

Facilitator's Guide:

Grade 12

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INTRODUCTION

Lesson Descriptions

Introduction 1: Introduction

Why am I here and what is expected of me?

NOTE: This lesson requires coordination with your school counselor.

Introduction 2: Are You Ready?

What do I need to do to prepare for further education and life on my own?

NOTE: This lesson requires coordination with your school counselor.

PLANNING PYRAMID

GRADE 12, Unit 1, Introduction



Some Students Will:

- Independently research further college and career possibilities.
- Consider the behaviors necessary to succeed in college, and take steps to practice those behaviors during their senior year (for example, taking notes in class, or writing assignments in their day planner.)



Most Students Will:

- Identify careers they're interested in pursuing.
- Identify where they are in the college research process.
- Describe ways in which college is different than high school.
- Write college application dates (including SAT/ACT registration and test dates, FAFSA deadlines, etc.) on a calendar or day planner.



All Students Will:

- Understand the topics that will be presented in Roads to Success this year, and identify those that will be most relevant to them.
- Determine whether they're on track to graduate on time.
- Identify the type of education they're interested in pursuing after high school.

Introduction

The **BIG** Idea

- Why am I here and what is expected of me?

AGENDA

Approx. 45 minutes

- I. Warm Up: Where Do I Want to Be? (5 minutes)
- II. Procedures and Policies (10 minutes)
- III. How Will I Get There? (15 minutes)
- IV. Where Am I Now? (15 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 1-2, Senior Year Road Map

STUDENT HANDBOOK PAGES:

- Student Handbook page 1, Roads to Success Overview
- Student Handbook page 2, Senior Scenarios
- Student Handbook page 3, Grade 12 Lessons

FACILITATOR PAGES:

- Facilitator Resource 1, Where Am I Going? (one copy per student)
- Facilitator Resource 2, Name Tent Directions (optional)
- Facilitator Resource 3, Career Research (copies for interested students)
- Facilitator Resource 4, College Research (copies for interested students)

Chart paper and marker

Colored 4" x 6" index cards (optional)

Markers (optional)

OBJECTIVES

During this lesson, the student(s) will:

- Recognize the purpose of participation in Roads to Success in Grade 12.
- Set goals for the year, including identifying current career goals, postsecondary options, and next steps.

OVERVIEW

In this lesson, students are introduced to Roads to Success culture, course requirements, grading system, and classroom procedures. Students review lesson topics for Grade 12, and consider what's needed to pave the way for their post-high school plans.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Write the day's vocabulary word and definition on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Facilitator Resource 1, Where Am I Going?**
 - **Facilitator Resource 2, Name Tent Directions (optional)**
 - **Student Handbook page 3, Grade 12 Lessons**
 - **Portfolio pages 1-2, Senior Year Road Map**
- Create procedures for storing and distributing binders, entering and exiting the classroom, and submitting and returning assignments. Be prepared to discuss each policy with the students.
- If you'll be using Roads to Success binders and storing them in the classroom, you may want to pre-label the binders for your students. One facilitator used the computer to print out labels for the spines. Each class got a different color label, and names were big enough to be read across the room. (This made it possible to take attendance by noting which binders were unclaimed.)
- Discuss the Roads to Success grading policy with your school administrator. Some schools choose to offer the class pass/fail, providing a separate grade on the report card. Others choose to include Roads to Success participation as part of the grade in another class.
- Meet with your school counselor to discuss Roads to Success plans for the year. Share a copy of **Facilitator Resource 1, Where Are You Going?** and **Portfolio pages 1-2, Senior Year Road Map**. Determine how to combine efforts so programs complement each other. Some areas to

consider:

- Identify students who lack career and college plans and may need extra guidance.
- Track student completion of the SAT/ACT, college applications, the FAFSA, etc.
- Provide financial aid information to parents.
- Arrange for small-group instruction for students who need to catch up on college and career research covered last year.

