TRANSITION SKILLS

LESSON 8-13 ▲ COST OF COLLEGE

**LEARNING GOALS/OUTCOMES**

* Understand the difference between direct and indirect costs of college.
* Realize the need for students to become comparison shoppers.
* Develop a budget for the first year in college.
* Explain why a college budget is important.

**MATERIALS NEEDED**

* **Student Handouts:**
* Cost of College Worksheet
* Cost Examples
* **PowerPoint Presentation: "Cost of Higher Education"**
* **Computer with internet access for each student** to research costs at [www.collegecalc.org/lists/washington](http://www.collegecalc.org/lists/washington)

**CLASSROOM ACTIVITIES**

1. **Guide students through the “Cost of Higher Education” PowerPoint presentation.** Share with students that while it is true that college is very expensive they need to remember three things:
* Colleges come in all different prices just like other big ticket items like cars, houses, etc.
* College is an investment that shows a return. Students will increase what they earn by completing a technical certificate or a four-year degree.
* Students are in control of the cost of college. By being a consumer shopper, they can make key decisions about college will cost them personally.
1. **Before showing Slide 2, brainstorm with students for a few minutes about what kinds of things will affect the cost of going to college.** Once students have a list, show Slide 2 and compare the student list with the questions listed.
2. **Turn to Slide 3 and handout out the first two pages of the *Cost of College Worksheet***. Give students time to work through steps 1 – 3 making choices based on their personal preferences. Once students have completed the ratings, hand out the third page of the student worksheet (or have students turn to the third page if stapled together) and have students fill in the degree program that they want to study and indicate their college choices i.e. technical certificate, two-year degree or four-year college.
3. **Turn to Slide 4 and share with students that all colleges have two “fixed” expenses** that are the same no matter what type of education you explore after high school. These expenses are the tuition/fees and books. Hand out the *Cost Examples* page. Allow students time to fill in the worksheet with costs that approximate their choice.
4. **Turn to Slide 5 and share with students that where they attend college and where they live are a very definite personal choice.** Give them time to fill in the box for “living arrangements” for their three choices. Have students complete a sub-total and discuss what students are realizing about their choices.
5. **Stop for a minute and relook with students the list they made up on what will impact or influence the cost of college.** Move to Slide 6. Again, emphasize with students that these are “indirect costs” and represent direct personal choices related to where the college is located in comparison to their home, how much they spend for things already and what they want to do in their free time. Have students complete the information for their three choices and add everything up to have a total for all three choices.
6. **For Slide 9, discuss with students what they learned about their choices.** Did listing the costs change how they viewed their choices? Share with students that the next step will be to learn about the different ways they can pay for college.

**STUDENT PRODUCTS**

* **Completed *Cost of College Worksheet***

 **ADDITIONAL RESOURCES AND OTHER INFORMATION**

* **SUPPLEMENTAL FACILITATOR NOTES**

Often the greatest fear about going to college is the cost of college. This workshop is structured so that it can be presented in several ways to allow for maximum time for discussion and support from the teacher. The PowerPoint provides additional support by breaking the cost into smaller “chunks” and comparing those that are direct costs and those that are indirect costs. The whole tone of the workshop is to help students realize there are in control of college costs and that they can find a college program they can afford.

There are three basic steps to the lesson. The first step requires that students make choices about programs, where they want to live and how much they want to spend. The second step requires that students research how much their choices will cost. The third step has students compare their first, second, and third choices.

The materials give examples of costs of college. One way to change this workshop/lesson is to allow students access to the internet to research colleges and their specific costs. Allow more time for this approach. This could also be an extension after the lesson where students are allowed to research the costs of a program/college that was not part of the cost examples.

A third way to frame this lesson is to give small groups an envelope with money for college. The envelopes have different amounts allocated so that some will cover the expenses of different experiences. Have the group of students work together to determine a first choice as they answer the questions. Once they have answered the questions, have them open the envelope and see whether or not they can afford their first choice. Allow them time to discuss where they are and then pick a second and third choice that might fit their college “fund”.

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LESSON 8-13 STUDENT HANDOUT

 COST OF COLLEGE WORKSHEET

The cost of college will depend on the choices you make as a college student. In this workshop, you will be asked to choose three very different options so that you can compare the costs and begin to make decisions about what fits you best. The attached sheet gives you some basic costs but you can also choose other options and look them up on line. As you answer the questions, you will fill in the cost in the box. You will be choosing three out of the five categories of schools to develop a comparison.

