first-generation college students, and then interview and write a short biography of someone they know who is a college student or college graduate.

## Learning Goals

- To understand the steps that low-income, first-generation students took to graduate from college, despite great odds.
- To reinforce that students can attend college if they make the right decisions and carefully plan for the future.
- To recognize that there are students like themselves who are successful college graduates.
- To practice close reading of text.
- To develop probing interview questions and to conduct an interview.
- To write a short biography.

## Target Audience

Students in grades 8 through 12.

## Timing

45–60 minutes, plus homework.

## Materials Needed

- Handout: *Trailblazing Graduates*, *San Francisco Chronicle*
- (Optional) Handout: **Role-Plays on the Life of a College Student**

## Activities

1. (5 minutes) Start the lesson by asking students what issues they think students face throughout their college experiences, such as:
  - a. “What issues do college students face in their first year?”
  - b. “What issues may arise throughout a student’s entire college experience, both good and bad?”
2. (5 minutes) Encourage a number of responses, and get students warmed up to the idea that the class will be talking about the challenges that students can successfully overcome while attending college.
3. (10–15 minutes) Pass out the article *Trailblazing Graduates*. Have students quietly read the article in class (or alternatively, read aloud in pairs or triads). Encourage the student to do a close-read of the text and compare and contrast the three women profiled in the article; that is, what are the similarities and differences of each student profiled?
4. (10–15 minutes) After all students have read the article, lead a class discussion. Before the discussion begins, encourage the students to take notes. Discussion questions:
  - *What or who inspired the students to go to college?*
  - *What did these students have in common prior to enrolling in college?*
  - *What similar experiences did they share while they were enrolled in college?*
  - *What challenges did they face once they got to college?*
  - *Did they overcome the challenges? How?*
  - *How have their college educations poised these students for success?*

### **Homework assignment: Biography of a College Student or College Graduate**

Instruct students to find someone they know or whom they have met who is either a current college student or a college graduate to interview. Students should ask at least 10 questions about their subject's life and college experiences. For example: What was the subject's life like before going to college? How was the transition between high school and college? Was it hard or easy? Why? What helped the subject succeed? Was there a person who was influential?

**Optional:** Divide the students into small groups and have them make a list of the potential interview questions.

Each student will write a two-to-four-page biography on the person interviewed. Help students structure the biography with the following instructions: Start with a description of the person. Who is the subject? What does the subject look like? How does the person act? What does he or she do? Then discuss some of the subject's life experiences. Describe personal choices made and actions taken that got the subject to where he or she is today. Ask students to detail the qualities that the interview subject has that the student would like to emulate and what similar steps could be taken.

**Optional:** Once the homework is completed, have students read their biographies aloud to the rest of the class.

If students cannot find someone they know to interview, identify possible subjects for them, such as other teachers, advisors, social workers, health-care professionals, ministers, etc. Alternatively, contact a student organization or club at a local college and invite a small group of students to come to class for a group interview. Then have each student write a biography on one of the college students.

### **Extensions**

- Conduct a role-play on the **Life of a College Student**. Instructions follow.
- Write a Personal Letter: Tell students to "Write an encouraging letter to yourself for your first year of college, or a congratulatory letter on your graduation day from college." In three to five paragraphs students should give themselves advice and support to overcome the challenges they foresee themselves facing in the freshman year. If they choose the second option, they should explain why graduating from college is important and why they should be proud of their achievement, and remind themselves of the dreams that a college education will help them realize. Remind them to use correct formatting for a personal letter (e.g., neatly written, dated, and signed, with no errors in grammar or spelling).
- Write a critique of one of the stories or profiles listed in the bibliography.
- Invite a panel of college students to class to talk about their life experiences.

### **References**

For other articles and stories on the first-generation college student experience, see:

- *First Person, First Peoples: Native American College Graduates Tell Their Life Stories*, ed. Andrew Garrod and Colleen Larimore, Ithaca: Cornell University Press, 1997. Collection of personal essays by Native American students and graduates of Dartmouth College.
- *A Hope in the Unseen: An American Odyssey from the Inner City to the Ivy League*, by Ron Suskind, New York: Broadway Books, 1998. Nonfiction chronicle of Cedric Jennings and his journey from a run-down inner-city high school to Brown University.
- *A Sudden Trip Home in the Spring*, by Alice Walker in *First Sighting: Contemporary Stories of American Youth*, ed. John Loughery, New York: Persea Books, 1993. Short story about an African American student at a prestigious women's college who goes home for her father's funeral.
- *First in the Family: Advice About College from First-Generation Students; Your High School Years*, by Kathleen Cushman, Rhode Island: Next Generation Press, 2005. A collection of interviews of first-generation students and their experiences.

**STANDARDS FOR THE ENGLISH/  
LANGUAGE ARTS**

**National Council of Teachers of English (NCTE) and the  
International Reading Association**

[www.ncte.org/about/over/standards/](http://www.ncte.org/about/over/standards/)

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the work place; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
5. Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
7. Students conduct research on issues and interests by generating ideas and questions, and by posing problems. They gather, evaluate, and synthesize data from a variety of sources (e.g., print and non-print texts, artifacts, people) to communicate their discoveries in ways that suit their purpose and audience.
8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.
12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

# Trailblazing Graduates

STUDENTS CELEBRATE BECOMING FIRST IN FAMILY TO EARN DIPLOMAS

by Tanya Schevitz, Chronicle staff writer  
*San Francisco Chronicle*, Thursday, May 30, 2002  
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The hopes and dreams of generations sit on the shoulders of most college graduates. For those who are the first-generation grads – the sons and daughters of uneducated farmworkers, factory laborers and maids – it can be the first real chance at a better life for generations to come.

“They are taking a step, but that step is really opening a path for the entire family,” said Harvard Professor Marcelo Suarez-Orozco. “The most fundamental issue is that there is an amplifier effect here, so that for each kid who is the first in his or her family to graduate from college, it acts as a very powerful motivator for future generations.”

Letitia Henderson, 22, who grew up in housing projects infested with drugs and gun violence, graduated this year from UC Berkeley with a double major in African American studies and social welfare.

Ute Prince, 41, a divorced mother raised in rural Germany, had to quit school when she was 16 because her parents were so poor they could no longer “afford to feed another mouth.” She earned her diploma this month from San Francisco State University, and was chosen as the single liberal studies student, out of 372 graduates, to receive an academic hood.

Juana Reynoza’s parents, immigrants from Mexico with just sixth-grade educations and limited English skills, could not help her with her homework. But they pushed her to do well in school, asking her, “Do you want to work in the fields or do you want to work in an office?” Reynoza, 24, graduated this month from Sonoma State University.

First-generation college students overcome tremendous financial disadvantages, as well as social and cultural barriers that discourage them from attending college, yet they often emerge successful as class leaders.

Henderson’s mother had her at just 17, quitting high school and struggling to make ends meet on welfare. The single-parent family, which grew

to include three children, moved every few years. Until the seventh grade, Henderson was more interested in hanging out with friends than doing schoolwork. She had a C-minus grade point average. But one night, one of her friends came over and insisted on studying for a science test instead of listening to music. Henderson pulled out her books, too. The next day, she got her first C-plus. It felt good, she said. By the end of the eighth grade, she had a B-plus average.

Although Henderson wanted to focus on academics, it was difficult with all the distractions at McClymonds High School in West Oakland, one of the lowest performing high schools in the state. The school’s facilities were deteriorating and students had to deal with frequent violence.

“You had to be careful which bus stop you got off at to go to school because a gunfight could break out,” she said.

In her own neighborhood, Henderson had to walk by drug dealers to get to her front door and study to the noise of her neighbors’ domestic disputes.

But her mother and her grandmothers, both from sharecropper families in the south, encouraged her to focus on school, hoping that she could break out of the negative environment.

A dynamic young woman, Henderson was class president all four years of high school and a cheerleader. She was also a leader outside school in mock government programs and at Alameda County Youth Court, where high school students serve as the lawyers, prosecutors and jurors, handing down real punishments. She also had a job to help make ends meet.

Despite her school’s disadvantages, Henderson found strong support among teachers at McClymonds, who helped guide her through the college admission process and scholarship applications.

She got into UC Berkeley the first year after race-based admissions were eliminated.

“It didn’t really hit me until I attended ‘Cal Day’ (orientation) and I got my T-shirt and my Cal bear paw painted on my cheek and I was like, ‘Oh, my God, I’m really going to be going to Berkeley,’ “ said Henderson.

When she saw the comment, “not ready to be graded” on her first English essay, she was devastated.

“That was really intimidating for me,” she said. “I started putting in mad time, reading and writing and revising into the wee hours of the night and getting input from my instructor.”

She joined a sorority, began tutoring in West Oakland schools and became a leader in the Black Recruitment and Retention Center and the National Council of Negro Women.

Now, amazed to be walking across the graduation stage, she plans to take a breather from school and work for a year at a chemical dependency center before applying to graduate schools for a joint master’s of social work and law program.

“I’m a girl who loves options. I have two majors, and I thought that two professional degrees would help,” Henderson said.

Ute Prince, who was born and raised in Rheinland-Palatinate, Germany, thought her options had ended when her parents said she didn’t need an education because she was just going to get married anyway. “At that time in a rural area, it was not seen to be important for a young woman to have a college degree,” said Prince.

She started working at a department store and later got a civil servant’s job. Still, although her parents had not attended college, she always dreamed of getting a degree.

After marrying an American serviceman and moving to the United States, she got a GED. In 1996, after she and her husband divorced, she enrolled at Skyline College, later transferring to San Francisco State University.

She struggled to make time for studying while caring for her two daughters, Melissa, 16, and Randilyn, 10. She was volunteering at their elementary school, tutoring other students and

working as a teaching assistant at San Francisco State.

“I wanted to be a teacher. I’m almost 42, and I’m finally getting there,” said Prince, who got her diploma Saturday. She is enrolled in a teacher-credentialing program.

She is already preparing for a second generation of college grads in the family, making it clear to her daughters that they will follow in her footsteps to a college degree.

“I stress to them that the way to be somebody in life is to work hard and study hard,” Prince said.

Reynosa, 24, whose parents emigrated from the Mexican state of Michoacan, has helped organize a special Spanish-language graduation ceremony for Latino graduates, most of whom are first-generation college graduates like herself.

When she was growing up in Orland (Glenn County), she thought of college as a scary and foreign possibility. But her parents knew she had to go.

“When we came home from school, instead of turning on the TV, it was, ‘You need to do your homework until you go to sleep,’” said Reynosa, whose father was a ranch hand.

She understood that her parents had sacrificed, leaving their family and friends back in Mexico to try to provide better opportunities for their children.

With her parents unable to contribute anything to her education, Reynosa graduated with \$14,000 in loans along with her double-major degree in psychology and Spanish and a minor in political science.

Undaunted, she plans to get a master’s degree in social work or child development, and then a doctorate in psychology.

# Role-Plays on the Life of a College Student:

An Extension to “The Life and Challenges of a First-Generation College Student”

## Instructions

1. Now that students have a notion of a first-generation college student’s experience, select eight students to participate in a role-play on the life of a college student.
2. Divide the eight role-players into groups of two, and give each student one role. (They may neither see nor read their partner’s role.)
3. Encourage the role-players to ad lib and improvise, but to keep the role-play realistic.
4. Have each group perform their role-plays in front of the entire class.
5. After each role-play, ask the class what other solutions or decisions the characters could have made.
6. After all the role-plays have been completed, lead a discussion. Discussion questions:
  - *Are these role-plays realistic of what students experience in college: Why or why not?*
  - *What do you have to focus on now to be ready for college when you graduate from high school?*
  - *What do you think would be some of the greatest challenges and benefits of going to college?*
  - *Are you going to college? Were you planning to go to college before reading these biographies?*
  - *How many of you have changed your mind about going to college after reading these biographies?*

## The Life of a College Student: Role Plays

Instructions: Distribute the following roles to the student role-players.

1. **Person A:** Pretend that you are a first-year college student and you are upset because you are not doing well in most of your classes. You don’t have too much time to study, because you work 30 hours a week. You are considering dropping out of college because you think you are failing your classes and you feel you can’t stop working since you have financial responsibilities. You decide to mention your situation to Person B.

**Person B:** Pretend you are a first-year college student and you are not doing well in your classes, but you decide to get tutoring and attend a study group that will help you to do better. You also have financial obligations, but instead of working, you decided to speak to your financial aid advisor about options. You encourage Person A to join you.

2. **Person A:** Pretend you are a high school senior and you have been admitted to college, but your parents tell you that they can’t pay for your tuition. You decide to tell Person B that you will not be going to college since you have no money to pay for it.

**Person B:** Pretend you have been admitted to college but your parents will not be able to help you pay for college. You decided to speak to your high school counselor and found out that you can apply for financial aid, which offers grants and loans. You also apply for scholarships. You need to encourage Person A to not give up and to speak to the high school counselor so that Person A can also apply for financial aid and scholarships and go to college just like you.

3. **Person A:** Pretend this is your first week in college and you are homesick for family and friends. You feel like you don’t belong and you are seriously thinking of just leaving college and going home. You tell Person B about your plans to drop out of college.

**Person B:** Pretend this is your first week in college and you are missing your family and friends from home, but you decide to get involved in different activities to keep busy. You also decided to speak to a peer counselor and told your new friends about how much you miss your family. This makes a difference because you now realize that you are not the only person who is missing home. You need to advise Person A to do the same.

4. **Person A:** Pretend you are a freshman in college. You enjoy going to parties. You received a scholarship based on your high school grades. You need to maintain a good GPA to continue receiving the scholarship, but unfortunately you are doing very badly in one of your classes and you need to get at least a C to keep your scholarship. The only way you can pass the course is by earning a C on your next test. However, you have promised your friends that you will join them for a party the night before the big test. You decided to speak to Person B about your situation.

**Person B:** Pretend you are a friend of Person A, and that your advice is there will always be an other party but the priority is to do well academically. You also remind Person A that scholarships are very difficult to get and once you lose a scholarship you cannot get it back. Also remind Person A that if people are your true friends, they will understand why you can't go to the party.

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NOTES

# A5. Mock College Admissions

## Introduction

In this lesson, students review the basics of the college-admission process in a group-oriented, hands-on activity. This activity will provide a “behind-the-scenes” look at college admissions. Participants will be divided into small groups and will play the role of admissions officers. Each group will be given a set of “students” and will decide which students will be admitted to “their” university.

## Learning Goals

- To develop a more in-depth understanding of college-entrance requirements.
- To identify what steps students must complete to be eligible for a four-year college.
- To recognize students’ own potential to attend a four-year college or university.

## Timing

45–60 minutes

## Target audience

Students in grades 7 to 11.

## Materials Needed

- Handout: **Applicant Summary Sheet**
- Handout: **Applicant Review Worksheet**

## Activities

1. (5 minutes) Pair up students. Have students brainstorm as many responses as possible to this question: *What does it take to get into college?* Emphasize that students are to think creatively, and think back on their own knowledge or previous lessons on this topic.  
**Optional:** The team that has the longest list of realistic responses in a minute’s time, wins a prize.
2. (15 minutes) Have students share responses. From their answers, create a list of “entrance requirements” that will be used to evaluate applicants. In your discussion, cover the necessity of:
  - Test scores, such as the SAT or the ACT;
  - Courses that are required by universities (Stress the difference between high school graduation requirements and college-admission requirements, in terms of high school classes);
  - Grade point average;
  - Special Skills, Talents or Other Factors, such as participation in clubs, sports, student government, after-school jobs, community service, organizations, etc.
3. (3 minutes) Divide students into groups of four. Explain that they are admissions officers for the imaginary Eagle University. Each student in a group should choose a different participatory role: “Reader,” “Writer,” “Facilitator” and “Reporter.”
4. (15 minutes) Distribute the handouts **Applicant Summary Sheet** and **Applicant Review Worksheet**. Tell students to evaluate each application to Eagle University. The reader reads each biography out loud. The writer writes down the positives and negatives of each applicant, and notes any additional comments on the **Applicant Review Sheet**, getting feedback from the entire group. The facilitator insures that everyone is speaking, asking for clarification, and making sure the group stays on time.
5. (5 minutes) Only two of the applicants can be admitted to Eagle University. Using the criteria established each group selects their top two picks.
6. (5 minutes) Each reporter will then explain their group’s choices with the entire class.
7. (10–15 minutes) Discuss the results and look at the similarities and differences between the groups’ decisions. Discussion questions:

- *Is there any one candidate who was clearly the best choice? If so, why?*
- *What made the good candidates so good?*
- *What could the weaker candidates have focused on to have been stronger?*
- *What choices do students need to make in order to be college eligible by their senior year?*
- *What do you as students need to focus on now in order to be college eligible?*

## 8. Optional Writing Assignment

- **Persuasive Essay:** Ask students to choose one applicant from the **Mock College Admission** exercise and, in three to five paragraphs, explain why the “admission officer” chose this person to attend Eagle University. *What were the applicant’s strengths? What were the applicant’s potential weaknesses? Why did the “admission officer” choose this candidate despite these potential weaknesses?* Finally, conclude with an argument to the fellow “admission officers” explaining why this candidate is the best overall.

## Extensions

- Have students create their own **Individual Academic Action Plan** from Appendix B. Students should be able to recognize if they are on track for college, or whether they will need to redirect their current efforts.
- With pens and colored paper, students will create an artistic rendition of an ideal college applicant. What sorts of tools, knowledge, and expertise will this student need to have? What do those attributes look like?
- Have students write journal entries on college-related topics, such as: “You’re a college student now, describe a typical day in your life.”
- Choose an applicant who was not admitted to Eagle University, and write a letter of appeal to the director of admissions from that student’s perspective.

### CURRICULUM AND SKILL STANDARDS

#### STANDARDS FOR THE ENGLISH/ LANGUAGE ARTS

National Council of Teachers of English (NCTE) and the International Reading Association

[www.ncte.org/about/over/standards/](http://www.ncte.org/about/over/standards/)

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the work place; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
5. Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
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8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.

12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

#### PRINCIPLES AND STANDARDS FOR SCHOOL MATHEMATICS

National Council of Teachers of Mathematics (NCTM)

[www.nctm.org/standards/](http://www.nctm.org/standards/)

Mathematics Number and Operations: Students develop fluency in operations with real numbers, vectors, and matrices, using mental computation or paper-and-pencil calculations for simple cases and technology for more-complicated cases; students judge the reasonableness of numerical computations and their results.

#### NOTES

## Applicant Summary Sheet

### **James:** 3.95 GPA; 1350 SAT

James is a serious, dedicated student. His studies are very important to him and he does not take them lightly. He has worked extremely hard at school and because of this he has not participated in many extracurricular activities. His family is not wealthy but because both parents have college degrees, they have encouraged and supported James' efforts.

### **David:** 2.65 GPA (3.45 GPA in his junior and senior year); 800 SAT

David became involved with gangs, drugs and violence in the seventh grade, but always stayed in school. In his sophomore year, David's counselor saw his potential and started encouraging David to do better. David changed his life around and is now working extremely hard to not only graduate from high school but also to go to college. David's file contains numerous letters of recommendation from his teachers, community members and his church.

### **Rosa:** 3.55 GPA; 1150 SAT

Rosa has always earned very high grades and has been actively involved in school and extracurricular activities. She is the captain of her volleyball team this year and is in her second term as student body president. One of her more notable accomplishments was to begin a tutorial program for her school. She began by getting her fellow students to volunteer and later on was able to get money for the school to develop a more formal tutorial program.

### **Dwayne:** 3.00 GPA; 1020 SAT

Dwayne's father died when he was 7 years old and he has since helped his mother take care of the house and his two younger siblings. He also works 20 hours a week at a shoe store. He has been captain of his school's soccer team for the past two years and has several NCAA Division I colleges recruiting him. Because of his limited free time, Dwayne has to constantly balance work, school and family. Dwayne's mother went to Eagle University and wants him to go there, too.

### **Teresa:** 3.45 GPA; 1450 SAT

Teresa was in seventh grade when she and her family immigrated to the United States. She and her family came as farm laborers and spoke absolutely no English when they first arrived. She will be graduating in June and wants to go to college. Neither of Teresa's parents speak English. They and many of the farm workers depend on Teresa to translate for them and to drive them to town for doctors' appointments, etc. She also works weekends and evenings to help support her family.