☐ Make copies of the following, and create packets for students interested in further independent research:

- **Facilitator Resource 3, Career Research** (includes the following Grade 11 materials: **Career Research, RUPrepareND.com Directions, Interest Profiler and Basic Skills Survey Results, Career Summary & Tasks, and Evaluating Top Career Choices.**) Note that RUPrepareND.com is an online career and college exploration tool available to all students in North Dakota.
- **Facilitator Resource 4, College Research** (includes the following: **RUPrepareND.com School Finder Directions, School Finder College Search Steps, List of Top Ten Schools, My Top Ten Schools, and Top Ten School Tips.**)

BACKGROUND INFORMATION

“Why am I here?” and “What is expected of me?” Over the course of this lesson and the next, students should be able to answer these questions for themselves. These lessons should pique student interest in the program and establish basic expectations, rules, and procedures.

Note that while Roads to Success students have researched careers and colleges in previous grades, many may still need coaching re: career and college choice. These topics have not been included in Grade 12 due to lack of time. Selected 11th-grade materials have been included at the end of this lesson for those students who need additional information. (See **PREPARATION** and **IMPLEMENTATION OPTIONS** for details.)

VOCABULARY

Portfolio: A record of accomplishments and achievements, including samples of best work. In Roads to Success, career and college research and job-hunting tools (like resumes) that will be useful from one year to the next.

Match School: A school where you think you'd be happy academically and socially, and where you fall into the middle of their GPA and ACT/SAT score range.

Reach School: A top choice or “dream” school that is less likely to accept you because it is highly competitive and/or because your academics are just equal to, or fall short of, the school’s requirements.

Safety School: A school where you’ll almost surely be accepted because your grades and exam scores are higher than the requirements.

IMPLEMENTATION OPTIONS

If you choose to use the DO NOW option for your classes, you will need to explain your expectations for this activity. Here is an example of what you could say:

“We are going to begin every class with a DO NOW. As soon as you walk in you will need to look at the _____. [This could be the board, chart paper or the overhead projector. Pick the spot that will be the easiest for you to implement.] It will be in this spot every class. You will need to write your answers on a _____. [This could be an index card, blank sheet of paper, or Student Handbook page. If you are providing the paper/index card, you will need to tell your students where it will be in class or if you will be passing it out.] At the beginning of each class, you will have ____ [probably around three] minutes to complete this assignment. I will be collecting it every class. [If you decide to do that.] Are there any questions?”

If you are a guest teacher or don’t know your students well, you may wish to have them create name tents for use until you know their names. Give each student a 4 X 6-inch index card. Place the instructions for the name tents on the overhead or write them on a large piece of chart

paper. (See **Facilitator Resource 2, Name Tent Directions.**)

For **Activity III, Step 4, Senior Scenarios:** You may wish to have students come up with their own scenarios or issues they're concerned about, then find the lessons where these issues will be addressed.

Activity IV, Step 5: If you have a significant number of students who are still undecided about career or college choices, you may wish to schedule small-group tutorials to guide them in this task. Student materials are included in **Facilitator Resource 3, Career Research,** and **Facilitator Resource 4, College Research.** Facilitator instructions for completing this research can be found in Grade 11, **Careers 1: Interest Inventory, Careers 2: My Career Research, Education After High School 5: Choosing a College,** and **Education After High School 6: College Research I.**

You may wish to begin this lesson with props or a PowerPoint to reinforce the idea that students are approaching the end of high school. This could be a video clip of last year's graduation, complete with inspiring music, or the wearing or displaying of college paraphernalia. The goal should be to get students excited about the preparation they're about to undertake to reach their postsecondary goals.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [Place a copy of **Facilitator Resource 1, Where Am I Going?** on each desk before students enter the room. Give students five minutes to complete the page, and collect the assignment using the procedure you'd like students to follow for the rest of the year.]
2. **SAY SOMETHING LIKE:** Welcome back! This is it — senior year — you're almost to the finish line! Take a look at the clock. If all of your schooling, grades 1 through 12, were represented by an hour on the clock, you'd have only five minutes to go.

