
N A V I G A T I O N 1 0 1

GRADE: 8

LESSON: 10



THEME: PLANNING FOR LIFE AFTER HIGH SCHOOL

LESSON GOALS:

- Help students explore several different postsecondary options.
- Discuss the connections between student's interests and postsecondary options.
- Discuss how to pay for college

ESSENTIAL QUESTIONS:

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

MATERIALS NEEDED:

- **Paying for College Handout** (*located on the next page of this lesson plan*)
- **Program information from several local colleges** (*from your lead advisor*)

CLASSROOM ACTIVITIES:

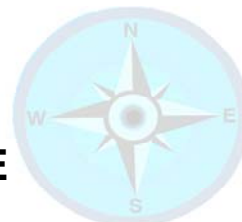
1. **Discuss students' career interests.** Students have had the opportunity to review career pathways and career they think are interesting. What career pathways have your students chosen? What do they want to do? Discuss the careers your students are interested in pursuing. What education will those careers require? How will they get that education? *(5-10 minutes)*
2. **Review program offerings at one or two local colleges.** As your students have heard you say by now, nearly every one of the careers they want to pursue will require some type of postsecondary education. How will they get that education? Share information from one or two local colleges – preferably a four-year college and a community or technical college. *(10-15 minutes)*
3. **Discuss how to pay for college.** Paying for college – whether local or far away – is a significant deterrent for many students. Distribute the **Paying for College Handout** and review the basic ways of financing postsecondary education. *(10-15 minutes)*

STUDENT PRODUCTS:

Nothing to write. Students should be encouraged to share the **Paying for College Handout** with their parents.



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.) 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 based on 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.