## Applicant Review Sheet for Eagle University

Student Name	Positives	Negatives	Comments
James			
David			
Rosa			
Dwayne			
Teresa			

# B1. Debunking the Myths of Financial Aid: A Workshop for Students and Families

## Introduction

An education beyond high school is a big investment, and often families and students think that it is out of their reach. Fortunately, there is financial aid available to help students pay for tuition, fees, books, transportation and living expenses. With the rising cost of education, it is extremely important to know and investigate all the options available.

Encourage all college-bound students to apply for financial aid, regardless of their family's income or circumstances. Even if some students think their family income is too high to receive financial aid, students may still qualify for scholarships, work-study or low-interest loans for students or for parents. According to The College Board, in 2005–06 more than \$129 billion was distributed in student financial aid.

Yes, a college education can be expensive, but next to purchasing a home, a college education is one of the best investments students can make in their lifetime. A college graduate will realize more than twice the lifetime earnings of a high school graduate. An equally powerful incentive is the personal fulfillment that comes with attaining a college degree.

And finally, applying for financial aid is not easy, but it is free and there is lots of help. You must complete the **Free Application for Federal Student Aid (FAFSA)** and file it by the deadline of the college or university (generally the end of February). For more information on the financial aid application process and FAFSA, see the slide presentation **Applying for Financial Aid** from Lesson C.2: **Planning a Financial Aid Night**. For help with FAFSA on the web go to <http://www.fafsa.ed.gov/>.

Before beginning this lesson, take the time to become familiar with financial aid terminology by reviewing the publication *Funding Your Education* from the U.S. Department of Education. Free copies of this publication are available on the world wide web at [www.studentaid.ed.gov/students/publications/FYE/index.html](http://www.studentaid.ed.gov/students/publications/FYE/index.html).

## Learning Goals

- To learn about financial aid and how to apply.
- To understand the sources and various types of financial aid.

## Materials Needed

- Funding Your Education handbook by the U.S. Department of Education
- Slide presentation **Debunking the Myths of Financial Aid**
- Handout: **Financial Aid Quiz**
- Handout: **10 Top Myths about Financial Aid and the Facts to Debunk Them**
- Handout: **Financial Aid Terminology** (Appendix D)
- Overhead projector or LCD projector and/or overhead transparencies (the enclosed slides may be photocopied onto transparency sheets)

## Target Audience

Students in grades 6 through 12 and/or their families. The workshop may also be presented to community college students or other adult learners.

## Timing

60–90 minutes.

## Activities

1. Welcome the workshop participants; acknowledge their interest in and desire to pursue a college education.
2. Distribute the handout **Financial Aid Quiz** and tell the participants that they will take a little test. Tell them not to worry, the test will not be graded. Give the participants five to 10 minutes to complete the quiz. If you are pressed for time, you can do the quiz as you go through the PowerPoint presentation because the PowerPoint explains each of the 10 quiz questions. Another option, if participants are unfamiliar with financial aid, is to do the extension on Financial Aid terminology (Appendix D) before the workshop.
3. Lead a brief discussion about the quiz. Ask such questions as:
  - Were the questions easy?
  - Were the questions familiar? That is, have you thought or said the same thing?
4. Now give the answers to the quiz. The answers to questions 1 to 10 are all “false.” In fact, all 10 statements in the quiz are some of the most common myths about financial aid.
5. Distribute the handout **10 Top Myths about Financial Aid and the Facts to Debunk Them**. Then explain that the rest of the workshop will provide detailed answers to the quiz.
6. Go through the slide presentation. The slides are self-explanatory. However, prior to the workshop become familiar with financial aid terminology by studying the *Funding Your Education* handbook or the websites listed below.
7. Leave 10 to 15 minutes for a question-and-answer session. (If participants raise a question that you cannot answer, don’t guess. Refer them to the websites or phone numbers listed in the last slide.)

## Extensions

- If your audience is unfamiliar with financial aid terms, you can review the Financial Aid Terminology worksheet (Appendix D) prior to the PowerPoint presentation.
- The following are suggestions for working with younger students:
  1. Do the Financial Aid Quiz with them.
  2. You can make the Financial Aid Terminology worksheet into a game by either:
    - a. Playing a Jeopardy-like game with them where you split the group into two and with flash cards, award points for each question.
    - b. Playing a game where you put a financial aid term on the back of each student without letting them know what it is. Have the students walk around and look at each others’ back and give each other clues until each student can guess which term is on their back.

## References and Websites

*Funding Your Education*, U.S. Department of Education. Available from school guidance counselors or at <http://studentaid.ed.gov/students/publications/FYE/index.html>

Help with FAFSA: <http://www.fafsa.ed.gov/>

FinAid: The SmartStudent Guide to Financial Aid: [www.findaid.org](http://www.findaid.org)

FastWeb: Free Scholarship and College Searches [www.fastweb.com](http://www.fastweb.com)

*Fund Your Future*, California Student Aid Commission and EdFund

*College Cost and Financial Aid Handbook*, The College Board

*TheCollegePlace*: [thecollegeplace.com](http://thecollegeplace.com)

## CURRICULUM AND SKILL STANDARDS

### STANDARDS FOR THE ENGLISH/ LANGUAGE ARTS

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8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.

12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

### NATIONAL STANDARDS FOR SOCIAL STUDIES TEACHERS

**National Council for the Social Studies**

[www.ncss.org/standards/](http://www.ncss.org/standards/)

- IV. Individual Development and Identity: Grades 6–8: Issues of personal identity are refocused as the individual begins to explain self in relation to others in the society and culture. Grades 9–12: Students need to encounter multiple opportunities to examine contemporary patterns of human behavior, using methods from the behavioral sciences to apply core concepts drawn from psychology, social psychology, sociology and anthropology as they apply to individuals, societies and cultures.

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## NOTES

## Financial Aid Quiz

For each statement below, circle “T” for True or “F” for False.

1. T F Only students with the best grades qualify for financial aid.
2. T F Since we haven’t saved anything for college, even if I might want to go to a four-year college or university, community college is the only option.
3. T F I shouldn’t even consider my first-choice school because it costs too much. Only really rich kids go to elite schools.
4. T F Only students from really low-income families qualify for financial aid.
5. T F Millions of scholarship dollars go unclaimed every year — I don’t need to plan ahead. I just need to pay a service to find them.
6. T F Who needs a college degree? I can park cars as a valet or wait tables and make good money right now! The cost of a college education just isn’t worth it.
7. T F I’ve heard that college tuition and living expenses can be as much as \$30,000. All schools are this expensive.
8. T F I am going to be the only student at my school on financial aid.
9. T F Debt is a bad thing. I can’t possibly take out thousands of dollars of student loans and not get into huge financial trouble later on.
10. T F As a star athlete, I know I will get an athletic scholarship.

# Ten Top Financial Aid Myths – And the Facts to Debunk Them

## 1.

**MYTH:** Only students with the best grades qualify for financial aid.

**FACT:** Not true. Scholarships that are “merit-based” are awarded based on a student’s academic performance. However, most financial aid, including grants and loans, is “need-based,” or awarded based on a family’s ability to pay for college.

## 2.

**MYTH:** Since we haven’t saved anything for college, even if I might want to go to a four-year college or university, community/junior college is the only option.

**FACT:** You should go to community/junior college if you feel that is the best choice for you in terms of educational preparation – but not because you think you can’t afford to attend a four-year college or university. While it helps to have family savings set aside for college, there are other ways to pay for a college education. Families with lower incomes who have not been able to save will likely find that their expected contribution will be quite modest. And remember, low-interest loans are available to families and to students. Also, most colleges and universities offer tuition-payment plans, as well.

## 3.

**MYTH:** I shouldn’t even consider my first-choice school because it costs too much. Only really rich kids go to elite schools.

**FACT:** Wrong. The rule of thumb is, that the higher the total costs, the easier it is to demonstrate eligibility for financial aid. In fact, several national studies show that the family incomes of students in private colleges are, on average, lower than the family incomes of students in large state universities. Remember, the stated costs at a school can be deceiving: aid is often available to offset some of those costs. Students should apply and then evaluate the financial award letter when it arrives.

## 4.

**MYTH:** Only students from really low-income families qualify for financial aid.

**FACT:** While it is true that most aid is reserved for needy families, there are forms of assistance available to help many families meet their expected contribution, including low-interest loans that are available to parents and students. All families are encouraged to apply for aid, whether they think they qualify or not. Many are surprised to find they are eligible.

## 5.

**MYTH:** Millions of scholarship dollars go unclaimed every year – I don’t need to plan ahead. I just need to pay a service to help find them.

**FACT:** Don’t be fooled! Professional scholarship-search services, which assist with both private scholarships and government funded financial aid, would like students and families to believe this so that they can turn a profit. There are many ways students and families can access this information by doing research on the Internet or getting help from high school counselors and the financial aid officers at colleges and universities. In order to increase the likelihood of scholarship awards, students should take the initiative to keep track of their activities, awards, community service, and employment beginning in middle school so that when the time comes to apply for scholarships, they have the information needed to fill out the applications, and they are prepared to apply for as many scholarships as possible. **Building My Portfolio** worksheet Appendix C can be used to track this information. There are scholarships for many types of students and situations; even for those not eligible to receive government funded financial aid. For example, undocumented students should go to <http://californiacashforcollege.org/genUpload/Scholars05.pdf> for a list of scholarships available to students without any documentation.

## 6.

**MYTH:** Who needs a college degree? I can park cars as a valet or wait tables and make good money right now! The cost of a college education just isn’t worth it.

**FACT:** The truth is that people with a college degree earn almost twice that of those with just a high school diploma. Over a lifetime, the gap in earnings potential between a high school diploma and a college degree is more than \$1 million! Remember, unlike most items that depreciate, or lose value over time (like a car, or a stereo), a college degree will increase in value.

## 7.

MYTH: I've heard that college tuition and living expenses could be as much as \$30,000. Are all schools this expensive?

FACT: Only some. True, there are private colleges where tuition costs more than a new car. But remember Fact #3, that financial aid is largely proportional to the college's costs. Plus, here are some other relevant facts: 78 percent of all college students attend institutions where tuition and fees are less than \$8,000; and the average cost of tuition and fees at four-year colleges and universities nationwide is \$5,132.

## 8.

MYTH: I am going to be the only student at my school on financial aid.

FACT: No way! More than 60 percent of full-time students at four-year colleges and universities receive some kind of financial aid. And at private colleges and universities, 75 percent of the students receive financial aid.

## 9.

MYTH: I thought all debt was bad. I can't possibly take out thousands of dollars of student loans and not get into huge financial trouble later on.

FACT: Excessive debt is bad, and defaulting on any loan – including student loans – is disastrous. But studies show that the financial benefits of a college degree easily compensate for the burden of student debt. A degree will translate into higher earnings, making the loans easier to repay. Also, students have a grace period for six months after graduation before beginning to repay the loan. There also are many options for monthly payments. For students who go on to graduate or professional school, repayment on undergraduate loans can be deferred. Also the interest on student loans is always lower than for, say, credit card debt. It's best to think about a college education as an investment that will result in high returns, making borrowing worthwhile.

## 10.

MYTH: As a star athlete, I know I will get an athletic scholarship.

FACT: Good luck! But remember, on average, only 1 percent of undergraduates receive athletic scholarships. Most student aid is awarded on the basis of financial need – not athletic talent (whether real or imagined).

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# **Debunking the Myths of Financial Aid**

A workshop for Students & Parents

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# Take the Financial Aid Quiz

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- For each question, circle “T” for True or “F” for False
- Don't worry, the test will not be graded.

## Myth #1: Only students with the best grades qualify for financial aid.

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- Facts:
  - Some scholarships are “merit-based,” that is, they are awarded based on a student’s academic performance.
  - However, **most** financial aid is “need-based,” that is, awarded based on a family’s ability to pay for college.

# What does “need-based” mean?

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- All colleges use a basic equation to determine financial need:

## **College Costs**

(tuition, fees, books & supplies, room & board, transportation, miscellaneous expenses)

## **minus Expected Family Contribution**

(the amount the Federal Government determined you & your family can contribute)

**= Student’s Financial Need**

- If the result is positive (college costs more than you can contribute), then you have demonstrated “financial need.”

# What's the difference between need-based and non-need-based aid?

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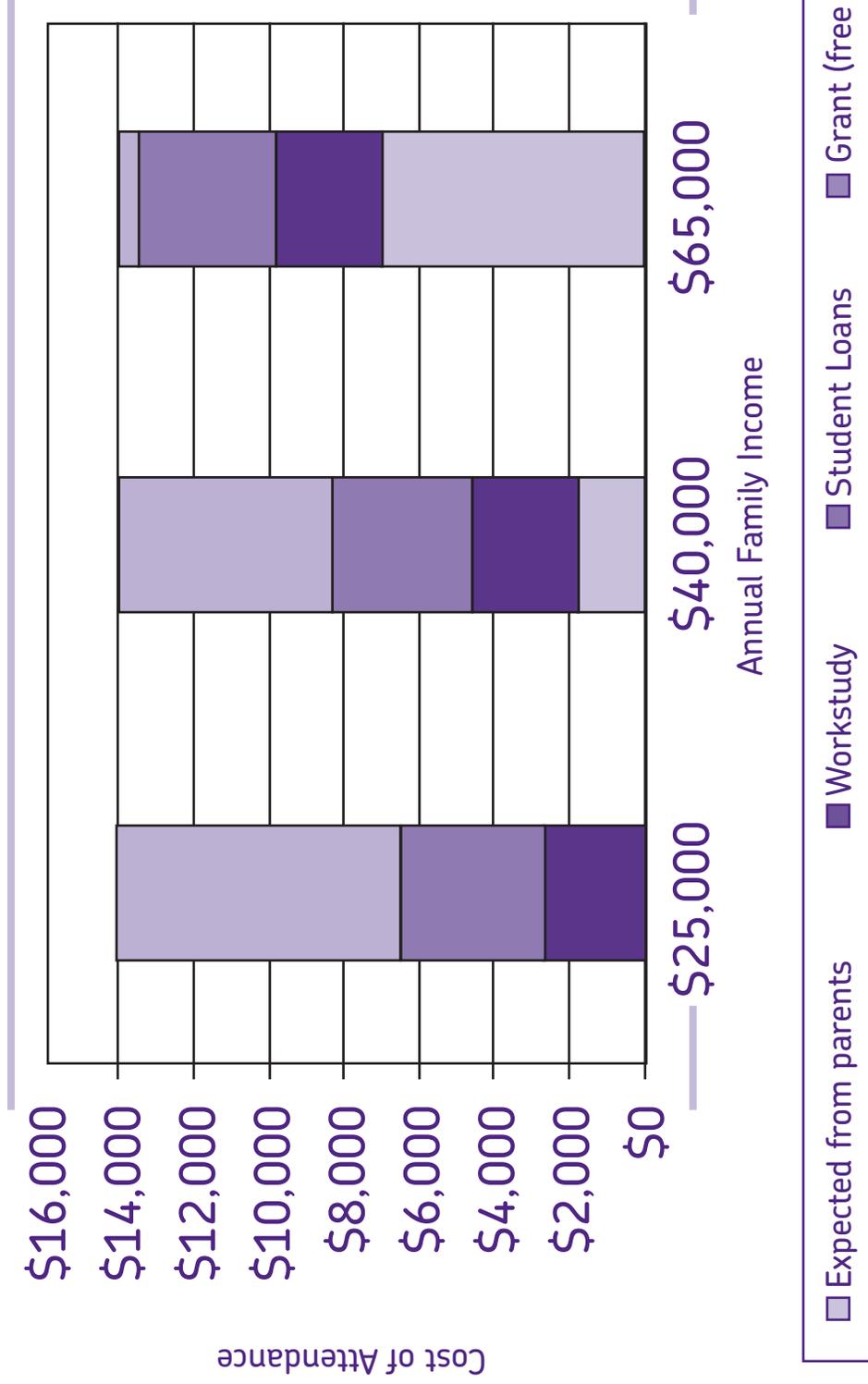
- Examples of need-based aid:
  - Federal and state grants do not have to be repaid (some state grants require a certain GPA)
  - Work-study (money earned by the student through on- or off-campus jobs)
  - Subsidized student loans (low-interest and interest deferred until 6 months after graduation)
  - Parent loans (low interest)
- Examples of **non**-need-based aid:
  - Some college and state-funded scholarships and most private scholarships
  - Unsubsidized student loans (low interest and interest accrues while still in school)

# How much is expected from parents?

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- The amount expected from parents varies from family to family according to the ability to pay derived from information submitted in the FAFSA (Free Application for Federal Student Aid), and is called the Expected Family Contribution.
- Here are examples of how three different students and their families might cover the cost of education.

# Sample packages for a college with a \$14,500 annual cost of attendance\*



\*Actual financial aid offers will vary from college to college.

## Myth #2: Since we haven't saved anything for college, community college is my only option.

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- Fact: Families who have not been able to save will likely find that their expected contribution will be quite modest.
- Fact: Parent contribution can be paid from savings, current income, or loans.
  - And it's not expected all at once, but over the course of the year.
  - Tuition installment payment plans are also available.
- One way to prepare for the cost of college is to fill out the FAFSA before your child's senior year. You can send in the FAFSA form at any time and you will get a Student Aid Report (SAR) which will let you know your EFC (Expected Family Contribution). This might be especially helpful if your income and family situation is going to stay relatively the same over the course of the next few years. Another way is to go to [www.collegeboard.com](http://www.collegeboard.com) and fill out the financial aid calculators. Remember, these options will only give you a general sense of how much your family will be expected to contribute, and is not the official EFC.

# What is a parent or “PLUS” loan?

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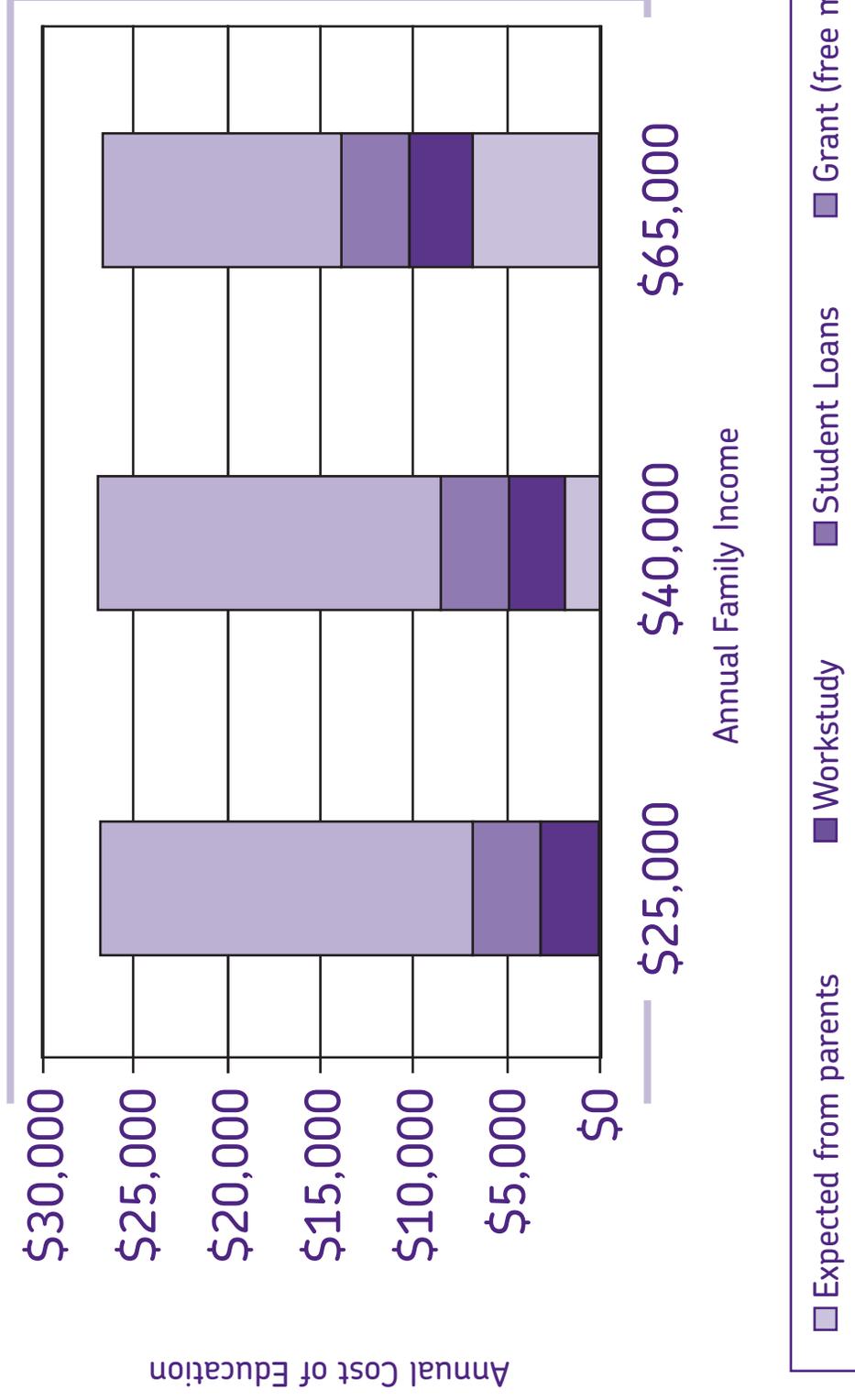
- With a PLUS loan, parents/stepparents can borrow up to the total cost of an education, minus any other aid the student may receive.
  - For example, if the cost is \$6,000 and the student receives \$4,000 in other financial aid, parents may borrow up to \$2,000.
- PLUS loans have a variable interest rate that is capped at 9%.
  - Interest begins to accumulate right away.
  - In 2006-07, the interest rate will be 7.9% for the Direct Loan PLUS and 8.5% for the Federal Family Education Loan Program (FFELP) PLUS Loan.
  - Repayment begins 2 months after loan is disbursed.