Some of you may be feeling nostalgic, thinking of all the things you'll be doing for the last time this year. Some may be eager to leave. This class, *Roads to Success*, is designed to help you prepare for and make the transition to whatever you have planned for the year after high school. As you can see, we don't have a minute to waste. Let's get started.

II. Procedures and Policies (10 minutes)

1. [Discuss the following with your students:
 - once-weekly meeting place and time
 - procedures for distributing and returning binders, collecting and returning assignments, entering and exiting the classroom
 - description of how the grade for the class will be determined and reported (pass/fail as a separate item on the report card or incorporated into a subject-area grade)]
 - 2. [If you're planning on beginning each class with a Do Now activity, discuss your expectations as described in **IMPLEMENTATION OPTIONS**.]
 - 3. [Distribute student binders according to the procedure you've established, and have students turn to **Student Handbook page 1, Roads to Success Overview**. Ask students to read this page to find a description of out-of-class requirements and use of portfolios. Call on a volunteer to explain each.]

III. How Will I Get There? (15 minutes)

1. **SAY SOMETHING LIKE:** That's how this class will operate. Let's talk about the subjects we'll cover.

By a show of hands, how many of you already know what career you'll be pursuing after high school?

2. [Have students volunteer their chosen professions, and create a class list of a dozen or so. A student recorder can write these on chart paper, each followed by the initials of the person who contributed the career.]
3. **SAY SOMETHING LIKE:** This is our list of your aspirations for the year after high school. Those who didn't have a chance to put your careers on the list should add them on the way into class next week. You should feel free to change these as the year goes by. This list should be a working document that helps us keep track of what you're aiming for. It is the job of this class to see that you get there.

You'll notice that the list is varied – from careers that require more than four years of college to those that require on-the-job training. In order for everybody to have the information they'll need, we'll cover topics from applying to college to finding a job.

This will require you to stay focused even when the topic being discussed is not in your immediate plans. Chances are good that you'll learn something you can put to use later, and your classmates will appreciate your help and attention. They'll return the favor when we discuss the topics that you're most interested in.

4. [Distribute binders, and have students turn to **Student Handbook page 2, Senior Scenarios**. Display a copy of **Student Handbook page 3, Grade 12 Lessons**, using the overhead projector, laptop and LCD projector, or chart paper.]

SAY SOMETHING LIKE: This is a list of topics we'll be covering in Grade 12, organized by units. Your assignment is to locate the lessons where each concern, including your own suggested topics, will be addressed, then write the name of the lesson in the box at the right. Note that you won't find a lesson to address every concern. Please put a question mark by those where you can't find a match, and we'll talk about them in just a moment.

[If you think your students will have difficulty with this assignment, work through the first example as a class.]

3. [When students have finished, ask students to name the concerns that seem to be missing a corresponding lesson. (The second item, in which the student is uncertain

about good colleges to attend, and the last item, in which the student is uncertain about a suitable career.) Each of these topics was addressed in depth in earlier grades, but it's likely that many students remain undecided. Let students know you'll provide resources for students who need help in these areas. See **IMPLEMENTATION OPTIONS.**]

IV. Where Am I Now? (15 minutes)

1. [Have students turn to **Portfolio pages 1-2, Senior Year Road Map**, and display a copy of the first page. Ask a volunteer to explain the significance of Roads to Success Portfolio pages. (See **VOCABULARY.**)]

SAY SOMETHING LIKE: This year, you'll find the portfolio pages useful for tracking your college applications and job-hunting activities. These first two pages list the important Roads to Success requirements, and provide resources in case you want to return to these topics outside of class. You'll notice that the first two columns ask for career and college plans, topics we explored in the 11th grade.

