What do you want to be when you grow up?

“Astronaut! Fashion designer! Police officer! Professional football player! “Rodeo clown!”

Children are asked this question almost as soon as they can speak. From parents, family members, coaches, teachers, and others, students are expected to have a plan for success and encouraged to dream big. The answers are often exciting, motivating, and sometimes downright comical, yet one thing remains the same—the reality of cost. Every path to success comes with a price tag that many students are unaware of, resulting in the student debt crisis seen today.

It is no surprise to hear that tuition prices are increasing and student loan debt is rising at an unbelievable pace. And while change may or may not be on the horizon, there are steps that can be taken today to educate students on the critical information they need to make responsible choices to realize their incredible dreams.

October was proclaimed by Governor Jay Inslee as Student Loan Awareness Month (“SLAM”). The Student Loan Workgroup, an informal convening by the Washington State Attorney General’s Office, comprised of judges, attorneys, and community members, focused on reaching students with the information needed to minimize their student loan debt. Using the Planning for Post-Secondary Education or Training Activity, designed by the Consumer Education and Training Services (“CENTS”), SLAM Representatives (committee members) travel throughout the State guiding students through the questions and resources presented, leaving them with a concrete plan for their future. The Activity helps students understand the benefits of a degree or training and the need to minimize debt.

This year, SLAM Representatives delivered 28 presentations, reaching a total of 325 students and training 23 teachers in how to present the activity to their classrooms, potentially reaching several hundred more students. Tony Leahy, Director of CENTS, shared,

“We had one student whose cost for an unaccredited beauty school was in the mid 6 figures. She found a less expensive and accredited option. The Activity is about giving the students more choices. Of course, we want them to apply to their dream school and do what they can to keep the costs down if they go that direction. In addition to their dream school or training choice, we also encourage them to apply to a school or training choice that is more affordable, where their student loan debt will be minimized. When the time comes for a decision, they’ll have options and a mental framework for how to make an informed decision.”

Students enter the classroom with a dream and walk out feeling empowered that their dream is possible with the right action steps. When asked if the presentation helped, “R.S” from Meadowdale High School stated, “Yes, it helped me VERY much. I will start going to a community college, cut down some of my spending, and use loans carefully now. It all provided me with information I would never get at home”.

"Planning for Post-Secondary Education or Training Activity"
Countless other testimonials poured in afterwards, all sharing the same theme: information and practical planning makes all the difference in preparation for the future.

The SLAM workgroup and CENTS are already preparing to help more students next year. Jump$tart Washington issued a grant to CENTS, providing funding to transform the Activity into an online program/video that can be easily accessed by any teacher in the state. Jump$tart WA issued a grant to CENTS. Set to be launched at the start of the 2019 academic year, the group is actively reaching out to teachers now to ensure they know the resource is available to them.

Stay tuned....

For more information, please contact:

Tony Leahy | Director
CENTS
Tony@centsprogram.org