## Myth #3: Only rich kids go to elite, expensive schools

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- Fact: The higher the cost of education, the easier it is to demonstrate financial need.
- Fact: Studies have shown that the parental incomes of students in private colleges are, on average, **lower** than incomes of students at large state universities.
- Apply to the schools of your choice, apply for financial aid, and wait to see the financial aid award letter. **Then** decide which college to choose.

# Sample packages for a college with a \$25,000 annual cost of attendance\*



\*Actual financial aid offers will vary from college to college.

## **Myth #4:** Only students from really low-income families qualify for financial aid.

---

- Fact: Most financial aid is reserved for needy families.
- Fact: However, there are many forms of assistance to help families meet their expected contribution.
  - For example: low-interest loans and scholarships.
- Apply whether you think you're qualified or not.
  - You may be surprised to find out you do qualify.

## **Myth #5: I need to pay a service to find scholarships for college.**

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- Fact: Most financial aid and scholarship applications are free.
- Fact: Nobody can guarantee that you will win a scholarship.
- Do not pay to get information on financial aid and scholarships.
  - If it sounds too good to be true, it might be a scam!
- Free searches for scholarships are on the Internet:
  - [www.fastweb.com](http://www.fastweb.com)

# What are scholarships?

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- Scholarships help students pay for their education. Scholarships do not have to be paid back.
- Scholarships are available for students who demonstrate achievement in academics, athletics, the arts, or community service.
  - It is very important for students to begin keeping track of their accomplishments in middle school and keep this information organized in a portfolio (students can use the Building My Portfolio worksheet in Appendix C) so when it comes time to apply to scholarships, they will have everything readily available. If the student is already in high school, **START NOW!**
  - Also available for students with financial need or who are interested in certain fields of study, or who meet certain criteria, such as a parent's membership in a service organization.
- Scholarships are awarded by the college or other organizations (churches, corporations, etc.)

# Information of undocumented students

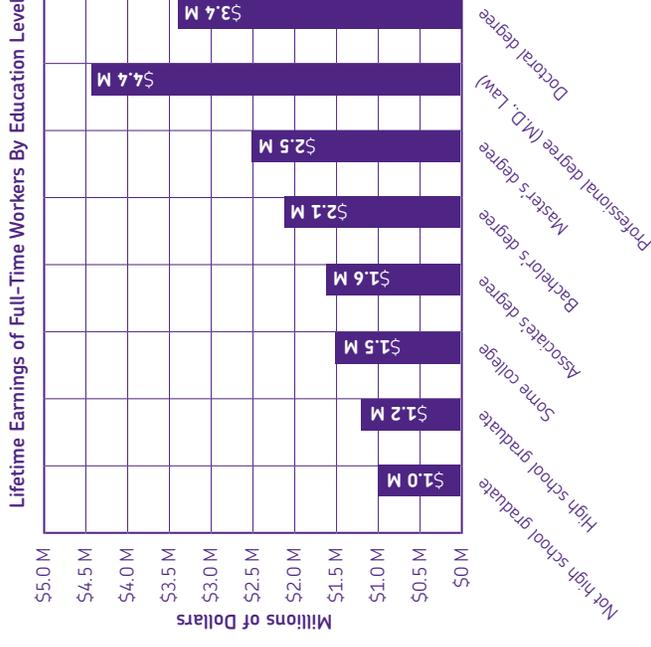
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- Undocumented students can go to any college or university if they meet admissions requirements.
- At this time, undocumented students are not eligible for any state and/or federal financial aid. Some colleges may offer financial aid to undocumented students, so visit your college's financial aid office to find out.
- Go to the Mexican American Legal Defense and Educational Fund (MALDEF) website at [www.maldef.org](http://www.maldef.org) to find a list of scholarships that do not require the applicant to be a U.S. citizen, legal permanent resident, and do not ask for a social security number.
- Policies vary from state to state so check to see if undocumented students in your state are eligible for any financial aid and/or can be considered state residents for tuition purposes.
- For more information about scholarships for ALL students regardless of immigration status, visit <http://californiacashforcollege.org/genUpload/Scholars05.pdf>

# Myth #6: The costs of a college education just aren't worth it.

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- Fact: A 4-year college graduate (someone with Bachelor's degree) earns almost \$1 million **more** over his/her lifetime than a high school graduate.
- Other benefits of a college education include:
  - More job opportunities
  - Greater knowledge
  - Broadened perspectives



## Myth #7: A college can cost as much as \$30,000 a year

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- Fact: True, there are **some** private colleges where tuition costs more than a new car.
- Fact: 78% of college students attend schools where tuition and fees are less than \$8,000 per year.
- Fact: The average tuition and fees for a public 4-year college/university is \$5,132.
- Also, remember the facts behind myth #4: the higher the cost of education, the easier it is to demonstrate financial need.

## **Myth #8: I am going to be the only student on financial aid.**

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- Fact: At 4-year colleges and universities, 60% of full-time students receive some kind of financial aid.
- At some private colleges, 75% of students receive some form of financial aid.
- Don't worry, you'll be in good company.

## Myth #9: All debt is bad. So, I shouldn't take out student loans.

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- Fact: Student loans are “good debt” because with a college degree you are **increasing** your earnings potential.
- Fact: Student loan repayments are manageable.
  - For example: The average beginning salary for a graduate from a large west coast public university is \$38,170 annually or \$2,742 per month. If a student were to borrow a total of \$15,840, payments would only be \$184 per month.
- Fact: Defaulting on a student loan (or any loan) is bad. Make prompt and timely payments and you can build your credit rating.

# What are student loans?

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- Federally backed educational loans are a good investment and available to almost all students
- Federal **subsidized** loans are made to financially eligible students
- Federal **unsubsidized** loans are made to students without regard to finances
- The interest rate is now fixed at 6.8% as of July 1, 2006, and will remain at 6.8% unless Congress changes the law

## **Subsidized loans are a good investment.**

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- The government pays the interest while the student is in school (including graduate school).
- Interest rates are low.
- Multiple loans may be consolidated into a single payment.
- Repayment begins 6 months after the last day of attendance.

## Unsubsidized loans are a good investment.

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- Interest rates are low.
- Multiple loans can be consolidated into one payment.
- Recipient may opt to pay interest while enrolled or to allow interest to accumulate while enrolled and during the 6 month grace period.

## Myth #10: As a star athlete, I know I can get an athletic scholarship.

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- Fact: Good luck! On average, only 1% of undergraduates receive athletic scholarships.
- Fact: Availability and award amount of an athletic scholarship varies greatly depending on the athletic division the college/university participates in and the specific sport.
- Most student aid is awarded on the basis of financial need.
- For more information on collegiate athletics, go to [www.ncaa.org](http://www.ncaa.org).

# How do I apply for financial aid?

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- Complete the FAFSA (Free Application for Federal Student Aid).
  - The FAFSA collects data to calculate eligibility for need-based financial aid (completed by student/family).
- FAFSA is available from your school.
- You can also apply on-line at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Filing period is Jan. 1 to June 30. Some colleges have priority filing deadlines in March or April.
- Many schools require additional forms in order to apply for financial aid. For example, many schools require the PROFILE form. For more information, visit <https://profileonline.collegeboard.com/index.jsp>. There you can find information on how to fill out the PROFILE and a complete list of the schools which require this form. Please note, these forms are IN ADDITION TO the FAFSA and do not take the place of the FAFSA.

## **All students, even community college-bound students, should apply.**

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- Many eligible community college students miss out on federal grants because they don't apply.
  - Some eligible community college students don't apply because they can work full-time and attend part-time.
  - With aid, you might be able to attend full-time and transfer sooner to a 4-year college.

# What happens after applying?

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- The federal FAFSA processor sends a Student Aid Report (SAR) to the student.
- Information is sent from the colleges and universities to the student in the form of:
  - follow-up requests for information;
  - preliminary aid estimates; and
  - financial aid offer letters.

# Where can I get more information?

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## Websites

- U.S. Department of Education:  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- The College Board:  
[www.collegeboard.com](http://www.collegeboard.com)
- Electronic FAFSA:  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- FinAid: The SmartStudent Guide to Financial Aid:  
[www.finaid.org](http://www.finaid.org)
- FastWeb  
[www.fastweb.com](http://www.fastweb.com)
- PROFILE:  
<https://profileonline.collegeboard.com>
- Scholarships for undocumented students:  
<http://californiacashforcollege.org/genUpload/Scholars05.pdf>
- Collegiate Athletics:  
[www.ncaa.org](http://www.ncaa.org)

## Phone Numbers

- U.S. Dept. of Education  
800-433-3243
- FAFSA Processor  
319-337-5665
- Free Publications  
800-394-7084

## B2. Being a Wise Borrower: The Importance of Managing Your Money

### Introduction

This lesson will help guide students through the process of borrowing and managing money in a responsible way so they are prepared once they are old enough to obtain credit.

Most students are never taught how to manage their money, the importance of balancing their check-books or how detrimental the effect of bad credit can be on their future.

During this activity, students are asked to look at the consequences of good vs. bad credit. They will be able to see how having good money management skills and being smart about the debt they accrue will benefit them and the future they want for themselves.

### Learning Goals

- To explore the ins and outs of good credit vs. bad credit.
- To understand the benefits of accruing credit.
- To be aware of the pitfalls of unwisely managing their money and credit.
- To be aware of the long-term effects of having bad credit.

### Target Audience

Students grades 7-12, possibly for Math or Economics class

### Timing

90 - 120 minutes. The lesson may be extended over two to three days

### Materials Needed

- Handout: How to Manage Your Money Wisely
- Handout: How Can Credit Affect My Ride?
- Dry Eraser board/chalkboard
- Calculators

### Activities

1. Hand out “How to Mangle Your Money Wisely” and go over each section with the students. Share personal experiences you feel comfortable with and encourage students to ask questions about anything that may confuse them. Refer them to the References and Websites section of this lesson if they want to do further research on their own.
2. Split up students into groups of three and give each group the handout “How Can Credit Affect My Ride?” Have the group designate one of the three cars to each student.
3. Discuss with the students how what they learned previously about the importance of managing their money and having good credit will be applied in this handout. They will be able to see the consequences of not being a wise borrower through their calculations.
4. Walk the students through the handout by making sure they have all completed each step before going on to the next. Have students figure out the total for their car in category two. Explain how an average car loan lasts 60 months or five years and that is why at 0% interest, you would divide the total price of the car by 60. For the purpose of this exercise, we are assuming that with a good credit history the interest rate will be 0%, and with a bad credit history, it will be at 10%.
5. Have students figure out all sections of category three. Once they have finished all of their calculations, check their results for accuracy.

6. Upon completion, discuss the following questions: Were they surprised at the difference having good credit vs. bad credit makes in the final cost of the cars? What are some of the ways they can prevent bad credit? What are some ways they can build a good credit history?

## References and Websites

Recommended websites for researching money management:

[www.myfico.com](http://www.myfico.com)

Money management:

<http://www.betterbudgeting.com>

Money Management website created for young adults:

<http://www.youngmoney.com>

Credit Cards 101: A Student's Guide to Credit Cards:

[http://www.youngmoney.com/credit\\_debt/credit\\_basics/041203](http://www.youngmoney.com/credit_debt/credit_basics/041203)

This lesson used information given with permission by Stern Mortgage Company in Palo Alto, California. [www.sternmortgage.com](http://www.sternmortgage.com)

# How to Manage Your Money Wisely

## BALANCE YOUR CHECKBOOK

Many people write checks and withdraw money without keeping careful track of what they have coming into their bank account and WHAT IS COMING OUT! Make it a point to balance your checkbook on a regular basis, whether on paper or by using on-line tools.

## CREATE A CREDIT HISTORY

Having credit is a very positive thing because without it, you will not be able to purchase a car, a home or most things of significant value. The important thing is to act responsibly with your credit, especially when you take out credit cards. Possibly in high school and definitely in college, you will be bombarded with credit card offers. Having a credit card is not a negative thing, but making a late payment will stay on your credit history for at least SEVEN YEARS! Borrowing and paying back ON TIME is always a good thing and it enables you to create a positive credit history. As a young students some of the ways you can start to create a positive credit history is by opening up a cell phone account in your name and/or having a credit card in your name. A debit/check card is not a credit card, and although it can be used as one and is very necessary when you have a checking account, it will not help you create a credit history. REMEMBER: ALWAYS PAY YOUR BILLS ON TIME!

## BE RESPONSIBLE WITH CREDIT CARDS

Never charge more on your credit card than what you can pay off in a relatively short amount of time. On average, if you charge a standard credit card to its limit and only pay the minimum payment, it can take from five to twenty years to pay off the debt. The interest rate on credit cards, especially if you make late payments, can skyrocket up to 30%.

## UNDERSTAND YOUR FICO (CREDIT) SCORE

Lenders make decisions as to whether to approve a loan or any other type of credit based almost entirely on your FICO score, which is the most commonly used credit score. This score is a number that tells a lender how likely an individual is to repay a loan or make credit payments on time. The number is between 350 to 850. Anything above a 620 is considered good, but having a score of 730 or above is best! For more information, go to <http://www.myfico.com>.

# How Can Credit Affect My Ride?

Work out the totals in the chart below to see how credit can affect your options in terms of what car you can purchase and what your monthly payment will look like.

1. Work out the cost of your monthly payments at 0% interest (Category 2 assumes good credit history) by dividing the cost of the vehicle by 60, which is the number of months (5 years) an average car loan lasts.
2. Work out the cost of your monthly payments at 10% interest (Category 3 assumes poor credit history) by doing the following:
  - a. Figure out 10% of the total cost of the vehicle.
  - b. Divide that number by 12 and that number is the monthly interest you are accruing.
  - c. Multiply the monthly interest by 60.
  - d. Add that total to the total price of the car.
  - e. Divide that number by 60.

CATEGORY	CHEVROLET AVEO	HONDA CIVIC	FORD MUSTANG
1. Price Based on Average New 2007 Car Prices	\$10,000	\$15,000	\$20,000
2. Monthly Payment Interest Rate 0%			
3a. 10% of Total Cost of Car			
3b. Monthly Interest on 10%			
3c. Interest Paid over 60 month period at 10%			
3d. Total Cost of Car if You Have Bad Credit			
3e. Monthly Payment			

# How Can Credit Affect My Ride?

## Solution to Match Equations

CATEGORY	CHEVROLET AVEO	HONDA CIVIC	FORD MUSTANG
1. Price Based on Average New 2007 Car Prices	\$10,000	\$15,000	\$20,000
2. Monthly Payment Interest Rate 0%	\$166.67	\$250.00	\$333.33
3a. 10% of Total Cost of Car	\$1,000	\$1,500	\$2,000
3b. Monthly Interest on 10%	\$83.33	\$125.00	\$166.67
3c. Interest Paid over 60 Month Period at 10%	\$5,000	\$7,500	\$10,000
3d. Total Cost of Car if You Have Bad Credit	\$15,000	\$22,500	\$30,000
3e. Monthly Payment	\$250	\$375	\$500

## B3. Who Wants to Spend \$20,000?

### Introduction

Through realistic and viable scenarios describing recent high school graduates and their choices, this lesson provides an opportunity for students to see themselves as grown, on their own, and making adult decisions about their lives. Students research and understand what professional and educational possibilities are available to them after high school. By manipulating, graphing, and writing about specific data on salary increases, earning power, and interest rates, students will begin to understand the difference in loans (car loan, credit card loan, student loan), what they cost, how they are repaid, and how they are beneficial or detrimental to life-style and overall monetary or professional success. Ultimately, students will have the experience of exploring what choice might be right for them before and after high school graduation.

### Learning Goals

- To understand that money spent on education is a good investment.
- To understand the difference in earning power between a high school diploma and a college degree.
- To become aware of the long-term outcomes of financial choices.
- To use graphing to illustrate numerical patterns over time.

### Target Audience

Students in grades 7 to 12. Possibly for Economics or Math classes.

### Timing

60–90 minutes. Lesson can be extended over several days.

### Materials Needed

- Access to the Internet for job/classified listing research
- Newspaper classified ads (optional)
- Scratch paper
- Colored markers, rulers, calculators, tape
- Pre-made graph charts on grid-lined flip chart paper
- Handout: How Would You Spend \$20,000?
- Handouts: Student Profiles and Earnings/Expense Worksheets
- Teacher example graph (enclosed)
- Handout: The Debt Dilemma
- Handout: The Cloud of Debt

### Activities

1. (3–5 minutes) Pre-Write: Distribute Student Worksheets. Students will have three minutes to quick-write an answer to the following question: If I were to give you a loan for \$20,000 right now, what would you spend it on?
2. (5 minutes) Have students report back to the class, recording answers on the board.
3. (3 minutes) Tell students that they will be learning about different types of loans. Each group will be responsible for seeing what happens with each of the following choices over a 10-year period: auto loan, student loan, small-business loan, credit card, and no loan. Ask why people take out loans. Answers include: to pay for big expenses (car, medical bills, etc.); to get through rough times; to start a business; to get an education; to buy things.
4. (2 minutes) Ask students what they know about interest. After a few responses, provide the definition: Interest is the charge for a loan, generally a percentage of the amount borrowed. Ask, If you borrow \$10 from me at 10 percent annual interest, how much will you owe me in a year? (Answer: \$11) Explain that this is a very basic definition of interest, but sufficient for this lesson.

5. (3 minutes) Divide students into five groups consisting of four to six students. Provide each team with one matched pair of Student Profiles and Earnings/Expense handouts. Explain that each member of the group will be responsible for helping the group succeed. Have students choose team roles.

Option: Use one of the profiles as an example for guided practice with the entire class participating. Then divide the students into 4 groups to work on the remaining profiles.

6. (7 minutes) Have students read over the Student Profiles and Earnings/Expense handouts and make sure that everyone understands all the information.
7. (20 minutes) Explain to students that they will have 20 minutes to plot the data from their Spending Choice handout onto a graph and answer the questions on their worksheet. Share the sample graph.
8. (15 minutes) Groups will then have 2 to 3 minutes each to present their graph and findings to the class. In this exercise they will answer the following:
  - What is the total actual cost of the loan?
  - How long will it take to pay it back?
  - After paying expenses each month, how much money will be left over in year one? Year five? Year ten?
  - Add up the amount saved each month (difference), each year, and over 10 years.
9. (10 minutes) Once students have completed their presentations, ask the class:
  - What do you notice about the information presented in these graphs?
  - Each person chose to spend his or her money in a different way. What are the outcomes of these different choices?
  - Were there better ways to spend the money? Why?
  - Which person among those profiled has the brightest future after 10 years? Why?
10. (5 minutes) Have students turn to their original quick write. Tell them to look at their answer to the question: If I were to give you a loan for \$20,000 right now, what would you spend it on? Ask them: Considering what you know now, would you change your answer? Why or why not? Explain.
11. (5 minutes) Have individual students report back to the class.
12. (10–15 minutes). Distribute the handouts: The Debt Dilemma and The Cloud of Debt.

## Extensions

1. Students can use Excel to create graphs, such as line graph, bar graph or pie chart, to describe the data from each profile.
2. Follow Up Discussion Questions:
  - Of the students profiled, who do you predict will be able to pay back the \$20,000 loan successfully? Why or why not?
  - What advice would you give to each of the students?
  - Now that you know more about various options after high school, which two scenarios might you pick for yourself? Why?
  - If none of these, how would you spend the \$20,000 now?
  - If your answer is different from your Pre-Write, why did you change your mind?
3. Have class vote on which scenario they would most want to live. Which received the most votes? Why? Give three reasons.
4. Have the students create pie charts to illustrate the percentage of spending for one year, five years and 10 years for any of the people listed in the Student profiles.
5. Have students use the Internet to research making a car loan. Have them explain how monthly payments are calculated on a car loan.