2. [Review the education options in the lower left corner, and discuss what's meant by reach, match, and safety schools.]
3. **SAY SOMETHING LIKE:** The rest of the boxes will help you track progress on 12th grade material that is new this year. Each of you will learn how to complete a college application and apply for financial aid. We'll also discuss the most effective ways to find a job you'll love — in time for students who'll be going to work right after graduation and those of you who'll be looking for summer jobs. We'll create a budget for the year following graduation, which will hopefully keep unpleasant surprises to a minimum. Finally, we'll read tips from the experts on how to succeed in college and at work.
4. **SAY SOMETHING LIKE:** Those of you who have a clear idea of the career you're aiming for and where you want to go to school should complete the two boxes on the left, and the top box in the middle. You'll be listing up to three career choices, the education you're planning on pursuing, and the colleges where you want to apply. Those who are still undecided should take time to do this research outside of class in the next few weeks.
5. [Students who need to do further research may return to their Grade 11 portfolios, if available, or may work on fresh copies you provide. Distribute copies of **Facilitator**

- Resource 3, Career Research,** and **Facilitator Resource 4, College Research,** to students who need to do further career and college research on their own. Set a goal of creating a list of schools to apply to — at least one reach, one match, and one safety — four weeks from today.]
6. [Let students know that next week they'll be checking their transcripts to make sure they're on track to graduate, finding out about the differences between high school and postsecondary education, and creating a calendar of important deadlines for their senior year.

Thank students for their work and emphasize how excited you are about the coming year. If time permits, ask for volunteers to describe something they're looking forward to learning in RTS this year.]

Where Am I Going?

Directions: Where would you like to be next year at this time? Answer the following questions to explain your plans.

1. Describe your career plans.
2. What education will you pursue to attain this career? Where would you like to go to school or get further training?
3. What questions or concerns do you have about how to prepare?

Name Tent Directions:

You will have TWO minutes to complete the tasks below.

Welcome to Roads to Success!

- Fold the card you were given at the door, in half, length-wise (like a tall book).
- Write your name on one side with the opening at the bottom. Make sure to use **large, dark letters** so that your name can be seen clearly.
- Write **one career** you are considering on the back of the card.
- On the inside of the tent, write one question you have about how to get into college or apply for a job.
- Then place your card on your desk with the name side facing away from you.

RUReadyND.com Career Research

I. Connecting to RUReadyND.com

- Turn on the computer.
- Click on the icon that connects to the Internet (Internet Explorer, Mozilla Firefox, etc.).
- Type the web address into the dialog box (RUReadyND.com).
- When the RUReadyND.com home page appears enter your account name and password, then select Sign In.

II. Creating an Account (First Time Users)

- If your students have not created an account on RUReadyND.com before, take them through the account creation sequence found in the Account Creation PDF on the RUReadyND.com Roads to Success page.

III. Interest Profiler

- Now, click on the **Career Planning** tab at the top of the page, then select **Learn About Yourself**.
- Click on the Interest Profiler, and then click Get Started.
- Read each of the questions to yourself and consider whether you would enjoy this activity. Answer Like, Not Sure, or Dislike.
- The Interest Profiler will select Your Top Interest Areas based on the interests you've described. ~~You must select two to get a list of careers.~~
- Click on **View Careers** to see the careers that match up with your interest areas.
- Using your results from the Interest Profiler, complete **Portfolio page 1, Interest Profiler and Basic Skills Survey Results**.

IV. Basic Skills Survey

- Now, click on the **Career Planning** tab at the top of the screen, then select **Learn About Yourself**.
- Click on the Basic Skills Survey.
- Read all of the directions, and then click Get Started.
- Read each skill carefully and check off all of the skills you believe you are able to demonstrate now or that you believe you will be able to demonstrate by the time you enter the world of work.
- Look over the chart that reflects your basic skill levels. Then, click on Review Matching Careers.
- Review the list of careers that match your basic skills. Careers that are the best match for your skills will appear first on the list.
- To see how closely your skills match the skills needed for a particular career, click **Compare Your Skills** in the column labeled Matching Skills.

