



LESSON PLAN

GRADE:	11
MEETING:	4
DATE:	11/12/09
THEME:	-Paying for Post-Secondary Education -Introduce Culminating Project

NAVIGATION 101:

CLEAR, CAREFUL, AND CREATIVE PLANNING FOR LIFE BEYOND HIGH SCHOOL

Announcements:

It is not too late to register for the next SAT test date on January 23. The deadline to register is December 15, so you need to sign up before Winter Break.

Be sure to check on the DPHS website under the Stag's LEAP link to get lesson information and handouts for advisory sessions that you may miss this year. As a junior it is important to get and keep your binder up to date, so you don't have to worry about it your senior year when you are working on your culminating project.

Lesson Goals:

- Think about the financial problems and solutions associated with paying for postsecondary education..
- Continue to explore secondary schools which will help students achieve their goals.

ESSENTIAL QUESTIONS:

- How do I plan for my future?
- How do I pay for the training I need to achieve my career goals?

MATERIALS NEEDED:

- *Detailed Career Exploration Worksheet* (from lesson 3)
- *Paying for College Handout* (class set)
- *Culminating Project Packet* (Teacher copy ONLY)
- *Getting Started on the Culminating Project handout* (Teacher copy ONLY)

CLASSROOM REVIEW:

Review the Exploring Career Details Worksheet (from lesson 3) (5 minutes)

Check in with students and ask them to show you their completed Exploring Career Details worksheet. They were to complete the Education and Training section at the bottom and find out tuition costs, and housing costs. Share any questions they have about completing the worksheet. Brainstorm solutions for the problems they share. Remind them that although their current plans may not include training after high school, *the average person changes jobs six times in their lifetime*. What they are learning today may become very useful five, ten, maybe even twenty years from now when marriage, family, and economic

situations will surely change the career goal they currently have. Share a story about how you or someone you know has made a drastic change in their career goals!

CLASSROOM ACTIVITY 1:

Planning for the Future: How would I go about paying for post secondary education? (10 Minutes)

Read through the "Paying for College Handout" with your advisees. Have them think about the advantages and disadvantages each form of financing entails. Depending on your classroom circumstance, you could on the white board or the overhead (or students could on a sheet of paper) make a T-chart, the left side listing advantages (+) and the right side listing the disadvantages (-).

CLASSROOM ACTIVITY 2:

Culminating Project Introduction (15 minutes)

As per our discussion last week, this is your time to go through the Culminating Project Packet with your advisory students and explain to them the details and required approval forms they must complete prior to starting their Culminating Project. Let students know that we normally distribute packets in the spring, but if they feel they are ready to begin their project process they may order a packet from you now. If students lose their packet they must pay \$2.00 to get a new one. Also, they may download the packet from the high school website under the Stag's LEAP link. You will probably have lots of questions so you will need the time allotted for this activity.

Have a group discussion, or individual discussion about each student's ideas for a culminating project. They may not want to share aloud, but each student should share with you at least one idea.

ASSESSMENT:

1 point for Participation, 1 Point for sharing a culminating project idea.

IMPORTANT NOTE:

Please make sure you returned any unused *Where Are you Going?* booklets from Lesson 3 to Fred Smith's room J104 ASAP.

PAYING FOR COLLEGE

Whether you hope to go to a private college across the country or to the community college in your neighborhood, college is expensive. Concern about money keeps many students from going to college.

But don't let money stop you. No matter what you want to do, there's probably financial aid available to help you. Here are some resources for you and your parents.

SAVINGS

Saving money ahead of time is a good way to pay for college. But it's also the most difficult. Yet if you or your family have a little money to put aside for college each month, there's a program that can help.

The **Washington State Guaranteed Education Tuition Program (GET)** lets you pre-pay the tuition for any public college or university in Washington State. (You can also apply the money you save to a private college or to a college in another state if you want.) You can pay as little or as much as you want each month. Learn more at www.get.wa.gov.

NEED-BASED FINANCIAL AID

If you can't save enough money for college, you might qualify for **need-based financial aid**. Many colleges help students with their expenses, and the Federal Government has many aid programs as well.

Usually, students get aid based on what their family can afford. To learn how much aid you might qualify for, you and your parents can use the **FAFSA 4caster** at: <http://www.fafsa4caster.ed.gov/>. There are several kinds of need-based financial aid:

- **Need-based grants and scholarships:** Grants and scholarships don't have to be repaid.
- **Student loans:** Loans do need to be repaid – after you graduate and are earning money on your own. But student loans usually have lower interest rates than car or home loans.
- **Work-study:** Many colleges have part-time jobs available on campus for students who qualify. These jobs might involve working in the cafeteria or the library, helping a professor with research, or even serving as a teaching assistant for younger students. Work-study jobs can help you pay your living expenses while you're at school.

MERIT-BASED GRANTS AND SCHOLARSHIPS

Not all aid is financial need. You can also get help with your college tuition because of your grades or test scores, athletics, being in the military, or because of your background, parent's employer, or interests.

Merit-based grants and scholarships may come with conditions (for instance, you may get an athletic scholarship only if you play on the college team) but they do not need to be repaid.

You can learn more about scholarships at the College Board's web site. Log on to www.collegeboard.com, then click on either "*For Students*" or "*For Parents*" and then click on "*Pay for College*." This section of the web site has information about all types of financial aid and links to several "Scholarship Finder" sites. You can also learn more from the Washington State Higher Education Coordinating Board: www.hecb.wa.gov/Paying/index.asp.

Getting Started on the Culminating Project

Steps students need to take to begin the process

- Read the packet then decide on one of the four options (guidelines on page 7).
- Find a mentor that is qualified to help you through the process.
- When you have a project and mentor, fill out the **Proposal Form** on pages 8 & 9 and have your mentor, parent and advisor sign at the bottom of page 9.
- Your advisor must check if the proposal meets the guidelines and must approve the project **before** you can start it. Any questions about the project can be referred to the Stag's LEAP coordinators, Dr. Dunn or Mrs. Hill.
- Turn in the signed **Parent Permission Form** (page 10).
- Students also need to give their mentor the **Mentor's Guide**.
- If you choose to do a **job shadow or community involvement project** you need the **bottom of page 7** signed and turned in to the advisor.
- Keep the **Journal** (page 13). It is good idea to take pictures/videos while you do the project—for your presentation later.

Remember: All of these forms except the Journal must be signed, **turned in and approved before you start** the culminating project.