## References and Websites

- For job and apartment listings students can access national on-line classifieds such as:
- [www.craigslist.org](http://www.craigslist.org)
- [www.newquestcity.com](http://www.newquestcity.com)
- [www.hot-ads.com/](http://www.hot-ads.com/)
- <http://classifieds.yahoo.com/>
- Campbell R. Harvey's Hypertextual Finance Glossary  
<http://www.duke.edu/~charvey/Classes/wpg/glossary.htm>
- Dictionary of Financial Terms, Lightbulb Press  
[http://www.lightbulbpress.com/financial\\_content/dictionary.html](http://www.lightbulbpress.com/financial_content/dictionary.html)
- CNN Money: Money 101  
<http://money.cnn.com/pf/101/>
- USA WEEKEND Personal Finance, "Good Debt vs. Bad Debt"  
[http://www.usaweekend.com/99\\_issues/990822/990822finance.html](http://www.usaweekend.com/99_issues/990822/990822finance.html)

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### CURRICULUM AND SKILL STANDARDS

#### STANDARDS FOR THE ENGLISH/ LANGUAGE ARTS

**National Council of Teachers of English (NCTE)**  
and the **International Reading Association**  
[www.ncte.org/about/over/standards/](http://www.ncte.org/about/over/standards/)

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the work place; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
5. Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
7. Students conduct research on issues and interests by generating ideas and questions, and by posing problems. They gather, evaluate, and synthesize data from a variety of sources (e.g., print and non-print texts, artifacts, people) to communicate their discoveries in ways that suit their purpose and audience.
8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.
12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

### PRINCIPLES AND STANDARDS FOR SCHOOL MATHEMATICS

**National Council of Teachers of Mathematics (NCTM)**  
[www.nctm.org/standards/](http://www.nctm.org/standards/)  
Mathematics Number and Operations: Students develop fluency in operations with real numbers, vectors, and matrices, using mental computation or paper-and-pencil calculations for simple cases and technology for more-complicated cases; students judge the reasonableness of numerical computations and their results.

### NATIONAL STANDARDS FOR SOCIAL STUDIES TEACHERS

**National Council for the Social Studies**  
[www.ncss.org/standards/](http://www.ncss.org/standards/)

**VII. Production, Distribution and Consumption: Grades 6–8:** Learners expand their knowledge of economic concepts and principles, and use economic reasoning processes in addressing issues related to the four fundamental economic questions. Grades 9–12: Students develop economic perspectives and deeper understanding of key economic concepts and processes through systematic study of a range of economic and sociopolitical systems, with particular emphasis on the examination of domestic and global economic policy options related to matters such as health care, resource use, unemployment and trade.

### NATIONAL TECHNOLOGY STANDARDS FOR STUDENTS

**International Society for Technology in Education**  
[http://cnets.iste.org/students/s\\_stands.html](http://cnets.iste.org/students/s_stands.html)

Technology Problem-Solving and Decision-Making Tools: Students use technology resources for solving problems and making informed decisions. Students employ technology in the development of strategies for solving problems in the real world. Students use technology resources for solving problems and making informed decisions. Students employ technology in the development of strategies for solving problems in the real world.

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### NOTES



## Student Profile: Avianna

**Directions:** Have each team member choose a role. Read the profile provided, complete the chart provided, and follow the instructions about graphing the results. Then, on a separate paper, answer the questions.

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### Team roles:

**Reporter** – presents the group’s findings to the class.

**Recorder** – writes the information that the group discusses on the worksheets provided.

**Time/Materials** – reminds the group of time limits and makes sure that all materials are accounted for.

**Facilitator** – keeps the group on track by keeping the discussion focused and by making sure that everyone in the group participates equally.

---

Avianna graduated from Lincoln High School in May. Now she earns roughly \$900 a month waiting tables at a popular restaurant near the four-year public college that she attends part-time during the year and full-time during the summer. Her salary will increase at roughly 2 percent annually. To reduce her expenses she lives at home with her family and rides the bus. Her monthly living expenses are \$320, and will increase 1 percent annually. To pay for her education, Avianna has a \$2,000 grant from her college and pays \$500 a month. In six years she will graduate and get a job working for a software development company, making roughly \$2,800 per month with raises of about 4 percent per year. In year seven, Avianna will move into her own apartment increasing her living expenses by \$1,000 a month.

**Questions:** Based on the above information:

- Since Avianna did not take out a \$20,000 loan, how long did it take her to complete college?
- What are some of the things she had to do in order to make ends meet?
- After her expenses each month, how much money will be left over in year one? Year five? Year 10?
- Add up the total difference (what is left over, amount saved) over 10 years.

# Earnings and Expense Profile: Avianna

## Group Roles:

Reporter: \_\_\_\_\_

Recorder: \_\_\_\_\_

Time/Materials \_\_\_\_\_

Facilitator: \_\_\_\_\_

**Directions:** Using data from the spreadsheet below, chart Avianna’s monthly income over 10 years in green. Then, chart her total monthly expenses in red. Finally, discuss the questions on the back of this worksheet, and write your answers on a separate piece of paper.

Monthly	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Income:	900	918	936	955	974	993	2800	2912	3028	3149
Expense:										
Living:	320	323	326	330	333	336	1336	1350	1363	1377
Education:	500	500	500	500	500	500	0	0	0	0
Loan:	0	0	0	0	0	0	0	0	0	0
Total Exp.:	820	823	826	830	833	836	1336	1350	1363	1377
Income:	900	918	936	955	974	993	2800	2912	3028	3149
Expense:	-820	-823	-826	-830	-833	-836	-1336	-1350	-1363	-1377
Difference:	80	95	110	125	141	157	1464	1562	1665	1772

## Student Profile: Leticia

**Directions:** Have each team member choose a role. Read the profile provided, complete the chart provided, and follow the instructions about graphing the results. Then, on a separate paper, answer the questions.

---

### Team roles:

**Reporter** – presents the group’s findings to the class.

**Recorder** – writes the information that the group discusses on the worksheets provided.

**Time/Materials** – reminds the group of time limits and makes sure that all materials are accounted for.

**Facilitator** – keeps the group on track by keeping the discussion focused and by making sure that everyone in the group participates equally.

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Leticia graduated from Lincoln High School in May. Now she earns \$1,875 per month selling clothing in a fashionable boutique downtown. As an employee, she receives a 30 percent discount on all her clothing purchases—which she uses a lot! With this job, she can expect raises of about 4 percent per year until year five, when she will become the store manager. Her salary will then increase to \$2,450 a month with 2 percent annual raises. She drives her mom’s old car and lives in an inexpensive apartment with a roommate, which keeps her monthly expenses at an average of \$1,500 per month. Her living expenses increase by 1 percent each year. Leticia enjoys living large, having nice things, and going out on the town. To pay for clothes, furniture, music, entertainment, and vacations she uses credit cards and has quickly amassed \$20,000 in credit card debt at 19 percent interest. She pays \$300 every month toward her balance and at the end of 10 years she will still owe \$8,760 on the current \$20,000 loan.

**Questions:** Based on the above information:

- What is the total actual cost of the credit card debt?
- How long will it take Leticia to pay it back?
- After making loan payments each month, how much money will be left over in year one? Year five? Year 10?
- Add up the total difference (what is left over, amount saved) over 10 years.

# Earnings and Expense Profile: Leticia

**Group Roles:**

Reporter: \_\_\_\_\_

Recorder: \_\_\_\_\_

Time/Materials \_\_\_\_\_

Facilitator: \_\_\_\_\_

**Directions:** Using data from the spreadsheet below, chart Leticia’s monthly income over 10 years in green. Then, chart her total monthly spending in red. Finally, discuss the questions on the back of this worksheet, and write your answers on a separate piece of paper.

Monthly	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Income:	1875	1969	2067	2171	2450	2499	2549	2600	2652	2705
Expense:										
Living:	1500	1515	1530	1545	1561	1577	1592	1608	1624	1641
Education:	0	0	0	0	0	0	0	0	0	0
Loan:	300	300	300	300	300	300	300	300	300	300
Total Exp.:	1800	1815	1830	1845	1861	1877	1892	1908	1924	1941
Income:	1875	1969	2067	2171	2450	2499	2549	2600	2652	2705
Expense:	-1800	-1815	-1830	-1845	-1861	-1877	-1892	-1908	-1924	-1941
Difference:	75	154	237	325	589	642	657	692	728	764

## Student Profile: Walter

**Directions:** Have each team member choose a role. Read the profile provided, complete the chart provided, and follow the instructions about graphing the results. Then, on a separate paper, answer the questions.

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### Team roles:

**Reporter** – presents the group’s findings to the class.

**Recorder** – writes the information that the group discusses on the worksheets provided.

**Time/Materials** – reminds the group of time limits and makes sure that all materials are accounted for.

**Facilitator** – keeps the group on track by keeping the discussion focused and by making sure that everyone in the group participates equally.

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Walter graduated from Lincoln High School in May. His hard work in high school was rewarded with a scholarship at a prestigious private university. A full-time student, he also works part-time in a work-study job at the campus bookstore. His scholarship includes 75 percent tuition and free housing at a dorm on campus, leaving \$5,000 in tuition to be paid each year. Walter’s living expenses are roughly \$300 per month and educational expenses are \$205, both increasing by 1 percent each year. Though Walter only makes \$620 per month, when he graduates, he expects to earn an average of \$3,100 a month, with pay increases of about 3 percent per year.

Walter chose to get a \$20,000 educational loan to cover the remaining tuition. Over the next four years of college, he will receive \$5,000 per year at 4 percent interest. Because it’s a federal student loan, he doesn’t have to start paying it back until after he graduates in year five. Then Walter will choose the option of repaying the loan in four years.

Once Walter graduates, he will move to an apartment and purchase a small economical car, increasing his living expenses to \$1,735.

**Questions:** Based on the above information:

- What is the total actual cost of the loan?
- How long will it take Walter to pay it back?
- After making loan payments each month, how much money will be left over in year one? Year five? Year 10?
- Add up the total difference (what is left over, amount saved) over 10 years.

# Earnings and Expense Profile: Walter

**Group Roles:**

Reporter: \_\_\_\_\_

Recorder: \_\_\_\_\_

Time/Materials \_\_\_\_\_

Facilitator: \_\_\_\_\_

**Directions:** Using data from the spreadsheet below, chart Walter’s monthly income over 10 years in green. Then, chart his total monthly spending in red. Finally, discuss the questions on the back of this worksheet, and write your answers on a separate piece of paper.

Monthly	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Income:	620	620	620	620	3100	3193	3289	3387	3489	3594
Expense:										
Living:	300	303	306	309	1735	1752	1770	1788	1805	1824
Education:	205	207	209	211	0	0	0	0	0	0
Loan:	0	0	0	0	433	433	433	433	0	0
Total Exp.:	505	510	515	520	2168	2185	2203	2221	1805	1824
Income:	620	620	620	620	3100	3193	3289	3387	3489	3594
Expense:	-505	-510	-515	-520	-2168	-2185	-2203	-2221	-1805	-1824
Difference:	115	110	105	100	932	1008	1086	1166	1684	1770

## Student Profile: Dean

**Directions:** Have each team member choose a role. Read the profile provided, complete the chart provided, and follow the instructions about graphing the results. Then, on a separate paper, answer the questions.

---

### Team roles:

**Reporter** – presents the group’s findings to the class.

**Recorder** – writes the information that the group discusses on the worksheets provided.

**Time/Materials** – reminds the group of time limits and makes sure that all materials are accounted for.

**Facilitator** – keeps the group on track by keeping the discussion focused and by making sure that everyone in the group participates equally.

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Dean graduated from Lincoln High School in May. He has always known that he wanted to be an auto mechanic. As soon as he graduated, he got a job working at a local repair shop. Working full-time, he makes \$1,250 a month with a 2 percent annual raise. Dean purchased a new \$22,000 sports car, taking out a \$20,000 car loan and paying the remaining \$2,000 from his savings, which he earned from a job he held while in high school. By living with his parents, he will be able to keep his expenses at \$700 a month to afford car payments. Dean’s living expenses increase by 1 percent each year. He will have to pay back his car loan in five years at an interest rate of 8 percent. Once he pays off his car, he will be able to afford rent at \$500 per month.

**Questions:** Based on the above information:

- What is the total actual cost of the loan?
- How long will it take Dean to pay it back?
- After making loan payments each month, how much money will be left over in year one? Year five? Year 10?
- Add up the total difference (what is left over, amount saved) over 10 years.

# Earnings and Expense Profile: Dean

**Group Roles:**

Reporter: \_\_\_\_\_

Recorder: \_\_\_\_\_

Time/Materials \_\_\_\_\_

Facilitator: \_\_\_\_\_

**Directions:** Using data from the spreadsheet below, chart Dean’s monthly income over 10 years in green. Then, chart his total monthly spending in red. Finally, discuss the questions on the back of this worksheet, and write your answers on a separate piece of paper.

Monthly	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Income:	1250	1275	1301	1327	1353	1380	1408	1436	1465	1494
Expense:										
Living:	700	700	707	714	721	1250	1263	1275	1288	1301
Education:	0	0	0	0	0	0	0	0	0	0
Loan:	360	360	360	360	360	0	0	0	0	0
Total Exp.:	1060	1060	1067	1074	1081	1250	1263	1275	1288	1301
Income:	1250	1275	1301	1327	1353	1380	1408	1436	1465	1494
Expense:	-1060	-1060	-1067	-1074	-1081	-1250	-1263	-1275	-1288	-1301
Difference:	190	215	234	252	272	130	145	161	177	193

## Student Profile: Tracey

**Directions:** Have each team member choose a role. Read the profile provided, complete the chart provided, and follow the instructions about graphing the results. Then, on a separate paper, answer the questions.

---

### Team roles:

**Reporter** – presents the group’s findings to the class.

**Recorder** – writes the information that the group discusses on the worksheets provided.

**Time/Materials** – reminds the group of time limits and makes sure that all materials are accounted for.

**Facilitator** – keeps the group on track by keeping the discussion focused and by making sure that everyone in the group participates equally.

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Tracey graduated from Lincoln High School in May. A young entrepreneur, she plans to open her own beauty salon in three years. In the meantime she works at a beauty shop where she earns \$1,600 a month and takes cosmetology classes. She will get her cosmetology license in two years. The cost of the license is \$2,000, which comes out of her monthly salary. Tracey’s salary increases 2 percent annually. When she opens her own salon, her salary will start at \$2,300 a month, but she will need to put some of this money back into the business. Tracey knows she must manage her money well for her future business to be successful, so she is very frugal. She lives in a small house with two roommates and pays \$300 a month rent. She does her own hair and nails, and shops at discount stores for clothing, food and other items. A family member gave her an old car to drive, which her brother maintains and repairs without charge. Her total monthly living expenses are \$950 a month, increasing by 1 percent each year.

Tracey will ultimately take out a \$20,000 small-business loan at 8 percent interest, to be repaid over the next 10 years.

**Questions:** Based on the above information:

- What is the total actual cost of the loan?
- How long will it take Tracey to pay it back?
- After making loan payments each month, how much money will be left over in year one? Year five? Year 10?
- Add up the total difference (what is left over, amount saved) over 10 years.

# Earnings and Expense Profile: Tracey

**Group Roles:**

Reporter: \_\_\_\_\_

Recorder: \_\_\_\_\_

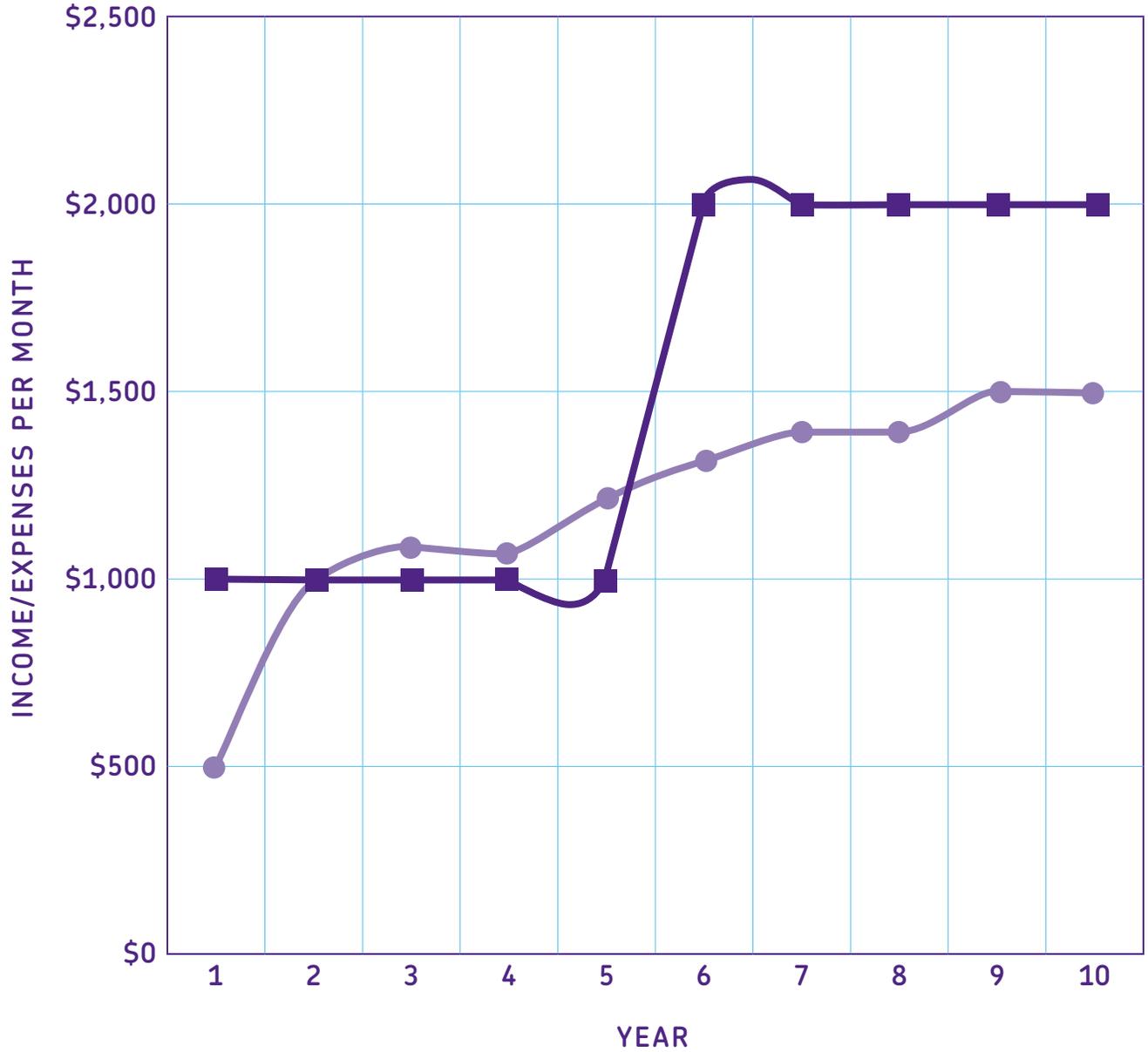
Time/Materials \_\_\_\_\_

Facilitator: \_\_\_\_\_

**Directions:** Using data from the spreadsheet below, chart Tracey’s monthly income over 10 years in green. Then, chart her total monthly spending in red. Finally, discuss the questions on the back of this worksheet, and write your answers on a separate piece of paper.

Monthly	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Income:	1600	1632	1665	2300	2300	2300	2300	2300	2300	2300
Expense:										
Living:	745	752	760	768	775	783	790	799	807	815
Education:	83	83	0	0	0	0	0	0	0	0
Loan:	0	0	182	182	182	182	182	182	182	182
Total Exp.:	828	835	942	950	957	965	973	981	989	997
Income:	1600	1632	1665	2300	2300	2300	2300	2300	2300	2300
Expense:	-828	-835	-942	-950	-957	-965	-973	-981	-989	-997
Difference:	772	797	723	1350	1343	1335	1327	1319	1311	1303

# Sample Teacher Graph



Income —●—

Spending —■—

# The Debt Dilemma

It is very normal for a person to have debt. A person who drives a car is likely carrying a car loan, which is a debt. A person who owns a home is paying a mortgage loan, which is a debt. A person who uses or has a credit card is paying a credit card bill, which is a debt.