- Using the results from the Basic Skills Survey, complete part II of **Portfolio page 1, Interest Profiler and Basic Skills Survey Results.**

V. Career Finder

- Now, click on the **Career Planning** tab at the top of the screen, and then click on **Explore Careers.** Under the section titled Career Exploration Tools, click on the **Career Finder.**
- To combine the results of the Interest Profiler and the Basic Skills Survey, first look for the section labeled Skills on the left side of the screen, and then click on the **Basic Skills** link.
- Click **Use Basic Skills Survey Results.** You'll find this link in the blue box in the upper right corner of the screen.
- Now click on **Interests** under the heading My Characteristics.
- Click **Use Interest Profiler Results.** You'll find this link in the blue box in the upper right corner of the screen.
- Scroll to the bottom of the screen and click **See Your Matching Careers.** The list that appears will take both your basic skills and your interests into account.
- You can use the Career Finder to narrow your search further by choosing additional criteria from the left side of the screen. This will help you to focus your career search.
- Using your Career Finder results, complete **Part III of Portfolio Page 1, Interest Profiler and Basic Skills Survey Results.**

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RUPrepareND.com Directions

1. Connecting to RUPrepareND.com:

- Turn on the computer.
- Click on the icon that connects to the Internet (Internet Explorer, Mozilla Firefox, etc.).
- Type the web address into the dialog box (RUPrepareND.com).
- When the RUPrepareND.com home page appears enter your account name and password, then select Sign In.

2. What They Do

- Type in the name of the career you want to search for in the **Search** box at the top right of the page and click **Go!**
- (As an example, type in “Librarian” and click **Go!**)
- When the link to the career appears, click it.
- (Remember, you can also search for careers alphabetically by selecting the **Career Planning** tab at the top of the page and then selecting **Explore Careers**. You can then search for careers using the alphabetical list.)

3. What to Learn

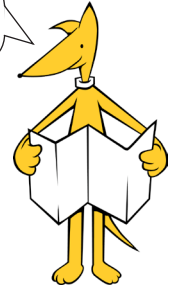
- Type in the name of the career you want to search for in the **Search** box at the top right of the page and click **Go!**
- (As an example, type in **Computer Programmer**, and click **Go!**)
- When the link appears, click it.
- Then click the **What to Learn** button on the left-hand side of the screen.
- Read the section titled “Education Level.” Then scroll to the top of the page and find the section titled “High School.” Click the link for the Career Pathway related to this career in order to view the **High School Program of Study**. The Career Pathway will give you a list of courses related to your selected career. The pathway is a subdivision of a Career Cluster. If you click on the Career Cluster, you will see a more general list of recommended courses.

4. Money & Outlook

- Type in the name of the career you want to search for in the **Search** box at the top right of the page and click **Go!**
- (As an example, type in **Airline Pilot**, and click **Go!**)
- When the link appears, click it.
- Then click the **Money & Outlook** button on the left-hand side of the screen.

- Scroll down to the bottom of the page to see the **Employment and Outlook** information for that career.
 - If there is no information for your state, select another nearby state from the pull-down menu at the top right corner of the page that says , “To view earnings and outlook for another state, select it from the following list:”.
 - * **If you have trouble finding career outlook information, go to this website:**
 - <http://www.projectionscentral.com/Projections/LongTerm>
 - Select your state using the drop-down box.
 - The jobs are listed alphabetically; scroll down to find the one you’re looking for.

There are so many careers to choose from. Keep a list of the ones that interest you.



Interest Profiler and Basic Skills Survey Results

Student Name: _____

Date Interest Profiler Taken: _____

Part I: Interest Profiler Results: Take the Interest Profiler. Review the list of matching careers, then write four careers that sound most interesting to you below. In the weeks to come, check off each career you investigate.

- 1. _____
- 2. _____
- 3. _____
- 4. _____

Part II: Basic Skills Survey Results: Take the Basic Skills Survey. Review the list of matching careers, then write four careers that sound most interesting to you below. In the weeks to come, check off each career you investigate.

