



LESSON PLAN

GRADE: 11

MEETING: 12

DATE: 04/27/2011

THEME: Introduction Financial Goals

NAVIGATION 101:

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

Announcements:

Reminders:

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.

You should work on collecting two more work samples from 2nd semester to include in your binder. We will add these before the end of the year. These are **required** for the Stag's LEAP Portfolio.

Skyward usernames and passwords are available from your advisory teacher if you need it. See advisor at end of advisory to obtain these.

Lesson Goals:

- **Help students learn about financial needs after high school.**

ESSENTIAL QUESTIONS:

- **How do I plan for my future?**
- **How can I use money wisely?**

MATERIALS NEEDED:

- **Financial Plan Worksheet/School Costs . . . (class set)**

CLASSROOM REVIEW:

Culminating Project Reminder (2-3 minutes)

Make sure all students have now received a culminating project packet. Remind students that all paperwork and approvals must be completed prior to starting the project. This is particularly important to students planning to complete their projects over the summer.

CLASSROOM ACTIVITY 1:

Introduce Financial Plans (5 Minutes)

Many students make clear and ambitious post-secondary plans, only to find that they cannot afford to stay in school. Or they go into the workforce and move away from home, only to be unpleasantly surprised by how much it costs to live on their own. The **Financial Plan** – which is a part of the High School & Beyond planning process – helps students understand more about what they will need to spend during the years immediately after high school, and how they will fund their plans. Distribute the **Financial Plan Worksheet/School Costs . . .** and review it with your students. How can they get information on what their post-

**CLASSROOM
ACTIVITY 2:**

secondary plans will cost? Have them refer to their WOIS data.

Begin Financial Plans (15 Minutes)

Ask students to work to begin answering the questions posed by the **Financial Plan Worksheet**. Use the chart on the back to estimate how much it will cost to go to school. The last column is the cost of transportation and food on the west and east side when living at home with parents. If they plan on getting on apartment they are to use the same amount as room and board at a school.

If they finish discuss how much the estimated cost is for a few students. The bad news is this is probably a conservative estimate since it looks like tuition will increase substantially along with gas prices.

ASSESSMENT:

One point for completed Financial Plan Worksheet. One point for participation.



FINANCIAL PLAN WORKSHEET - GR 11

Name: _____ Grade: _____ Advisor: _____

The purpose of the Financial Plan is to help you and your family prepare for the training and education you will be pursuing after high school.

Directions:

- Use the **School Costs for 2010-2011** to get started calculating costs schools and living expenses after you graduate from high school (this should be filed in the **Career Development section** of your portfolio).
- Use the Internet (WOIS site) to get more detail.
- Ask your parents for help filling out the income and family resources section.
- Then complete the information requested below.

Career Cluster: _____ Career of Interest: _____

Top choice postsecondary plan: _____

Estimate your yearly expenses in your postsecondary program of choice (if applicable):

Educational Costs

Tuition & Fees _____

Books & Supplies _____

TOTAL _____

Living Costs

Room & Board _____

Transportation _____

Personal Expenses _____

TOTAL _____

Total Expenses (Educational Costs + Living Costs): _____

What is your available income?

Savings _____

Summer Earnings _____

Full- or part-time work during school year _____

Apprenticeship earnings _____

What resources will your family provide?

From their current income _____

From savings _____

Miscellaneous _____

Available Funds (Total all 6 lines above): _____

SCHOOLS	Tuition	Fees	Books/Supplies	On Campus Room/Board	Car/Board (Home)	
WSU Pullman	\$8,592		\$896	\$936	\$9,664	
WSU Spokane	\$8,892	\$		\$936	NA	
Whitworth	\$29,890		\$314	\$816	\$8,450	
UW Seattle	\$8,122		\$579	\$1,035	\$8,949	
SFCC	\$3,107		\$247	\$950	NA	
SCC	\$3,107		\$120	\$972	NA	
WWU -Bellingham	\$5,579		\$1,284	\$1,020	\$4,403	
EWU - Cheney	\$6,089		\$532	\$1,035	\$7,476	\$4,275
Art Inst. Seattle	\$21,195			\$350	NA	
Evergreen St Olympia	\$6,108		\$575	\$972	\$8,460	\$4,074
Cat Tales Zoological	\$6,780		\$50	\$450	NA	
Construction Tr Bell	\$2,550					
Heavy Eq Operator	\$6,700					
Divers Inst Tech Sea	\$18,500			\$2,000	NA	
Plumbing Apprentic	on job training					
NECA Electrical Training	on job + \$1300					
Moody Bible Institute						
Spokane	\$6,500		\$520	\$1,800		
Dental Assisting Spokane	\$2,200					
Nursing Assist Spokane	\$655					
Cosmotology Spokane						
Program	\$12,226					
Manicurist	\$5,183					
OXARC Welding						
per course	\$3,000					