## Debt

Debt is money, goods, or services owed to a person or institution.

Even the United States of America had a debt of about \$7,900,000,000 (\$7.9 trillion) in 2005.

When most people purchase a car they acquire a loan to cover the cost of the car. The bank that makes the loan actually owns the car until the debt is paid. In order for the bank to make money it charges the person for the car loan through what is called **interest**. The bank pays the car company the full cost of the car, and the buyer pays the bank back over time. Interest can be looked at as the payment the bank receives for paying the full cost of the car, and allowing the buyer to drive it before the buyer fully pays for it.

When a person borrows money (takes out a loan or uses a credit card), the rate paid is called the **interest rate**.

**Debt is termed good if after paying off your debt you have more than what you started with. Debt is termed bad if after paying off the debt you have less than what you started with.**

## Examples of Good Debt

To pay for college tuition, living expenses and books, a student might decide to take out a student loan of \$3,800 per year for four years, and will graduate from college \$15,200 in debt.

Does this sound scary? Well, consider this: The interest rate on most student loans cannot exceed 9 percent (compared to credit card interest which is commonly much higher), and for many loans, students don't have to repay the loan until they graduate from college. Also, the typical repayment schedule is over a 10-year period. This means that the student who borrowed \$15,200 will be repaying the loan at about \$184 per month over 10 years. Considering that the average starting salary for a four-year college graduate is about \$36,000 or about \$2,850 per month after taxes, \$2,396 is left for living expenses (on average) after the loan payment.

Unlike car loans or credit cards, student loans purchase something that will increase in value over time. A four-year college graduate will earn about \$1 million more over his or her lifetime than a high school graduate.

## Examples of Bad Debt

Purchase some designer clothes and shoes for \$2,000 and put it on a store credit card with an interest rate of 18 percent, then pay \$50 per month on the balance. With the interest accruing, it would take 75 months or more than six years to pay off the original \$2,000 purchase, including \$1,714 in interest.

Not only will the clothes be out of style and the shoes worn out a year after the purchase, they will have cost a total \$3,714 and by the time they are paid for will have little or no value after several years.

# The Cloud of DEBT

When have you looked up in the sky and not seen a single cloud?

Rarely can you look up in the sky and not see even a faint string of clouds. Even more rare than a cloudless sky are people who live without debt.

OR...Clouds can bring a thunderstorm of rain or hail that put an end to your plans of going to the park.

Clouds can be a pleasant picturesque view on a warm and sunny day that allows you to enjoy a walk with your friends.

Debt is the same way. If you manage your debt by taking on good debt and avoiding bad debt, then debt can be something that brings enjoyment rather than something that brings worry and hardships.

## Some Examples of Different Types of Debt

### Loan Debt

#### Mortgage Loan

A secured loan solely for the purchase of a home or real property. Secured means that the home or property provides collateral. If payment is not made, the bank can take back the house. In most cases, the value of the home or property will increase over time.

#### Car Loan

A secured loan solely for the purchase of a vehicle. The vehicle acts as collateral. The bank can take the car if the payments are not made. In most cases the value of the vehicle will decrease over time.

### Credit Card Debt

#### Secured

The product you purchased, for example, an appliance or piece of furniture serves as collateral to guarantee the debt. If the bill is not paid the creditor can legally take possession of the item purchased.

#### Unsecured

Based on the buyer's promise to repay without committing the purchases as collateral. If the bill is not paid this will negatively affect the buyer's credit report.

### Student Loans

Need based loans (Federal Perkins and Subsidized Stafford). This is an unsecured loan requiring no collateral. No interest is charged while student is in school.

Non-need based loans (Unsubsidized Stafford loans and loans by many other lenders). Very low interest rate. (Accrues while student is in school)

## Credit History

**Your credit history is the way you use credit and pay your debts.**

This information is maintained by credit bureaus in the form of a credit report. Employers, apartment managers, car salesman or anyone you want to give you credit can review your credit report. Maintaining a good credit history is very important in terms of being able to get loans for major purchases such as a house or a car or to be able to get a credit card.

# B4. Comparing Financial Aid Packages

## Introduction

When a student applies for financial aid by completing the *Free Application for Federal Student Aid* (FAFSA), the federal financial aid processor uses information from the FAFSA to determine a student's expected family contribution. Colleges then use this information to determine exactly how much financial aid they will offer a student from its own financial aid resources. After a student has been offered admission to a college, the college offers a “package” of financial aid to the student, which is usually made up of scholarships, grants, loans, and work-study. The financial aid package is either mailed or is available online to students in the form of a preliminary financial aid offer letter.

In this lesson, your students compare and contrast financial aid packages from four different institutions for a fictional student, so that by the time they receive their own offer letter from one or more colleges, they have the skills to evaluate their financial aid packages and determine which offer best suits their financial circumstances and educational and career goals. Ideally, your students should have become familiar with the basic types of financial aid from lesson **B1: Debunking the Myths of Financial Aid** (pp41–72). If not, you may want to introduce financial aid terminology from *Debunking Myths* prior to teaching this lesson.

## Learning Goals

- To compare and contrast different financial aid packages.
- To understand the concept of “net cost” and apply it to the analysis of financial aid packaging.
- To understand how to make decisions by considering a variety of different factors or criteria (financial, educational, personal), etc.

## Target Audience

Students in grades 11 to 12 as well as community college students and other adult learners who have applied or plan to apply to college.

## Timing

70–90 minutes. Lesson can be extended over two days.

## Materials Needed

- Handout: **Student Profile: Michael**
- Handout: **College Profiles**
- Handout: **Michael's Financial Aid Offers**
- Worksheet: **Comparing Financial Aid Packages**
- Worksheet: **Comparing Financial Aid Packages** – a blank worksheet that students can use to compare their own financial aid offers.
- 3 to 5 Calculators

## Activities

1. (5 minutes) Handout **Student Profile: Michael P** and have students read the description silently.
  - Discussion question: *Should Michael P. use his savings to buy a car or use it to pay for college?*
2. (15 minutes) Keeping the students in their small groups, pass out the Handout **College Profiles**. Have the small groups list all the advantages (pluses) and disadvantages (minuses) of each college, according to the perspective of Michael P, the fictional student, on the worksheet, Section 2.
  - Discussion question: *Would their own lists of pluses and minuses differ from the sample student? Why or why not?*

3. (5 minutes) Pass out the Handouts, **Financial Aid Packages** and Worksheet: **Comparison of Financial Aid Packages**. Explain that choosing between financial aid packages is an important part of choosing a college. Instruct the students to study the different costs of attendance at each college.
  - Discussion questions: *Why do the costs vary so much? Why are the transportation costs to Access Community College so much higher than the colleges, but the room & board is so much less?* (Answer: student lives at home and commutes to school)
4. (20–30 minutes) Students complete the **Comparing Financial Aid Packages** worksheet using only the information contained in the handout. Each group should determine a) which college offered the most financial aid; and b) which college offers the lowest net cost to Michael P.
  - Discussion question: *Why is the answer to a) different from the answer to b)?*
5. (5 minutes) Comparing the lists of advantages (pluses) and disadvantages (minuses) to the results of their net-cost analysis, ask each group to discuss: *Now, given the pluses and minuses of each college, and given the net cost to the student, which college should Michael P choose?*
6. (5 minutes) Have one student from each group present the group’s answers, and encourage a debate.
7. **Additional discussion questions:**
  - *Does two or three thousand dollars a year make a difference?*
  - *If Michael P. really loved University of Choice or Foremost College, should the net cost make a difference in his decision?*
  - *Suppose Michael P. decides to major in Business, would a few thousand dollars make a difference? Is this difference significant given his future earnings potential?*
8. **Optional Writing Assignment**
  - Business Letter: Pretend you are one of the universities trying to entice Michael to accept admission at your school. In 3 paragraphs, write a letter to Michael explaining why he should attend your university. Be as persuasive as you can, using descriptive language to explain why your university is the best choice. Make a strong impression by using correct business formatting, e.g. your letter should be typed, dated, and signed with no errors in grammar or spelling.

## Extensions

- Using the blank Worksheet, ask students to compare their own financial aid offer letters.
- Have students write a journal entry for Michael that describes which college he chose and what factors influenced his decision.
- Obtain access to a computer lab with internet access and research scholarships on the web at [www.fastweb.com](http://www.fastweb.com) or [www.fastaid.com](http://www.fastaid.com). Encourage students to submit at least one scholarship application.

## References and Websites

- FastWeb: Deciphering Your Financial Aid Award Letter  
[www.fastweb.com](http://www.fastweb.com)
- *Funding Your Education*, U.S. Department of Education. Available from school guidance counselors or <http://studentaid.ed.gov/students/publications/FYE/index.html>

### STANDARDS FOR THE ENGLISH/ LANGUAGE ARTS

**National Council of Teachers of English (NCTE)**  
and the **International Reading Association**

[www.ncte.org/about/over/standards/](http://www.ncte.org/about/over/standards/)

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the work place; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
5. Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
7. Students conduct research on issues and interests by generating ideas and questions, and by posing problems. They gather, evaluate, and synthesize data from a variety of sources (e.g., print and non-print texts, artifacts, people) to communicate their discoveries in ways that suit their purpose and audience.
8. Students use a variety of technological and informational resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.
12. Students use spoken, written and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information). Writing Type: Problem Solution Essay

### PRINCIPLES AND STANDARDS FOR SCHOOL MATHEMATICS

**National Council of Teachers of Mathematics (NCTM)**

[www.nctm.org/standards/](http://www.nctm.org/standards/)

Mathematics Number and Operations: Students develop fluency in operations with real numbers, vectors, and matrices, using mental computation or paper-and-pencil calculations for simple cases and technology for more-complicated cases; students judge the reasonableness of numerical computations and their results.

### NATIONAL STANDARDS FOR SOCIAL STUDIES TEACHERS

**National Council for the Social Studies**

[www.ncss.org/standards/](http://www.ncss.org/standards/)

**VII. Production, Distribution and Consumption: Grades 6–8:** Learners expand their knowledge of economic concepts and principles, and use economic reasoning processes in addressing issues related to the four fundamental economic questions. Grades 9–12: Students develop economic perspectives and deeper understanding of key economic concepts and processes through systematic study of a range of economic and sociopolitical systems, with particular emphasis on the examination of domestic and global economic policy options related to matters such as health care, resource use, unemployment and trade.

# Comparing Financial Aid Packages

## Student Profile: Michael P

Michael P, a senior at Washington High School in Anytown USA, has just received financial aid awards letters from four different colleges. Michael is very popular and has a wide range of interests. He appreciates the diversity of Anytown and in his group of friends. He likes to “hangout” and “party” but when it comes time to hit the books, he dives in and only comes up for air. This strategy of play hard and work hard has earned him a reputation with his friends and teachers as a “leader, scholar and fun guy.” In selecting his college Michael hopes that it will be one where there will be opportunities to continue to distinguish himself in this way.

In making his decision about which award is the most promising and which school he should attend, Michael has a number of other things to consider. He is an only child with a single working parent. Michael’s mother attended a local business college and her income of \$40,000 has allowed them get by month to month. His mother is only able to make the minimum parental contribution for his college education. In addition, she may have to take on some extra work. Despite the sacrifices they are about to face, Mrs. P is excited that Michael could be the first in the family to attend a four-year college or university. She is also a little concerned about him leaving home and being “on his own.”

Throughout high school, Michael has always had a part-time job in order to cover his personal expenses and to help with the family budget. He has been able to work, gain some marketable computer skills and maintain good grades. Last summer he was fortunate to land a paid internship, based on his academic performance, with a prestigious software company near his home in Anytown. Through this internship, he saved about \$2,600 dollars. His plan had been to buy a car to get around during his senior year in high school and to commute back and forth if it turns out that he attends the nearby community college. He decided to hold off on the car until he chooses a college, gets the final numbers on what it will cost, and figures out whether he needs a car or not.

# Comparing Financial Aid Packages: College Profiles

Michael has received offer letters from the four institutions described below. After each website description, read the entries from Michael's journal, where he recorded his impressions of the four colleges he visited.

## University of Choice (four-year university)

From the web site...

University of Choice is one of the largest in the state's system of higher education, with 5,200 acres, second in total expenditures and third in enrollment. University of Choice stands 24th in research funding among universities in the United States. U.S. News & World Report has repeatedly ranked University of Choice among the top public universities nationally, placing it 19th in 2003. The campus has undergraduate colleges of Business, Sciences, Engineering, and Letters and Science. Undergraduate enrollment is more than 20,000 students.

From Michael's journal...

Everything about University of Choice is big: big buildings, big campus, big sports, big academics. University of Choice would be a real challenge, and may require some getting used to, but the students seem really proud of the school. The campus itself is beautiful. As with most college tour guides, mine was extremely talkative and knowledgeable. He kidded that a person could live his entire life on campus without needing to leave, and I believed him because University of Choice really does seem to have everything.

## Opportunity State University (four-year university)

From the web site...

Opportunity State is one of the state's leading public urban universities. Promoting respect for scholarship, freedom, and human diversity, the University's faculty and administration encourage students to ignore traditional barriers. Here students can design their own majors, take part in research projects with senior faculty, collaborate with classmates, and learn by helping people solve real life problems.

From Michael's journal...

The people at Opportunity State were extremely warm, friendly, and intriguing. It's a good thing they're warm because the weather was terrible the day I was there and our guide said the 360 days of clouds takes some getting use to. I think he was joking when he said there were tunnels connecting the dorms to the classroom buildings. The school is really diverse with people of different ages, religions, and cultures. The class sizes are pretty small with about 30 students each, which seems to allow for lots of discussion and activity.

# Comparing Financial Aid Packages: College Profiles

## Access Community College (2-year college)

From the web site...

Access Community College (ACC), located in Anytown USA, offers courses in more than 50 academic programs and over 100 occupational disciplines. There is a full range of credit courses leading to the Associate of Arts and Science degrees, most of which meet the general education requirements of four-year colleges and universities. Occupational courses and programs prepare students for immediate employment. Competitively priced, short-term community-service courses are available to meet the training needs of business, industry and government, as well as personal enrichment of community members.

From Michael's journal...

ACC has some advantages and disadvantages. First, it is a very diverse school with almost every ethnicity represented. It has a good selection of classes to choose from. And I saw a ton of posters up for lectures, concerts, art exhibits, and poetry readings. The disadvantages are that it is mostly a commuter school and our guide said that it sometimes hard to meet and socialize with people. I guesst that's why there are so many out-of-class events. The campus is right in downtown Anytown so that makes it close to my house and everything else but it doesn't really have a central campus. The indoor student union had everything from food courts, video games and student services.

## Foremost College (private 4-year college)

From the web site...

Foremost College is one of the oldest institutions of higher learning in the country. The College recruits nationally and internationally for students searching for an outstanding liberal arts education while pursuing their own personal and intellectual goals. Foremost is ranked in the top tier of selective liberal arts colleges. US News and World Report ranks Foremost College first in the nation in diversity. It was cited by Change Magazine as a national leader in combining research with teaching and learning to enhance undergraduate education. The current student body is approximately 1,800 students with a student faculty ratio of 12 to 1. The curriculum consists of majors in 20 departments, interdisciplinary majors in 11 areas and combined-plan programs in liberal arts and engineering with Opportunity State University.

From Michael's journal...

When I saw the campus, my jaw dropped - it was beautiful. I love that the school is located close to the beach. There are many restaurants and shops around the school. The dorms are right in the middle of the campus, which is great. Basically, everything you need is there. I liked that there were only about seven students in every class. I could tell that students were really into what they were doing and knew each other well. One teacher even had her class sit in a circle on pillows! To those who prefer a small, quiet environment with beautiful scenery, I recommend they check out Foremost College. I'm just a little worried that it would be too expensive.

# Michael's Financial Aid Offers

Here are the financial aid packages from the four colleges that "Michael" received. Your award packages will look different, depending on the colleges you apply to and your financial aid eligibility.

Financial Aid Offers	University of Choice	Opportunity State University	Access Community College	Foremost College
<b>1. Housing</b>	On Campus	On Campus	Off Campus (at home)	On Campus
<b>2. Type of Tuition</b>	Undergraduate	Undergraduate	Undergraduate	Undergraduate
<b>3. Classification</b>	Resident	Resident	Resident	Not applicable
<b>4. Cost of Attendance</b>				
4a Fees	5,500	2,480	590	24,500
4b Books & Supplies	1,275	1,225	1,206	870
4c Living Allowance (Room & Board)	8,800	8,700	3,000	8,300
4d Personal	1,380	2,140	2,250	1,520
4e Health Insurance	600	0	0	610
4f Transportation	900	730	2,340	650
<b>TOTAL Cost of Attendance</b>	<b>18,545</b>	<b>15,275</b>	<b>9,386</b>	<b>36,450</b>
<b>5. Financial Aid Eligibility</b>				
5a Total Cost of Attendance	18,545	15,275	9,386	36,450
5b Parent Contribution (federally determined)	(2,680)	(2,680)	(2,680)	(2,680)
5c Student Contribution (federally determined)	(115)	(115)	(115)	(115)
<b>TOTAL Financial Aid Eligibility</b>	<b>15,750</b>	<b>12,480</b>	<b>6,591</b>	<b>33,655</b>
<b>6. Financial Aid Award Institution Funding</b>				
6a Achievement Scholarship	2,000	1,000	0	5,000
6b Grant	1,659	1,922	535	8,044
<b>Other Aid</b>				
6c Federal Stafford Subsidized Loan	2,625	2,625	2,625	2,625
6d Federal Stafford Unsubsidized Loan	2,625	685	0	2,625
6e Federal Pell Grant	1,320	1,320	1,320	1,320
6f Federal PLUS parent loan				1,000
6g Federal Work-Study	2,100	3,500	2,111	3,341
6h State Grant	3,421	1,428	0	9,700
<b>TOTAL Awarded Financial Aid</b>	<b>15,750</b>	<b>12,480</b>	<b>6,591</b>	<b>33,655</b>
<b>7. Unmet Aid (Financial Aid Eligibility minus Total Aid Awarded)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Worksheet: Comparing Financial Aid Packages

Use the information from Michael's four financial aid offers to determine the net cost to Michael and his parent.

Financial Aid Packages	University of Choice	Opportunity State University	Access Community College	Foremost College
Cost of Attendance (line 4g)				
Parent Contribution (line 5b)				
<b>Grants &amp; Scholarships</b>				
Federal Pell Grant (line 6e)				
Institutional Grant (line 6b)				
Scholarships (line 6a)				
State Grant (line 6h)				
<b>TOTAL Grants &amp; Scholarships</b>				
<b>Net Cost to Student</b>				
Student Contribution (line 5c)				
Federal Stafford Subsidized Loan (line 6c)				
Federal Stafford Unsubsidized Loan (line 6d)				
Federal Work-Study (line 6g)				
<b>TOTAL Net Cost to Student</b>				
<b>TOTAL Net Cost to Student &amp; Parent</b> (Parent Contribution + Total Net Cost to Student)				

# Worksheet: Comparing Financial Aid Packages

Use the information from your financial aid offer letters to determine the net cost to you and your parent(s).

Financial Aid Packages	College:	College:	College:	College:
Cost of Attendance				
Parent Contribution				
<b>Grants &amp; Scholarships</b>				
Federal Pell Grant				
Institutional Grant				
Scholarships				
State Grant				
<b>TOTAL Grants &amp; Scholarships</b>				
<b>Net Cost to Student</b>				
Student Contribution (federally determined)				
Federal Stafford Subsidized Loan				
Federal Stafford Unsubsidized Loan (optional)				
Federal Work-Study				
<b>TOTAL Net Cost to Student</b>				
<b>TOTAL Net Cost to Student &amp; Parent</b> (Parent Contribution + Total Net Cost to Student)				

# C1. Preparing for College: A Guide for Families

## Introduction

Research has found that parental involvement is a key factor in students' academic achievement and enrollment in postsecondary education. While many parents and guardians have the desire and interest to send their child to college, unless they attended college themselves, they may lack the knowledge necessary to prepare their child, as well as themselves, for college applications and admissions.

This workshop presentation introduces parents and guardians to the basics of college preparation and college admissions. Used in conjunction with Lesson **B1: Debunking the Myths of Financial Aid**, it also provides information on preparing financially for college.

## Target Audience

Parents, guardians, friends and mentors of students in grades 6–12. PTA meetings, parent nights, community-center meetings are the perfect settings for this workshop. Teachers have found this presentation to be a useful introduction to college for students as well.