- 1. _____
- 2. _____
- 3. _____
- 4. _____

Part III: Career Finder Results: Complete the Career Finder by combining the results of your Interest Profiler and your Basic Skills Survey. Review the list of matching careers, and then write four careers that sound most interesting to you below. In the weeks to come, check off each career you investigate.

- 1. _____
- 2. _____
- 3. _____
- 4. _____

Career Summary

Directions: Write a brief summary of the job description for your career choice. Then list at least three day-to-day tasks the job requires, followed by its education requirements.

Career Choice: _____

Job Description Summary:

Tasks:

1. _____

2. _____

3. _____

Education Requirements:

Evaluating Top Career Choices

Directions: Answer each question. For “Yes” answers, provide evidence. For “No” answers, use the middle column to explain what obstacle is standing in your way. Then describe a possible solution in the last column.

Question	Answer/Evidence	Solution
Skills: Do I practice/enjoy the skills I need for this career in my day-to-day life?		
Career Outlook: Will jobs be available when I graduate?		
Academic preparation: Am I academically prepared for the education I will need after high school?		

RUPrepareND.com School Finder Directions

1. CONNECTING TO RUPrepareND.com

- Turn on the computer.
- Click on the icon that connects to the Internet (Internet Explorer, Mozilla Firefox, etc.).
- Type the web address into the dialog box (RUPrepareND.com).
- When the RUPrepareND.com home page appears enter your account name and password, then select Sign In.

2. SCHOOL FINDER

- Now, click on the **College Planning** tab at the top of the screen, and then click on **Explore Schools**. Under the section called School Exploration Tools, select **School Finder**.
- Select criteria that are important to you from beneath each of the eight headings. The seven headings are: Key Facts, Admissions, Costs and Financial Aid, Academics, Sports, Student Body, Campus Life and Services, and Career Connect.
- In today's lesson, you will be using the following criteria:
 - ♦ **Location** (found under the Key Facts heading): You can check off as many locations as you want. You may wish to select certain states, like North Dakota, or you may wish to choose an entire region, like the West. If you choose many states or a region, you are likely to get a larger number of college matches than you will if you choose a single state.
 - ♦ **School Type** (found under the Key Facts heading): Click on School Type. If you want to go to a technical or trade school, check the box next to Vocational or Technical programs. If you want to go to a two-year college, check the box next to Associate degree programs, and if you want to go to a four-year college, check the box next to

Bachelor's degree programs.

- ♦ Select any other criteria under Key Facts that are important to you and check off your selections.
- ♦ **GPA** (found under the Admissions heading): Click on GPA. Choose the GPA range that your own GPA falls within.

Remember the scale:

4.0 = A

3.0 = B

2.0 = C

1.0 = D

- ♦ Select any other criteria under Admissions that are important to you.
- ♦ **Costs and Financial Aid:** Although you can select from any of the listed criteria, you might not want to limit your school search based on costs at this stage. Financial aid may put expensive schools within your reach. It's a good strategy to apply to several schools that vary in cost, so that if you don't get the financial aid you'd planned on, you have a less expensive plan B.
- ♦ **Programs/Majors** (found under the Academics heading): Click the Show Programs button next to your favorite Career Cluster or Clusters. Check the box next to any programs that you are interested in. At the bottom of the page, make sure you select Search for ANY. This will search for schools that offer at least one of your majors.
- ♦ Now, choose any of the other criteria from the list that are important to you. Remember, the more criteria you choose, the shorter, or more focused, your list will tend to be.

3. SAVING SEARCHES

- When you are finished selecting your criteria, scroll to the bottom of the criteria list.
- The last item says Save your current search as: Enter a name for this search in the box below, and then click on **Save your current search as:**
- Now this search is saved and you will be able to access it at any time from your portfolio. You can also create new searches at any time.

