
NAVIGATION 101 (2009-2010)

GRADE: 11

LESSON: 9



THEME: PLANNING FOR LIFE AFTER HIGH SCHOOL

LESSON GOALS:

- Help students continue to reflect on their career goals and educational needs.
- Discuss students' postsecondary plans.
- Help students continue to research postsecondary programs for their career goals.
- Introduce a sample college application.

ESSENTIAL QUESTIONS:

- What will I do after high school?
- How can I plan?

MATERIALS NEEDED:

- **Paying for College Handout**
- **Postsecondary Comparisons Worksheet** (from Lesson 7)
- **Sample Applications** (check out <http://www.commonapp.org>)

CLASSROOM ACTIVITIES:

1. **Discuss students' postsecondary research to date.** Earlier your students were asked to identify three possible postsecondary programs and begin to compare them. What did they learn? Which options sound best to them?
2. **Discuss financial aid.** Distribute the **Paying for College Handout**. Finding the money to attend college can be a disincentive for many students. Review the information and ask students to share this information with their parents – particularly the tip to use the FAFSA 4Caster tool.
3. **Complete postsecondary comparisons and discuss postsecondary plans.** Ask students to retrieve their Postsecondary Comparisons Worksheets from their portfolios. How much information do they still need to be able to choose between different postsecondary options? They may need to work on these some more on their own. Discuss with students what their plans are after high school? Are they planning on going to a university, community college or technical school? Are they planning to join the military, get a job, or find an apprenticeship?



- 4. Demonstrate a sample application.** Most schools have their applications, and many require students to complete their applications on-line. Obviously, students aren't ready to do that yet. But it will help them to practice. Distribute a sample application and review the key components of the application. Can they complete all the information that is required, or do they need to find out additional information? What does this application show them about the importance of grades, assessments, and activities? Have students complete the application and add it to their portfolio.

STUDENT PRODUCTS:

- Students should file their completed **Postsecondary Comparisons Worksheet** in their portfolios.
- Students should complete the common application and add it to their portfolios.





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.