## Learning Goals

- To understand the social and financial benefits of a college education
- To learn the various pathways to college
- To learn basic college admission requirements such as college preparatory courses and entrance exams

## Timing

50–60 minutes, depending on how much time is allotted for questions and discussion.

## Materials Needed

- Overhead projector or LCD projector and/or overhead transparencies (the enclosed slides may be photocopied onto transparency sheets)
- Slide presentation: **Preparing for College: A guide for parents and guardians** (follows)
- Handout: **The More you Learn, the More you Earn** (Appendix A)
- Handout: **Individual Academic Action Planning** (Appendix B)
- Handout: **Financial Aid Myths and the Facts to Debunk Them** (from the Debunking Myths lesson)
- **Optional:** Brochures or promotional materials from colleges in your region or state.

## Preparation

Before delivering the presentation, become familiar with the admissions requirements of colleges and universities in your area. Some state systems (e.g., the University of California) have articulation agreements between high schools and the university that identify exactly which courses meet subject-matter requirements. You may also want to collect brochures, videos, and other promotional materials from various colleges in your area and pass them around to parents as you speak.

## Activities

Use the slide presentation to lead the workshop on preparing for college. You may also want to pass out the handouts in advance.

The content of most slides is self-explanatory, but additional information or notes for each slide or groups of slides follows.

### 1. Slide 1: Welcome and Introductions.

- Welcome those attending and recognize the importance of their involvement in their children's education
- Ask parents to raise their hands if they are sure they want their children to go to college (it's OK if they aren't sure)
- Now ask parents to raise their hands if they know and understand every single thing they should be doing to prepare their children for college

## 2. Slide 2: Workshop Goals.

- The goals of the workshop are to: a) understand the benefits of a college education; b) learn the pathways to college; and c) learn the basics of college admission requirements.
- Point out that by the end of the workshop you would like to see all parents raise their hands to both questions: yes, they want their child to go to college and yes, they understand how to get there.

## 3. Slide 3: Why Go to College?

- Before turning to this slide, ask parents to shout out answers to: why do people go to college? List their responses on the board, if available.

## 4. Slides 4-5 Why College?

- According to estimates by the U.S. Census Bureau, a 4-year college graduate (that is, someone with a Bachelor's degree) will earn \$1 million more over his/her lifetime than a high school graduate.
- Someone with a professional degree (e.g., M.D., MBA, Law degree) will earn over \$3 million more than a high school graduate
- Slide 5 shows the similar information in terms of annual earnings.
- Refer participants to the handout **The More You Learn, The More You Earn**

## 5. Slide 6: Why College? Continued

- Point out other benefits of a college education, including: better working conditions, longer job tenure, more on-the-job training opportunities, and more promotion opportunities.
- Optional discussion questions:
  - *Can you think of any other reasons to go to college?*
  - *If there are so many reasons to go to college, why don't more people go to college and earn a degree?*

## 6. Slide 7: Pathways to College

- Using the diagram, illustrate that there is no single pathway to college.
- The most common way is directly from high school to a 4-year college or university.
- But if a student is not ready to go to a 4-year college, because he/she is not prepared or is worried about the costs, the student can go from high school to a 2-year college and then transfer to a 4-year college or university.
- A student can also find a full-time job after high school, then either go to a 2-year college and transfer to a 4-year, or go directly to a 4-year college.

## 7. Slide 8: Types of Colleges

- There are more than 3,500 colleges in the United States, with different sizes, different areas of expertise, and so forth. One or more colleges will be right for your child.
- Generally, colleges in the United States fall into 4 categories or types: 4-year college, 4-year university; 2-year college; and vocational/technical colleges or academies.

## 8. Slides 9-12: Types of Colleges continued

- The following slides walk through the characteristics of each type of college.
- Optional discussion question: *Can you name colleges that are like this?*
- Optional: Pass out a few brochures of colleges of each type, especially colleges that are in your region, city, state.

## 9. Slide 13: College Admission Requirements

- Most 4-year colleges and universities have 4 basic requirements for admission:
  - a. Completion of a sequence of college preparatory classes
  - b. Completion of the required sequence of entrance exams (SAT or ACT)
  - c. Good grades
  - d. A completed application and personal statement or essays.
- Most 2-year colleges do not require any of the above. But they may require students to take placement exams in math or writing.

## 10. Slide 14: College Preparatory Courses:

- The minimum preparation for a four-year colleges includes a combination of the following courses taken over 4 years:
  - a. **History/Social Science** – 2 years of study in Geography, U.S. History, World History, and Government, etc.
  - b. **English** – 4 years of study in Composition and Literature (American, English, World)
  - c. **Mathematics** – 3 to 4 years of study in Algebra 1, Advanced Algebra, Geometry, Trigonometry, Pre-Calculus, and Calculus.
  - d. **Laboratory Science** – 2 to 4 years of study in Biology, Chemistry, and Physics.
  - e. **Language other than English** – 2 to 4 years of study in one language, such as Spanish, Japanese, Russian, Chinese, French, and so forth.
  - f. **Electives** – 1 to 2 years of study in visual or performing arts (dance, music, art, drama), computer science, journalism, and so forth.
- Point out that if students take beyond the minimum requirements they increase their competitiveness for admission to more selective (or prestigious) universities.

## 11. Slide 15: Tips for Choosing College Prep Courses

- Make suggestions on how to choose college prep courses.
- Emphasize that parents can and should be involved in their children's high school course selection.
- Refer to the handout: Individual Academic Action Planning. Encourage parents and students to use the IAAP form to plan out four years of study.

## 12. Slides 16–17: Grades and GPAs

- Some parents may be unfamiliar with the concept of Grade Point Average (GPA), so take a moment to explain how a GPA is calculated.
- Emphasize that while the minimum GPA required for admission to a 4-year college varies, students should shoot for a “B” average, which is equivalent to a 3.0 GPA.
- But if students have a “C” average or less, they can start college at 2-year college and transfer to a 4-year college.

## 13. Slide 18: College Entrance Tests

- Point out that most students should plan on taking the SAT or the ACT by the fall of their senior year in high school.
- These tests can be intimidating, so students should take practice tests such as the Preliminary SAT (PSAT) as early as 9th grade.

## 14. Slide 19: Admissions Application

- The college application usually consists of an application form, a personal statement or essay, and a high school transcript or self-reported academic record.
- Some colleges require letters of recommendation or even an interview.
- Applications are available directly from the college (call or write them) or from a school guidance counselor.

## 15. Slide 20: Not Required, but Recommended

- Point out that colleges also look for well-round students, not only “straight A” students are admitted.
- Encourage participation in extra-curricular activities such as sports, student government, performing arts, community service, and part-time jobs.
- Working counts too! If a student has to work to help support his/her family or to take care of younger siblings, encourage students to write about this in their college applications. It demonstrates commitment and responsibility.

### (Optional) Slides 21–23: How To Start Preparing Now For College

- Note: Slides 21–23 are intended for parents/guardians of students in grades 6–10, but can be adapted for older grades.
- Encourage reading, good study habits (turn off that TV!) and parent advocacy and involvement.
- Point out that it's never too early or too late to introduce your child to college life. One easy way to tour colleges is to tack on a college visit during a family vacation. Most colleges offer free campus tours.

### Slide 24–25: Factors to consider when choosing a college.

- When narrowing down the search for the ideal college for your child, consider the following factors: size, location, people, academics and academic reputation, social opportunities and cost.
- There are a number of college search engines on the web, including The College Board, ACT, and Petersons.

### Slide 26: Paying for College

- Summarize the range of college costs, but emphasize that more than 60% of undergraduates receive some form of financial aid (grants, loans, workstudy, scholarships).
- Encourage parents to save if they can. But if find that they are financially unable to save for college, then this may mean that they will qualify for financial aid.
- Absolutely encourage parents to apply for financial aid, regardless of their personal circumstances or where their child plans to go to college.
- Refer to the handout **Financial Aid Myths and the Facts to Debunk Them** and lead a brief discussion.

### Slide 27: Points to Remember

- Summarize the key concepts covered in the presentation.
- Ask the opening questions again: do you want your children to go to college? And do you know and understand how to prepare their children for college?
- Hopefully, more hands will raise to both questions.

### Extensions

- Conduct a parent night that includes separate workshops from this lesson, **Debunking Financial Aid Myths**, and **Applying for Financial Aid** (for high school seniors and community college students only).

### References and Websites

- Collegeboard.com for Parents: <http://www.collegeboard.com/parents>
- *Higher Education: Who Benefits?* NEA Update. Volume 9, number 3, May 2003. <http://www2.nea.org/he/heupdate/images/vol9no3.pdf>
- Recommended College Search engines:  
[www.act.org](http://www.act.org)  
[www.collegeboard.com](http://www.collegeboard.com)  
[www.petersons.com](http://www.petersons.com)
- Academic Planners:  
[www.californiacolleges.edu](http://www.californiacolleges.edu)  
[www.uccp.org](http://www.uccp.org) (only for students from California high schools)

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# **Preparing for College: A Guide for Families**

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# Workshop Goals

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- Understand the benefits of a college education.
- Learn the pathways to college.
- Learn how to prepare for college admission.

# Why Go To College?

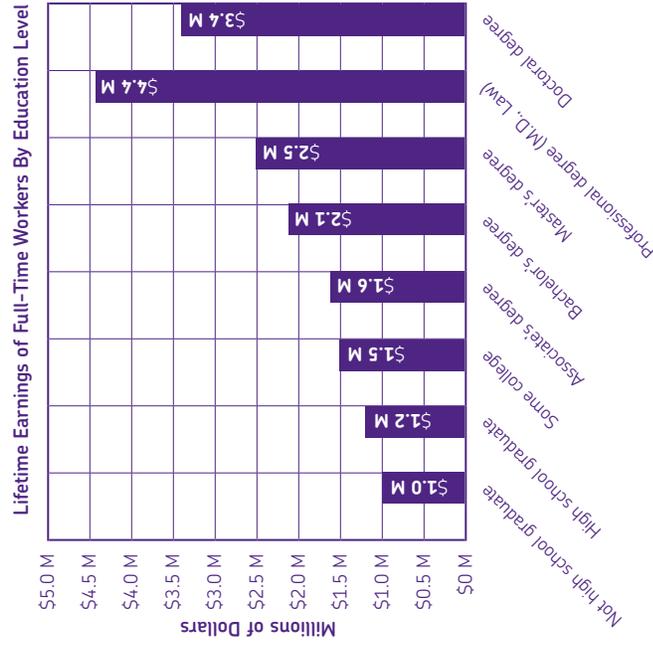
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- To have more job opportunities.
  - More and more jobs require education beyond high school. Many jobs rely on new technology and “brainpower.”
- To gain more knowledge that will be helpful throughout students’ lives.
- To broaden perspectives – meet new people from diverse backgrounds, learn to be independent.

## Why College? (continued)

- A 4-year college graduate (with Bachelor's degree) earns almost \$1 million **more** over his/her lifetime than a high school graduate.

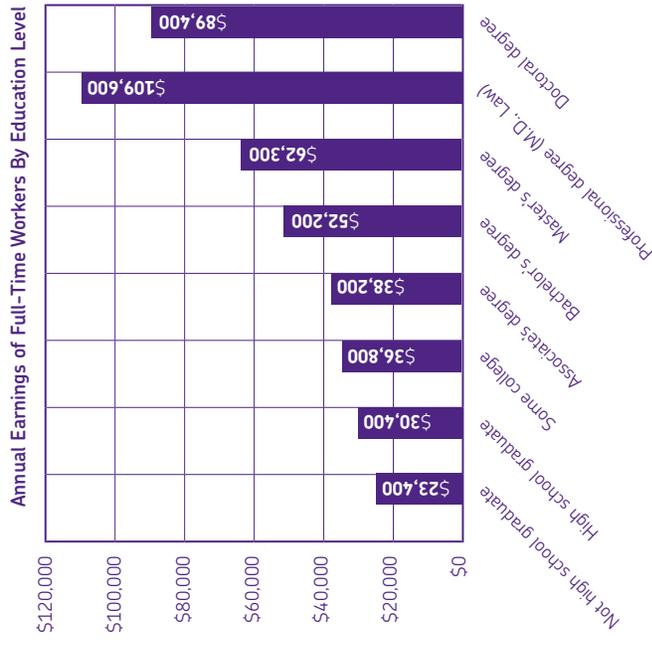
• Source: U.S. Census Bureau



# Why College? (continued)

- A 4-year college graduate earns about \$52,200 annually on average, compared to \$30,400 for a high school graduate.

• Source: U.S. Census Bureau



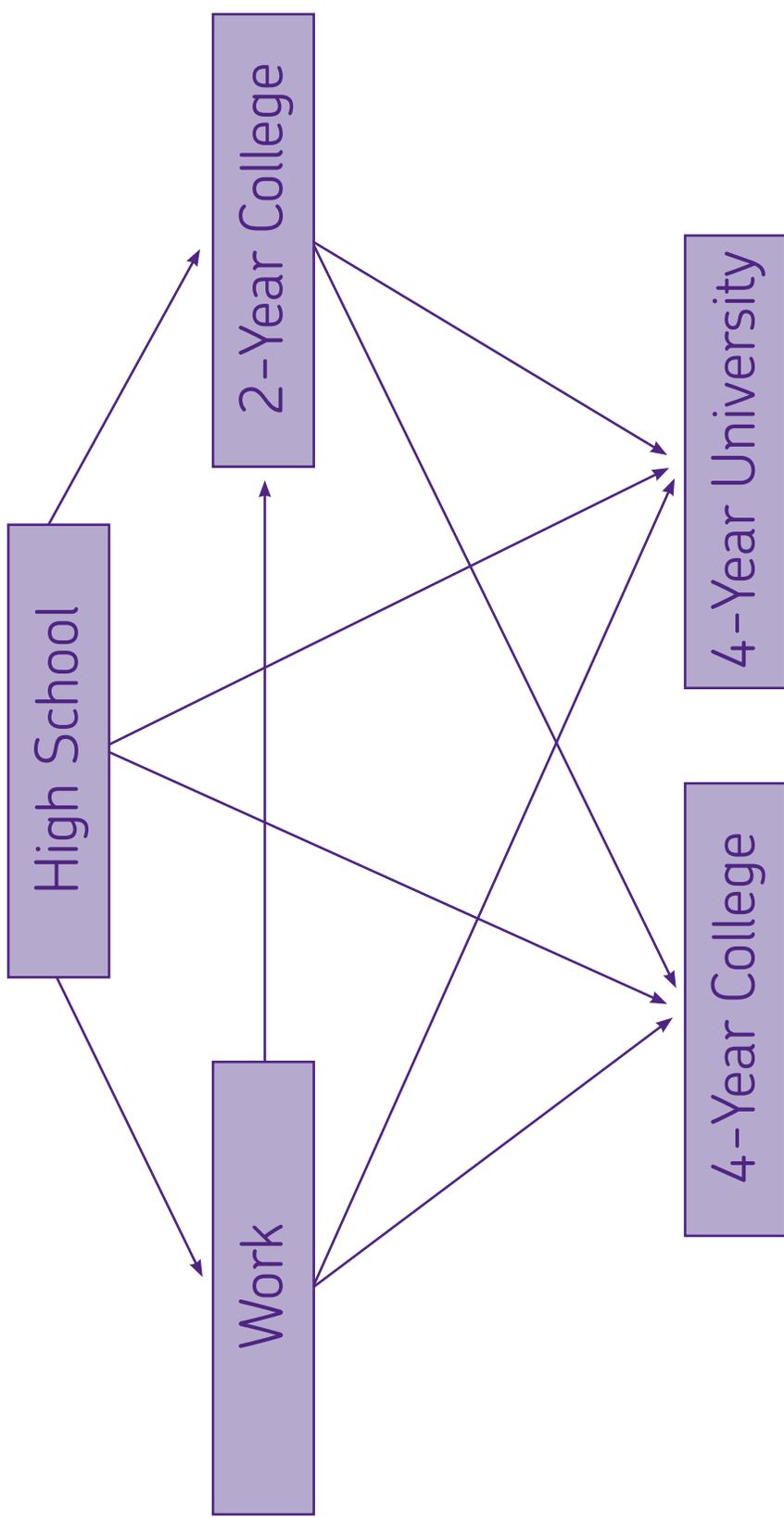
## Why College? (continued)

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- Increased education is also associated with:
  - Better working conditions;
  - Longer job tenure;
  - More on-the-job training opportunities;
  - More promotion opportunities.

# Pathways to College

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# Types of Colleges

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- 4-year College
- 4-year University
- 2-year College
- Vocational/Technical college or academy

# Four-Year Colleges

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- Award four-year (bachelor) degrees
  - Some also award master's degrees
- Emphasis is on liberal arts education
  - Broad education in social sciences, humanities, sciences
- Smaller enrollment and class size, offering greater individual attention
- Emphasis is on teaching rather than research
- There are both public and private 4-year colleges

# Universities

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- Award bachelor degrees and graduate/professional degrees
  - Master's, Ph.D., Law, and Medical degrees
- Emphasis is on liberal arts education or specialized training (e.g., teaching, engineering)
- Strong emphasis on research
- Tend to have larger enrollments and larger class sizes than 4-year colleges
- Can be public or private

# Two-Year Colleges

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- Award Associate degrees or certificates of study
- Can prepare students for transferring to a 4-year college or university or...
- Offers technical training in specific occupations (bookkeeping, culinary arts)
- Most have an open admissions policy, requiring only a high school diploma or equivalent
- Most are nonresidential; students live off-campus
- Students can attend part-time or full-time
- Most public 2-year colleges have very low fees

# Technical colleges

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- Usually award certificates of study in career-specific programs
  - Auto repair
  - Computer technology
  - Medical assistance
  - Bookkeeping or accounting
- Some award Associate degrees
- Note: Some community colleges offer similar certificate programs but at a lower cost.

# College Admission Requirements

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- Most 4-year colleges require students to fulfill 4 requirements to be considered for admission:
  1. Complete the sequence of college-preparatory courses
  2. Complete the college entrance tests (the SAT or ACT)
  3. Earn good grades
  4. Submit an application and personal statement or admission essay

# #1 College-Preparatory Courses

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- History/Social Science – 2 years minimum
- English – 4 years minimum
- Math – 3 years minimum, 4 recommended
- Laboratory Science – 2 years minimum, 3 recommended
- Language Other than English – 2 years, minimum in the same language, 3 years recommended
- Electives – 1 year minimum, 2 recommended

# Tips on Choosing College-Prep Courses

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- High school graduation requirements may differ from college admission requirements.
  - Check with your high school counselor and enroll your students in courses that meet both requirements, where possible
- Honors or Advanced Placement are courses that provide accelerated or advanced study.
  - Some four-year colleges and universities give extra weight to these courses
- Be assertive with your child's high school counselor; don't be afraid to provide input on which courses your child should be enrolled in.
- Create an academic plan (see handout).

## #2 Grades and GPAs

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- Colleges look closely at the grades that students earn in college-prep courses.
- The grades are converted into points (A=4, B=3, C=2, D=1, F=0). The total points are divided by the number of courses to determine a **Grade Point Average (GPA)**.
  - For example, a “Straight-A average” = 4.0
- The minimum GPA required for admission to a 4-year college or university varies widely.
  - But strive for at least a “B” average or 3.0 GPA

## Grades & GPAs (continued)

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- A higher GPA in rigorous courses will increase your chances of admission to more selective colleges and universities.
- Some colleges have an “eligibility index” where the GPA and test scores are combined and used to determine eligibility.

## #3 College Entrance Tests

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- Most 4-year colleges and universities require:
  - SAT or the ACT
  - Some colleges also require or recommend the SAT Subject Tests
- Take practice tests to become familiar with test format:
  - Most high schools offer the Preliminary SAT (PSAT) or ACT-Explore or ACT-Plan
- Most 2-year colleges do not require the SAT or ACT, but may require students to take placement exams in math or English.

## #4 Admission Application

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- At most 4-year colleges, the application consists of:
  - Application form
  - A personal statement or essay
  - High school transcript
- Some colleges also require:
  - Letters or recommendation
  - An interview
- Submit the application by the filing deadline (usually in November – December)
- Check the requirements of individual colleges no later than the end of junior year in high school.