4. YOUR RESULTS

- Access your list of schools by clicking on **See Your Matching Schools**. This is found at the bottom of each page. Alternatively, you can click on the name that you saved your search under in the Saved Searches box.
- A list of schools matching your criteria will appear.
- Print your list of schools by clicking **Print This** in the upper right corner of the page, or record your top 10 school choices on **Portfolio page 12, List of Top Ten Schools**. If there are schools that interest you that were not in your results, feel free to add them to your list. At least five schools need to come from your School Finder results.
- Turn to Portfolio pages 13-22, My Top Ten Schools. Instruct students to record the name of each college along with the info listed under the general info box (top left). The information in this box can be found within each school profile. Students will need to click the tabs on the left side of the page to find the information.
- Whenever you sign into RUPrepareND.com, you can click on **College Planning**, and then on **Explore Postsecondary Schools**. If you click on **School Finder**, you will see a list of any searches that you have saved in the box on the right labeled, Saved Searches. Just click on the name of any search, and your schools will come up.

List of Top Ten Schools

My Top Ten Schools

Directions: Record your top 10 school choices from your School Finder results page. If there are schools that interest you that were not in your results, feel free to add them to your list. Just make sure that at least five schools are from your School Finder list.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

MY TOP TEN SCHOOLS

Name of College _____

My Info

My GPA: _____
 My Class Rank: _____
 My ACT score: _____
 My SAT score: _____

General Info (from RUReadyND.com)

Location: _____
 Enrollment: _____
 SAT scores (Admissions tab): _____
 ACT scores (Admissions tab): _____
 Average secondary school GPA (Admissions tab): _____
 Tuition (In-State/Out-of-state) (Tuition & Costs): _____
 Website: _____

Academic Info

GPA: _____
 3.75+ _____
 3.5 – 3.74 _____
 3.25- 3.49 _____
 3.0 – 3.24 _____
 2.5 – 2.99 _____
 2.0 – 2.49 _____
 1.0– 1.99 _____
 below 1.0 _____
 Class rank: Important? _____
 Top tenth _____
 Top quarter _____
 Top half _____
 Bottom half _____
 Bottom quarter _____

Academic match?

Safety (I'm likely to get in) Good match A reach?

Academics <ul style="list-style-type: none">• Majors• Faculty	
Sport <ul style="list-style-type: none">• Intercollegiate sports	
Campus Life <ul style="list-style-type: none">• Extracurricular Activities/Student Organizations• Fraternity/Sorority• Athletics	

Is this school for me? Probably not Maybe Definitely

MY TOP TEN SCHOOLS

Name of College _____

My Info

My GPA: _____
 My Class Rank: _____
 My ACT score: _____
 My SAT score: _____

General Info (from RUReadyND.com)

Location: _____
 Enrollment: _____
 SAT scores (Admission): _____
 ACT scores (Admission): _____
 Average second semester grade: _____
 Tuition (In-State): _____
 Website: _____

The College Board's Academic Tracker shows the percentage of freshman who enter with a particular GPA and class rank. Beside each number, write the % for this school.
<http://collegesearch.collegeboard.com/academictracker/servlet/ACTServlet>

Academic Info

GPA: _____
 3.75+ _____
 3.5 – 3.74 _____
 3.25- 3.49 _____
 3.0 – 3.24 _____
 2.5 – 2.99 _____
 2.0 – 2.49 _____
 1.0– 1.99 _____
 below 1.0 _____
 Class rank: Important? _____
 Top tenth _____
 Top quarter _____
 Top half _____
 Bottom half _____
 Bottom quarter _____

Academic match?

Safety (I'm likely to get in) Good match A reach?

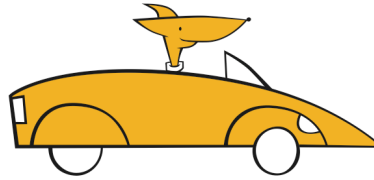
Your Opinion Here

Academics <ul style="list-style-type: none">• Majors• Faculty	
Sport <ul style="list-style-type: none">• Intercollegiate sports	
Campus Life <ul style="list-style-type: none">• Extracurricular Activities/Student Organizations• Fraternity/Sorority• Athletics	

Is this school for me? Probably not Maybe Definitely

Your Opinion Here

Roads to Success Overview



Your Mission

The focus of Roads to Success in Grade 12 is clear: preparation for reaching your goals after high school.