**Step One: Place a number 1 on the line that would be first choice.**

**Step Two: Place a number 2 on the line that would be second choice.**

**Step Three: Place a number 3 on the line that would be your third choice.**

***What kind of program do you want to study?***

\_\_\_\_\_ Technical Certificate or Apprenticeship (one year or less)

 \_\_\_\_\_ Technical College for a two-year degree

 \_\_\_\_\_ Community College for an AA or AS two-year degree

 \_\_\_\_\_ College or university for a four (plus) year degree

***What community will fit you best?***

\_\_\_\_\_ Hometown

 \_\_\_\_\_ Driving distance from hometown

 \_\_\_\_\_ Washington State

 \_\_\_\_\_ Out-of-state

***Where do you want to live?***

\_\_\_\_\_ At home paying some rent

 \_\_\_\_\_ In a college dormitory

 \_\_\_\_\_ In an apartment with friends

***What do you want to spend on books?***

\_\_\_\_\_ All new books

 \_\_\_\_\_ Used books

 \_\_\_\_\_ E books

 \_\_\_\_\_ Rental books

***What klnd of transportation will you need?***

\_\_\_\_\_ Bike/skate board

 \_\_\_\_\_ Car: gas/parking

 \_\_\_\_\_ Bus/train

 \_\_\_\_\_ Plane

***What do you want to spend on personal expenses?***

\_\_\_\_\_ I’m really frugal now and expect to be in college. I will look for free activities and go out with my

 friends for pizza only occasionally.

 \_\_\_\_\_ I think I will need a budget. I will look for both free entertainment and activities that might have a

 small cost. I would like to be able to go out my friends for pizza regularly.

 \_\_\_\_\_ I am not good at budgeting and know I will need a pretty big personal budget for clothes,

 entertainment, food, and time with friends.

**Step Four: Use the Information sheet or research costs to add up what your first, second, and third college choices would cost you.**

**Step Five: Be prepared to discuss with a small group and then report out to your class:**

* What was most surprising?
* How did your decision making change as you priced college costs?
* What implications does the cost of college have for your choices?
* What do you know about financial aid for going to college?

***Your choice – What will college cost?***

|  |  |  |  |
| --- | --- | --- | --- |
| ***Cost Questions to Ask Yourself***  | ***First Choice*** | ***Second Choice*** | ***Third Choice*** |
| *Degree program*  |  |  |  |
| *College Choice*  |  |  |  |
| *Tuition /fees*  |  |  |  |
| *Books*  |  |  |  |
| *Living Arrangements*  |  |  |  |
| *Transportation*  |  |  |  |
| *Personal expenses*  |  |  |  |
| ***What is the total cost for one year?***  |  |  |  |

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LESSON 8-13 STUDENT HANDOUT

 COST EXAMPLES

**Approximate Tuition Costs for a year full-time**

Certificate/Apprenticeship Program Paid on-the-job training

 Technical College $1,333.00/quarter or $4,000.00/year

 Community College $1,333.00/quarter or $4,000.00/year Washington Four-Year Public University

Western Washington University $8,022.00/year

 University of Washington $11,305.00

 Eastern $ 7,372.00

 Central $ 7,941.00

 Washington Four-Year Private University

 Gonzaga $33,160.00

 ITT Technical Institute $17, 748.00

 Out-of State Four-Year Public University

 University of Oregon $27,360.00

 University of California $36,078.00

 University of Montana $20,896.00

**Book Choices**

All new books $1,500.00 – $2,500.00

 Used Books $ 750.00 - $1,000.00

 Rental books $ 500.00

 E books $ 500.00

**Housing Cost**

Living at home and paying some expenses $2,000.00

 Dormitory living $7,420 (Montana – Average of $11,000 in WA)

 Apartment rent/utilities $8,000.00 on average

**Transportation**

Living at home – parking pass/gas $ 750.00

 Dormitory living – short distance $ 200.00

 Long-distance

 Car $ 600.00 (1,000 miles for round-trips)

 Train $ 390.00 (Six trips)

 Plane $ 1,683. (Four trips)

**Extra money**

Frugal budget $1,000.00

 Basic budget $1,500.00

 Little budgeting $3,000.00