# Not Required but Recommended

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- Colleges and Universities look for “well-rounded” students
- Participate in extracurricular activities:
  - Sports
  - Student Government
  - Music, Drama, Visual Arts
  - Community/Volunteer Service
  - Part-Time jobs

# How to start preparing now for college

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- READ, READ, READ –
  - Good readers make good thinkers and good writers.  
The more you read, the more you know.
- Promote good study habits.
  - Turn off the TV.
  - Set aside a homework time in a quiet study space.
- Meet with your child's teachers to learn about his/her performance.
  - Tell the teachers that you have high expectations for your child.

# How to start preparing now for college

---

- Learn the college-preparatory course requirements:
  - Push to get into these courses in high school
  - Push to get into honors and AP courses in high school, if available
- What you do outside of class matters:
  - Sports, Clubs, Work, Church, Honor Societies, etc.
- Take the PSAT by the 9th or 10th grade —
  - It's good practice for the SAT

# How to start preparing now for college

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- Visit college campuses
  - Find colleges in your area and schedule a tour.
  - Make a college visit part of your vacation.
  - Ask your counselor if your school is planning a field trip to a college you're interested in.
  - Check out college websites, many have virtual tours.

# Factors to consider when choosing a college

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- **Size** – What is the total student population? How big are the typical freshman classes?
- **Location** – How far is the college from home? Is it in a rural, urban, suburban setting? What is the area surrounding the campus like?
- **People** – Who are the students and where do they come from?
- **Academics** – What majors are available? Who teaches the courses? What is the academic reputation of the college?
- **Social Opportunities** – What clubs and teams are available? Are there fraternities and sororities?
- **Cost** – What is the total cost of attendance, including tuition, room and board, books? What kind of financial aid is available?

# College Search Tools

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- The College Board
  - [www.collegeboard.com](http://www.collegeboard.com)
- ACT/College Net
  - [www.act.org](http://www.act.org)
- Peterson's Guide to College
  - [www.petersons.com](http://www.petersons.com)
  - Also available in paperback
- FinAid: The SmartStudent Guide to Financial Aid
  - [www.finaid.org](http://www.finaid.org)

# Paying for College

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- The average cost of attendance at a 4-year college/university ranges from \$10,636 to \$26,854 per year
- More than 60% of undergraduates receive some form of financial aid (grants, scholarships, loans or work-study).
- Some Tips:
  - If you can, save.
  - Apply for financial aid, even if you think you don't qualify.

## Points to Remember

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- The more you learn, the more you earn.
- The U.S. has 3,500 colleges; one (or more) is right for you.
- It's never too early or too late to prepare for college.
- Advocate for your child with his/her teachers and school.
- The more you read, the more you know.
- Apply for financial aid.

## C2. Planning a Financial Aid Night for Students and Families

### Introduction

Applying for financial aid can be one of the most daunting and confusing aspects of the college-going process. First, colleges offer many different types of financial aid, ranging from grants to loans to work-study to scholarships, and students need to become acquainted with all of the types so that they know what to expect in their aid package. Second, the world of financial aid is filled with acronyms and terminology (FAFSA, SAR, EFC, COA, 1040EZ) that will be new to students, but absolutely essential for them to comprehend.

The purpose of this activity is to help teachers and advisors plan a financial aid night at a school or community center. The night will be an opportunity to de-mystify the complex financial aid application process for both students and their parents/guardians, and to help them complete the *Free Application for Federal Student Aid* (FAFSA).

The proposed program agenda is:

- Welcome/Introductions;
- Presentation on Applying for Financial Aid (attached); and
- Individual assistance provided by volunteers on completing the FAFSA.

Prior to planning the workshop, teachers and advisors should study the latest FAFSA and financial aid information by reviewing the financial aid websites and publications listed below.

### Learning Goals

- To understand how to apply for financial aid and how to complete the *Free Application for Federal Student Aid* (FAFSA) by the priority filing deadlines.
- To understand that everyone, regardless of financial circumstances, should apply for financial aid.

### Target Audience

Students in grade 12 and their parents/guardians, community college students, and other adult learners. Students in lower grades (9 through 11) may be invited and attend a separate breakout session where they will learn basic financial aid concept from the lesson **Debunking the Myths of Financial Aid: A Workshop for Students and Parents**.

### Timing

2–3 hours.

### Materials Needed

- Overhead projector or LCD projector and/or overhead transparencies (the enclosed slides may be photocopied onto transparency sheets)
- Slide presentation (enclosed): **Applying for Financial Aid**
- FAFSA forms, enough for the number of participants
- *The Student Guide: Financial Aid from the U.S. Department of Education*
- Some states require additional forms such as a GPA verification form for state grants and loans. Obtain these from the state agency for student aid.
- Title IV Federal School Code book which lists the school codes for colleges and universities, available on the web at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Pocket calculators
- Black ink pens, scratch paper
- Tables and chairs

### Activities

1. **Form a small planning committee to organize the event.** Ideally the committee should be made up of teachers, advisors and/or financial aid professionals from a local college or an educational outreach program such as Educational Talent Search. Keep the committee small to allow flexibility in scheduling meetings and making decisions.

2. **Identify your audience.** Are you making the event open to the community at large or just students and families from your school or community center? As noted above, this lesson is targeted to students who are ready to apply to college (e.g., high school seniors, community college students) and who will be completing the FAFSA. However, you may also invite younger students (grades 9 through 11) and offer a separate breakout session where material from B 1. **Debunking the Myths of Financial Aid** is presented.
3. **Select the date and time.** The FAFSA filing period is usually January 1 – June 30. However, some states and many colleges have priority filing deadlines as early as March 1. So, to be on the safe side, schedule the event as close to January 1 as possible. If you are inviting parents to the event, evenings and Saturdays work best. If the event is on a weekday evening, consider offering light refreshments.
4. **Select the location.** The location should have tables and chairs so volunteers can move around the room to one-on-one or small group assistance in completing the form. A school cafeteria or library is preferable over an auditorium or lecture hall.
5. **(Optional) Recruit presenters.** If you are not comfortable presenting the attached slide show **Applying for Financial Aid**, consider recruiting a financial-aid professional to present the information on completing the FAFSA. Recruit presenters from local colleges, pre-college programs such as Educational Talent Search, Upward Bound, university outreach programs, or state student financial-aid agencies. Draft a letter of confirmation to the presenter(s), clearly stating the location, date, time, and size and make up of the audience. Ask the presenter about any audio/visual or other specific needs. Be sure to check in with the presenter at least one week before the event for any last minute changes or requests.
6. **NOTE:** The slide presentation **Applying for Financial Aid**, offers step-by-step instructions on completing the FAFSA. By carefully reviewing the FAFSA instructions, **The Student Guide: Financial Aid from the U.S. Department of Education**, and doing a little practice presentation beforehand, a non-financial-aid professional should be able to conduct the presentation. However, if parents or students ask a question that you cannot answer, don't guess the answer. Refer them to the FAFSA information number: 1-800-4-FED-AID (1-800-433-3243).
7. **Recruit volunteers.** Recruit volunteers to assist students and parents in completing the FAFSA. Local college students, especially those who receive financial aid, would be ideal volunteers as they are familiar with the form and can also talk about their own experiences.
8. **Train volunteers.** Familiarize volunteers with the information that will be presented in the slide presentation. Go through the FAFSA and answer all questions on how to complete the form. Establish expectations and systems for answering difficult questions that come up while assisting students and parents. Make sure volunteers feel appreciated for their effort and try to make the training fun.
9. **Prepare announcements.** Create flyers, letters, posters, or banners to advertise your event to potential participants. If your event is open to the community at large, consider sending news releases for the calendar sections of local newspapers and TV and radio stations.
10. **(Optional) Arrange for refreshments.** Assign a committee to arrange for light refreshments, if provided. If funds are limited, consider asking parent volunteers to bring cookies, coffee, or juice.
11. **Gather supplies and equipment.** Make sure that you have enough blank FAFSA forms (or ask the financial aid presenter to bring some), the **Student Guide to Financial Aid**, black ink pens, and calculators.

**12. Conduct your event.** Make sure that your committee members, volunteers, and presenters know their responsibilities during the event. Arrive one to two hours before the event to coordinate set up. Provide a sign in sheet for attendees and collect evaluation surveys at the end.

**13. Evaluate your event.** Ask everyone, presenters and participants, to complete an evaluation (see Appendix C for sample evaluation forms). Review all evaluations to determine what worked and what did not. Identify what you can do to improve the event in the future.

## Extensions

- For participants who need more basic information on student financial aid, present the workshop **Debunking the Myths of Financial Aid** and include the Financial Aid Terminology worksheet (Appendix D).

## References and Websites

- *Free Application for Federal Student Aid (FAFSA)*. Available from school guidance counselors, local colleges, state student aid agencies, and the U.S. Department of Education (<http://www.fsapubs.org>)
- FAFSA on the web: <http://www.fafsa.ed.gov>
- U.S. Department of Education student aid programs: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- *The Student Guide: Financial Aid from the U.S. Department of Education*, [http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)
- *Funding Your Education: Financial Aid from the U.S. Department of Education*, <http://studentaid.ed.gov/students/publications/FYE/index.html>  
Financial Aid Estimators: [www.finaid.org](http://www.finaid.org), [www.act.org](http://www.act.org), <http://www.collegeboard.com/student/pay/add-it-up/401.html>

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NOTES

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# Applying for Financial Aid

Step-by-Step Instructions on  
Completing the FAFSA

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## Workshop Goals

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- Provide step-by-step instructions on completing the Free Application for Federal Student Aid (FAFSA).
- Answer questions about financial aid.
- Provide assistance in completing the FAFSA.

# To be eligible for federal student aid, you must...

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- Be a United States citizen or eligible non-citizen, with a valid Social Security number.
- Have a high school diploma, General Education Development (GED) or equivalent home school credential, or pass an approved “ability to benefit” test.
- Enroll as a regular student in an eligible degree or certificate program approved by the U.S. Dept. of Education.
- Register (or have registered) for Selective Service (applies to males between the ages of 18 to 25).

# Documents You Will Need to Complete the FAFSA

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- Social Security number.
- Driver's license.
- W-2 forms and other records of money earned.
- Federal income tax returns - IRS Form 1040, 1040A, 1040EZ, 1040 Telefile, foreign tax return.
- Untaxed income records - Social Security, Temporary Assistance to needy families, welfare or veterans' benefit records.
- Current bank statements.
- Current business and investment mortgage information.
- Business and farm records.
- Records of stocks, bonds, and other investments.

# When filling out the FAFSA form...

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- Use black ink only.
- Amounts should be rounded to the nearest whole dollar.
- Dates: MM-DD-YY format.
- Print clearly in CAPITAL LETTERS and skip one space between words.
- Fill in ovals completely.
- Do not leave blanks unless directed by instructions.

# FAFSA Hotline

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- For questions on the application or eligibility requirements, call:
  - 1-800-4-FED-AID (1-800-433-3243)
  - [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

# FAFSA on the Web

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- File the FAFSA electronically at:
  - [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Processed more quickly than the paper version.
- Use the FAFSA on the Web Worksheet to prepare for the web version.

# When to apply...

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- Apply for financial aid no earlier than the senior year in high school.
- The FAFSA filing period begins January 1.
- Some schools have priority filing deadlines as early as February 1 (check with the colleges where you are applying for admission).
- Students can still complete the FAFSA past the priority filing date, but may miss out on major aid programs.
- You do not have to be admitted to a college to apply for financial aid.
- For parents of younger students who want to prepare and get an idea of what college will cost, you can fill out the FAFSA at any time and you will receive a Student Aid Report (SAR) with your Expected Family Contribution (EFC). However, this EFC would only be valid for that year. If your income and/or family situation is different when your student is ready to apply for financial aid, the EFC might look different.

# FAFSA TIPS

## Section 1 - Student Information

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- Name must be written exactly as it appears on your Social Security card. Do not use any nicknames.
- Enter your permanent mailing address.
- Social Security Number will be matched with Social Security Administration (SSA)
  - Contact the SSA to obtain your SSN
    - 800-772-1213 or [www.ssa.gov](http://www.ssa.gov)
- Naturalized citizens: Make sure SSA has your naturalization on file.

# FAFSA TIPS

## Section 1 - Student Information

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- Enter date of birth, phone number and driver's license number (if any) and state.
- Student e-mail address
  - You will receive your FAFSA information through a secure link on the Internet, sent to the e-mail address provided.
- Make sure your e-mail address does not change.
- Read your e-mail every day.

# FAFSA TIPS

## Section 1 - Student Information

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- If (a) “U.S. citizen,” status will be confirmed by SSA match.
- If (b) “eligible non-citizen,” student must provide the Alien Registration Number (ARN).
- If (c) “not a citizen or eligible non-citizen,” student will not qualify for any type of aid.
- If student is undocumented, contact Mexican American Legal Defense Fund (MALDEF) for advice and assistance.

- (213) 629-2512 or [www.maldef.org](http://www.maldef.org)

# FAFSA TIPS

## Section 1 - Student Information

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- Marital Status
  - Enter your marital status as of the date you sign the FAFSA. If single or never married, leave blank.
- State of legal residence
  - You will need to find out what constitutes legal residency in your state.
  - It is important to answer these questions, since some states provide more grants to its legal residents.

# FAFSA TIPS

## Section 1 - Student Information

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- Male students between the ages of 18-25 can automatically register for Selective Service by filling in the “Yes” oval.
- Most male students must register with the Selective Service to receive federal student aid.

# FAFSA TIPS

## Section 1 - Student Information

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- College Degree/Certificate
  - Choose the description that best fits the first degree objective described on page 2.
- Grade Level
  - Choose the appropriate description.

# FAFSA TIPS

## Section 1 - Student Information

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- Graduating from High School
  - You must have a high school diploma or GED before you begin college.
  - Home schooling may fulfill the requirement.
- First Bachelor's Degree?
  - The answer is "NO" if the student is a senior in high school.

# FAFSA TIPS

## Section 1 - Student Information

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- Other Types of Student Financial Aid
  - You can decline any loans once aid is awarded.
  - By leaving some boxes unchecked, you may limit your financial aid options.
- Work-Study may give you the opportunity to get an on- or off-campus job at your school, if eligible.

# FAFSA TIPS

## Section 1 – Student Information

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- Parents Education
  - Indicated parents' highest level of completed education.
- Have you ever been convicted of possessing or selling illegal drugs?
  - Financial aid will not be awarded if question is left blank.
  - The question **ONLY** pertains if the applicant was convicted of possessing or selling illegal drugs.

# FAFSA TIPS

## **Section 2 - Student Dependency Status**

- Student income and assets must be completed if student worked, even if part-time.
- Student can obtain information from his/her W-2 or IRS 1040 forms.

# FAFSA TIPS

## **Section 2 - Student Dependency Status**

- If eligible for veterans' education benefits, student must report his/her expected monthly benefit.
- For more information on Veterans Benefits, contact:
  - 800-827-1000
  - [www.va.gov](http://www.va.gov)

# FAFSA TIPS

## What is a “Parent” (for financial aid purposes)?

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- Considered a Parent:
  - Biological parent(s)
  - Adoptive parent(s)
  - Stepparent
  - Common-law marriage that is recognized by the state
- Not-considered
  - Parent:
    - Foster parent(s)
    - Legal guardian(s)

# FAFSA TIPS

## Dependent vs. Independent Student Classifications

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- Dependent Student
  - The student must have contact with his/her biological parent, adoptive parent, or stepparent.
- Independent Student
  - The student must be an orphan or ward of the court (until age 18).
  - The student is 24 or older.
  - If independent, student needs to contact the college they are planning to attend to obtain a dependency over-ride as soon as possible.

# FAFSA TIPS

## Section 3 - Parental Information

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- Parent(s) Marital Status – enter the status as of the date the FAFSA application is signed.
- Father’s or Stepfather’s SSN and Last Name, and Date of Birth.
- Mother’s or Stepmother’s SSN and Last Name

# FAFSA TIPS

## Section 3 - Parental Information

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- The financial information must be for the parent(s) who are completing the FAFSA form.
- If student does not provide the SSN of his/her parent(s) the FAFSA will be rejected.
  - Enter SSN as “000-00-00” if parent lives in a different country or does not have a SSN.
- If parents are divorced or separated:
  - Provide information of the parent the student lived with most over the last 12 months.
  - Provide information of the parent that provided most of the student’s support.

# FAFSA TIPS

## Section 3 - Parental Information

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- Include student, parent(s), and brothers/sisters living in the same home.
- Include other people if they now live with the student's parents and if the parents currently provide more than half of the person's financial support.
  - Example: Include grandmother if she lives with your family and your parents are financially supporting her.

# FAFSA TIPS

## Section 3 - Parental Information

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- Number in College
  - Write down the number of people in the household who will be college students.
  - Include the student applicant.
  - Do not include parent(s).
- Parents' legal residence
  - Enter parents' state of legal residence.

# FAFSA TIPS

## Section 3 - Parental Information

---

- Information needs to be provided if parent(s) worked.
- Parents can fill out most of this section by using the information from their 1040 IRS income tax return.
  - You do not need to have filed the 1040 to complete the FAFSA.
- Parents also need to answer the question to the worksheet A, B, and C. The worksheets can also be completed by using the 1040 IRS income tax return.

# FAFSA TIPS

## Section 4 - Student Finances

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- Answer this question only if student was not required to report parental information.
  - Independent student answers this question.
  - Include student and spouse.
  - Student's children.
  - Other people if they now live with the student and are currently providing more than half of their support.
- Student number in college
  - Write in the number of people who will be college students.

# FAFSA TIPS

## Section 5 - Schools to Receive Information

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- List up to 6 colleges
- Title IV school codes available from
  - High school counselor
  - Financial aid office
- Select the housing plan that best describes where the student expects to live while attending that particular college.
- Enrollment status
  - If you're not sure, report full time.

# FAFSA TIPS

## Signature Section

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- If filing electronically, don't forget the signature page or e-signature (PIN).
  - The PIN required for your electronic signature takes from 2 - 5 days for you to receive in the mail.  
Plan for this accordingly.
  - Parents have to apply for their own PIN.
- If completed by a dependent student, the student and one parent must sign.
- If filed by an independent student, only the student must sign.

## More FAFSA Filing Tips

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- Make a copy of the completed FAFSA and supporting documents.
- Obtain a Certificate of Mailing form from the Post Office.
- Sign and date the form.
- Check for completeness.
- Do not write comments on the form.
- Meet all priority filing deadlines.

# What happens after you apply?

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- The federal FAFSA processor sends a Student Aid Report (SAR) to the student.
- The federal processor sends a SAR to the colleges and universities you specified.
- Colleges use the information from the SAR to award financial aid in the form of grants, loans, scholarships, or work-study.
- Colleges send students preliminary or official financial aid offer letters.

# Questions?

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- Take some time now to fill out sections of the FAFSA.
- Volunteers are available to answer your questions or assist you in completing the form.
- If you have a question we can't answer, contact:
  - 1-800-4-FED-AID (1-800-433-3243)
  - [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

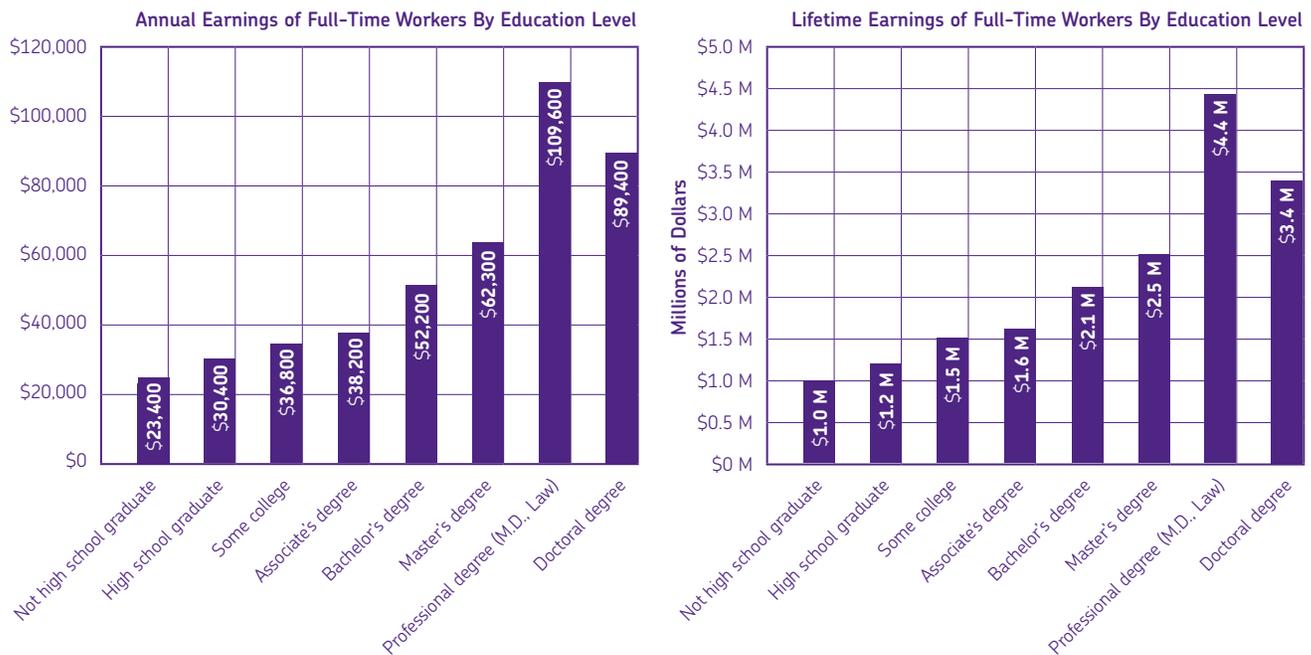
# The More You Learn, The More You Earn

Worried about the cost of college? Sure, college costs money, with cost of attendance ranging anywhere from \$3,000 to \$30,000 per year. But going to college pays off in the long run. Plus, there is plenty of financial aid available for eligible students and families.

## Facts:

- A four-year college graduate (that is, someone with a Bachelor's degree) earns almost \$1 million more over his or her lifetime than a high school graduate.
- The average annual income of a four-year college graduate is about \$52,000, compared to the average annual income of \$30,400 for a high school graduate.

## Check out these graphs:



Source: U.S. Census Bureau, 1998, 1999, 2000

We're not saying that money is everything, or even the most important thing. But your investment in a college education will pay off in higher earnings over time. With a college education, you also can expect:

- Better working conditions
- Longer job tenure
- More on-the-job training opportunities
- More promotion opportunities

Most importantly, with a college education you gain the knowledge and skills that will help you throughout your life. So, before you say, "I can't afford to go to college," ask yourself, how can you afford NOT to go to college?

# Individual Academic Action Planning

## Why?

We all know the importance of being prepared. Before a trip, we study a map, check the weather forecast and pack a suitcase. The same thing goes for college; before you can go to college, you have to be prepared. Preparing for college means researching the schools you want to attend, practicing and taking all the necessary college-entrance exams, and choosing the right high school courses.

## What?

Many factors will influence your going to a college or university. In the end, the most important factor will be you. A large part of your success will depend on your ability to plan and prepare.

**The Individual Academic Action Plan (IAAP)** is a powerful tool for planning your four years in high school. With your plan in hand, you will be able to make sure that you are meeting high school graduation requirements, college entrance requirements and, in some cases, prepare you for the major you want to pursue once you get to college.

## When?

Start early. Like, right now! Your IAAP will help you map out your progress in high school and put you on the road toward success. Through calculating and monitoring your grade point average, you will also be able to gauge how competitive you will be as an applicant to a particular college. The IAAP can also help you plan for and track your test taking and entrance exams.

## How?

- STEP 1: Read **A Basic Recipe for Success**, which describes the recommended high school courses for college-bound students.
- STEP 2: Compare the courses for college-bound students to your high school graduation requirements. You may need to take additional courses in order to graduate from high school, such as Health, Physical Education, etc.
- STEP 3: Enter the courses and tests you plan to take into your **Individual Academic Action Plan (IAAP)**. Take some time to think about how many years of certain subjects you should take to prepare you for certain majors or careers.
- STEP 4: Update your IAAP every year.

# A Basic Recipe For Success

Every college requires its applicants to meet specific subject requirements. These requirements are the baseline from which college students are selected. The preparation for admission to a 4-year college or university includes a combination of the following high school courses taken over 4 years:

## History/Social Science

– 2 years of study in Geography, U.S. History, World History, and Government.

## English

– 4 years of study in Composition and Literature (American, English, World).

## Mathematics

– 3 to 4 years of study in Algebra 1, Advanced Algebra, Geometry, Trigonometry, Pre-Calculus, and Calculus.

## Laboratory Science

– 2 to 4 years of study in Biology, Chemistry, and Physics.

## Language other than English

– 2 to 4 years of study in one language, such as Spanish, Japanese, Russian, Chinese, French, etc.

## Electives

– 1 to 2 years of study in visual or performing arts (dance, music, art, drama), computer science, journalism, etc.

## Sample Individual Academic Action Plan (IAAP)

Mike P. is not sure about which college he wants to go to at this point but he knows he wants to be ready to go. He figures that once he's there he will explore options for a major.

Subject	9th Grade	10th Grade	11th Grade	12th Grade
History	World History	American History	American Government	
English	English 1	English 2	English 3	English 4
Mathematics		Algebra 1	Geometry	Trigonometry
Lab Science		Biology	Chemistry	
Language other than English			Spanish 1	Spanish 2
Electives	Band 1	Band 2	Art Photography	
Key Exams			PSAT	SAT or ACT (by Dec)

## Spicing it up!

As with just about any recipe, adding a few spices here and there can make for some dramatic improvements to the basic dish. In preparing and planning for college, students who take courses beyond the minimum requirements can often increase their **competitiveness** for admission to more selective (or prestigious) institutions.

Take a look at the following students' IAAPs to see how they "spiced it up."

**Naomi C.** is considering a prestigious university. She thinks she may want to major in Bio-Engineering. Notice how she has taken four years of math and science and several Advanced Placement courses.

Subject	9th Grade	10th Grade	11th Grade	12th Grade
History	World Cultures	American History 1 & 2	American Government (AP)	
English	English 1	English 2	English 3	American Literature (AP)
Mathematics	Algebra 1	Geometry	Trigonometry	Calculus (AP)
Lab Science	Biology	Physiology	Chemistry	Physics
Language other than English	Spanish 1	Spanish 2	Spanish 3	Spanish Literature (AP)
Electives	Drama	Afro-Latin Dance	Journalism	
Key Exams		PSAT	SAT-I or ACT AP exams	SAT Subject Tests (by Dec) AP exams

**Ben K.** is considering a liberal arts college. He thinks he may want to major in **Economics** or **Political Science**. Even though Ben got a late start on Lab Science and Language other than English, he's finishing with a strong senior year.

Subject	9th Grade	10th Grade	11th Grade	12th Grade
History	World Cultures	American History 1 & 2	American Government (AP)	
English	English 1	English 2	English 3	American Literature (AP)
Mathematics	Algebra 1	Geometry	Trigonometry	Pre-Calculus
Lab Science		Biology	Chemistry	
Language other than English		French 1	French 2	French 3
Electives	Orchestra 1	Orchestra 2	Computer Science	Economics
Key Exams			PSAT SAT or ACT	AP exams

## Grab Your No.2 Pencils! It's Test Time!

### SAT Reasoning Test

The SAT Reasoning Test is a three-hour and forty-five minute test that measures writing, critical reading, and mathematical reasoning skills students have developed over time and skills they need to be successful academically. Many colleges and universities use the SAT R as one indicator among others – class rank, high school GPA, extracurricular activities, personal essay, and teacher recommendations – of a student's readiness to do college-level work. SAT R scores are compared with the scores at an institution, and can be used as a basis for awarding merit-based financial aid.

Each section of the SAT R is scored on a scale of 200–800 and is typically taken by high school juniors and seniors. The test is administered several times a year.

### SAT Subject Tests

SAT Subject Tests, one-hour, mostly multiple-choice tests, measure how much students know about a particular academic subject and how well they can apply that knowledge.

The 20 Subject Tests include: Literature, U.S. History, World History, Math Level I, Math Level 2, Biology E/M, Chemistry, Physics, French, French with Listening, German, German with Listening, Spanish, Spanish with Listening, Modern Hebrew, Italian, Latin, Japanese with Listening, Korean with Listening, Chinese with Listening.

Many colleges require or recommend one or more of the Subject Tests for admission or placement. Used in combination with other background information (your high school record, scores from other tests like the SAT Reasoning Test, teacher recommendations, etc.), they provide a dependable measure of your academic achievement and are a good predictor of future performance.

### ACT

The ACT Assessment® measures the knowledge, understanding, and skills that you have acquired up to now in English, Mathematics, Reading and Science. ACT also offers an optional 30 minute Writing Test. Although the sum total of this knowledge can not easily be changed, your performance in a specific subject matter area can be affected by adequate preparation, especially if it has been some time since you have taken a course in that area.

The ACT Assessment test is scored on a scale of 1–36.

# Individual Academic Action Plan

STUDENT NAME	SCHOOL	GRADE	DATE
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Enter the high school courses you plan to take or have taken. Enter the grades earned in these courses under the Fall (F), Spring (S), or Summer (Su) columns.

	7th + 8th Grade	9th Grade	F	S	Su	10th Grade	F	S	Su	11th Grade	F	S	Su	12th Grade	TOTAL
<b>History</b> 2 years World History/Cultures, Geography, US History, or Government															
<b>English</b> 4 years Composition, Literature, etc.															
<b>Mathematics</b> 3-4 yrs Algebra I, Geometry, Algebra II, Pre Calculus or Calculus															
<b>Lab Science</b> 2-4 yrs Biology, Chemistry, Physics, Physiology, etc.															
<b>Language other than English</b> 2-4 yrs 2 years of the same language															
<b>Electives</b> 1-4 years Visual & Performing Arts Journalism, Computer Science, etc.															

# Computing Your Grade Point Average

Use semester grades in all 9–12th grade courses except PE, ROTC or non College Prep.

Grade	# of Semester Courses	Grade Points	TOTAL
A		x 4	
B		x 3	
C		x 2	
D		x 1	
F		x 0	
<b>Total Semesters</b>		<b>Total Points</b>	
		<b>Grade Point Average</b>	

(Total points divided by Total Semester)

## Test Scores

Test	Test Date(s)	Score
<b>PSAT</b> Preliminary SAT		
<b>SAT</b> Reasoning Test	Test Date:	Verbal: Math:
	Planned Test Date(s):	TOTAL SCORE:
<b>ACT</b> Assessment	Test Date:	English: Math: Reading: Science Reasoning:
	Planned Test Date(s):	COMPOSITE SCORE:
<b>SAT</b> Subject Tests	Test Date:	SCORES:
	Planned Test Date(s):	

## My Portfolio

Honors and Awards	Description	Dates Involved	Hours per Week
Extracurricular Activity	Description	Years Involved	Hours per Week Weeks per Year
Volunteer Work & Community Service	Description	Years Involved	Hours per Week Weeks per Year
Paid Employment	Responsibilities	Start Date/End Date	Hours per Week

# Financial Aid Terminology Chart

An Extension to Debunking the Myths of Financial Aid

(Page 1 of 2)

Financial Aid Program	Type of Aid	Program Details	Annual Award Limits
Federal Pell Grant	Grant: Does not have to be repaid	Available almost exclusively to undergraduates; all eligible students will receive the Federal Pell grant amount they qualify for according to their FAFSA application	\$400 to \$4,731 Please see <a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a> for updates
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: Does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school	\$100 to \$4,000
Federal Work-Study	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage	No annual minimum or maximum award amounts
Federal Perkins Loan	Loan: Must be repaid	Interest charged on this loan is 5 percent for both undergraduate and graduate students; payment is owed to the school that made the loan	\$4,000 maximum for undergraduate students; \$6,000 maximum for graduate and professional students; no minimum award amount
Subsidized Direct or Federal Family Education Loan (FFEL) Stafford Loan	Loan: Must be repaid	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods; student must be at least a half-time student	\$3,500 to \$8,500, depending on grade level Please see <a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a> for updates
Unsubsidized Direct or FFEL Stafford Loan	Loan: Must be repaid	Unsubsidized: Borrower is responsible for interest during life of the loan; student must be at least a half-time; financial need is not a requirement	\$3,500 to \$18,500, depending on grade level (includes any subsidized amounts received for the same period) Please see <a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a> for updates
Direct or FFEL PLUS Loan	Loan: Must be repaid	Available to parents of dependent undergraduate students who are enrolled at least half-time	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum award amount
Scholarship	Does not have to be repaid	Students can apply and/or qualify for many different scholarships, both private and public	Amount of award varies; depends on each individual scholarship

# Financial Aid Terminology Chart

An Extension to Debunking the Myths of Financial Aid

(Page 2 of 2)

Financial Aid Term	Definition
Free Application for Federal Student Aid (FAFSA)	The application for financial aid which is required by most institutions of higher education in order to obtain financial assistance. The priority filling period is usually January 1 - June 30, however, many schools have a deadline as early as February 1st so make sure to fill out the form as close to January 1st as possible.
Expected Family Contribution (EFC)	The amount that the federal government determines a family is able to contribute towards the education of the student applying for the financial aid during one school year. This amount is based on the information provided by the family on the FAFSA. Schools use this number to decide how much financial aid a student is eligible to receive based on the school's cost of attendance.
Student Aid Report (SAR)	A document a student receives after the FAFSA has been processed listing all of the answers provided on the FAFSA. Students should review these answers carefully to make sure they are correct. Any needed changes are made on the SAR and mailed back to the address provided, or changes can be made at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> in the FAFSA Follow-up section under "Make Corrections to a Processed FAFSA."
Cost Of Attendance (COA)	The amount a school costs in its entirety. This includes tuition, fees, books, transportation, living expenses, etc.
PROFILE	The financial aid application service of the College Board -- a national, 100-year-old, not-for-profit membership association. Many of the member colleges, universities, graduate and professional schools, and scholarship programs use the information collected on PROFILE to help them award nonfederal student aid funds. For a list of schools that require the PROFILE, go to <a href="https://profileonline.collegeboard.com/">https://profileonline.collegeboard.com/</a>

## Program Evaluation Tools

In the course of implementing the lessons and workshops from **Realizing the College Dream**, take the time to evaluate whether the lessons (either individually or collectively) are affecting students' learning and skill outcomes, as well their motivation and self-confidence outcomes. If you conduct workshops for parents or guardians, take the time to measure their learning and motivation outcomes as well.

Use the sample questionnaires to design a questionnaire that suits your program. You can use the information from the questionnaires to assess student/parent learning as well gain more information about the students and parents you serve. Moreover, you can use the information to improve program design and service delivery.

Ideally, the student questionnaire should be administered as a pre-test and a post-test. That is, the same questionnaire administered to the student before the program begins (pre-test) and after it ends (post-test). Alternatively, you can administer the questionnaires purely as a post-test (that is after the program ends). The pre-and post-test method is the more methodologically sound of the two methods as it shows you whether the participants gained anything from the program. However, it is acceptable to use the questionnaire as a post-test, especially in cases where you work with the program participants for a very short duration, e.g., a single workshop or lesson.

In designing your questionnaire, keep in mind the following:

- The questionnaire should have at least 10 items.
- Of the 10 items, at least 4 items should be about motivational, self-confidence, or self-image outcomes.
- The response for each item should be on a 5 scale or "odd-numbered" scale (5,7,9)
- If using a 5 scale, the points should be (1) "strongly agree," (2) "somewhat agree," (3) "neither agree nor disagree," (4) "somewhat disagree" and (5) "strongly disagree"

To identify additional items for the questionnaire, think about what your program intends to do for students or parents participating in it. What can they learn in the program? How would their motivation be increased? What are the most likely benefits of participation in your program? And finally, test the questionnaire with people like those you will be serving in your program.

Adapted from University of California Los Angeles Basin Initiative (LABI) evaluation materials, 2001.

# Sample Post-Test Student Questionnaire

Your current school: \_\_\_\_\_ Grade: \_\_\_\_\_

Please answer these questions about your views on college and your future. There are no “correct” answers. Your input and answers will help us understand how to better help you.

Please **circle the number** that best describes your feelings right now.

Post-Test Questionnaire	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
1. I want to attend a four-year college or university when I graduate from high school.	1	2	3	4	5
2. I know what courses and tests I need to take to be eligible for admission to a four-year college or university.	1	2	3	4	5
3. I have the potential to succeed in college.	1	2	3	4	5
4. I know how college can help me achieve my career goals.	1	2	3	4	5
5. I know the college application process.	1	2	3	4	5
6. I can imagine myself as a successful college student.	1	2	3	4	5
7. I am a good [writer/mathematician/scientist/etc.].	1	2	3	4	5
8. I know how to get the college information I need.	1	2	3	4	5
9. I will be able to get the financial aid I need for college.	1	2	3	4	5
10. I feel that my participation in this program has increased my knowledge about college.	1	2	3	4	5

11. What is the highest level of education you hope to achieve? (check one)

- |  |  |
|--|--|
| <input type="radio"/> High School Graduate         | <input type="radio"/> Graduate/Professional School |
| <input type="radio"/> Some College                 | <input type="radio"/> Armed Services/Military      |
| <input type="radio"/> Community College            | <input type="radio"/> I don't know                 |
| <input type="radio"/> 4-year college or university | <input type="radio"/> Other: _____                 |

12. Other comments? (use back page if necessary)

# Sample Pre- and Post-Test Student Questionnaire

Name: \_\_\_\_\_ Grade: \_\_\_\_\_

Your current school: \_\_\_\_\_

Please answer these questions about your views on college and your future. **There are no “correct” answers**, and your answers will remain confidential. Your name is only used to connect the answers you give before and after taking part in this program.

Please **circle the number** that best describes your feelings right now.

Pre- and Post-Test Questionnaire	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
1. I want to attend a four-year college or university when I graduate from high school.	1	2	3	4	5
2. I know what courses and tests I need to take to be eligible for admission to a four-year college or university.	1	2	3	4	5
3. I have the potential to succeed in college.	1	2	3	4	5
4. I know how college can help me achieve my career goals.	1	2	3	4	5
5. I know the college application process.	1	2	3	4	5
6. I can imagine myself as a successful college student.	1	2	3	4	5
7. I am a good [writer/mathematician/scientist/etc.].	1	2	3	4	5
8. I know how to get the college information I need.	1	2	3	4	5
9. I will be able to get the financial aid I need for college.	1	2	3	4	5
10. I have as many opportunities as most students do to attend a four-year college or university.	1	2	3	4	5

11. What is the highest level of education you hope to achieve? (check one)

- |  |  |
|--|--|
| <input type="radio"/> High School Graduate         | <input type="radio"/> Graduate/Professional School |
| <input type="radio"/> Some College                 | <input type="radio"/> Armed Services/Military      |
| <input type="radio"/> Community College            | <input type="radio"/> I don't know                 |
| <input type="radio"/> 4-year college or university | <input type="radio"/> Other: _____                 |

12. Other comments? (use back page if necessary)

# Sample Parent/Guardian Questionnaire

School your child attends: \_\_\_\_\_

Please help us make our parent college workshops as useful as possible by completing this survey. Your input and answers will help us understand how to better help you and your child and improve our program. **There are no right or wrong answers.** We are interested in whatever you think, so please answer the questions as completely as you can.

Please **circle the number** that best describes your feelings right now.

Parent/Guardian Questionnaire	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
1. I feel I can help my child get prepared for college.	1	2	3	4	5
2. I know what courses and tests my child needs to take to be eligible for admission to a four-year college or university.	1	2	3	4	5
3. I know how to apply for financial aid.	1	2	3	4	5
4. My child will be able to get the financial aid he/she needs to attend college.	1	2	3	4	5
5. It is very important to me that my child visit college campuses.	1	2	3	4	5
6. My child wants to attend a four-year college or university when he/she graduates from high school.	1	2	3	4	5
7. I want my child to attend a four-year college or university when he/she graduates from high school.	1	2	3	4	5
8. I understand the educational and social advantages of my child attending college.	1	2	3	4	5
9. I feel that my participation in this program has increased my knowledge about college.	1	2	3	4	5
10. I know how to get the college information I need.	1	2	3	4	5

11. How did you hear about this program (check all that apply):

- Written invitation to parents                       Radio/Newspaper advertisement  
 School announcements/newsletter                       Other (please specify): \_\_\_\_\_

12. Please rank the following from **1-6** on what you feel are the most important benefits of your child going to college, where **1** is the most important benefit and **6** is the least important benefit on the list.

- \_\_\_ Becoming a well rounded person                      \_\_\_ Making more money  
 \_\_\_ Finding a successful career                      \_\_\_ Meeting interesting people  
 \_\_\_ Broadening his/her interests                      \_\_\_ Having more control over his/her future

13. Please check how often you talk to your kids about how to get ready for college.

- \_\_\_ Never                      \_\_\_ Once a month  
 \_\_\_ Once a week                      \_\_\_ Every chance I get

12. Other comments? (use back page as necessary)