Your Grade

Roads to Success will be graded on a pass/fail basis, or will be counted toward a subject-area grade. To pass, you must:

- Complete in-class assignments.
- Abide by Roads to Success rules and procedures.
- Complete steps needed to enter college or find a job:
 - Personal essay
 - College application
 - Resume
 - Cover letter
 - Free Application for Federal Student Aid (FAFSA)
 - “Freshman Year” budget

Homework will not be given in most Roads to Success classes. However, students are expected to spend time outside of class researching colleges and careers, and creating the documents needed to find a job.

Your Portfolio

The Portfolio section of your student handbook is your personal record of careers you explore, colleges you investigate, and tools you can use to look for jobs or apply to college. In Grade 12, you'll use your portfolio for job-related documents, like a resume and cover letter, and education-planning documents, like tracking college applications. Your completed portfolio is yours to take with you when you graduate from high school.

Senior Scenarios

In the 12th grade, Roads to Success focuses on the specific steps you'll take to reach your career and education goals. Whether you're feeling panicked or purposeful, there are things you need to know to launch yourself into life after graduation. Below, you'll find descriptions of senior-year concerns. For each, find a lesson that addresses it, and write the lesson's name in the box to the right. (NOTE: if a concern is not addressed in the lessons, write a question mark.)

Concern	Roads to Success lesson that addresses this
I know exactly where I want to go to school, but I'm not sure what I need to do to apply. Help!	
I'm completely overwhelmed. I've heard about a few of the state colleges, but I've got no idea where I'd fit in. I'd rather not think about it right now.	
I can't wait to be out of school and getting a regular paycheck. How do I find a job that takes advantage of the skills I already have?	
How do I know if I'm ready for college?	
I'll be the first in my family to go to college. My parents are excited for me, but they say they have no money to pay for it. Now what?	
I can't wait to live on my own, and I'm wondering if I can afford it. I'll have to pay rent, buy food, maybe get a car. What else?	
How is college different from high school, and how will I manage all the work?	
I already have a solid plan for getting a job when I graduate. How can I make sure I succeed once I get there?	
I'm not sure what I want to do when I graduate. I'm excited about music and theater, but my parents want me to find something where I can "earn a living."	
Your scenario here:	
Your scenario here:	

Grade 12 Lessons

	Introduction	Applying to College	Finding a Job	Financial Aid	Money Matters	Next Steps
1	Introduction	Completing a College Application	Who Gets Jobs?	Financial Aid Options	“Freshman Year” Budget	Freshman Year Survival Guide
2	Are You Ready?	Essay-Writing I	Your Network	Scholarships I	Big Ticket Expenses (Housing & Transportation)	Advice from the Experts
3		Essay-Writing II	Company Research I	Scholarships II	Health Insurance	Getting Ahead at Work
4		Essay-Writing III	Company Research II	FAFSA I	Budgeting Details	
5		Essay-Writing IV	Your Resume	FAFSA II		
6		Essay-Writing V	Cover Letters I	Comparing Financial Aid Packages		
7			Cover Letters II			
8			The Interview			
9			Follow-up			

Senior Year Road Map

Careers	Applying to College	Financial Aid																																												
<p>I can identify one or more careers that are a good match for my skills and interests.</p> <p>LIST CAREERS: _____ _____ _____</p> <p>For further research: RUReadyND.com http://stats.bls.gov/oco/</p>	<p>I know where I will get this education.</p> <p>LIST AND CIRCLE STATUS FOR EACH.</p> <table border="0"> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> <tr><td>_____</td><td>reach</td><td>match</td><td>safety</td></tr> </table> <p>For further research: RUReadyND.com www.collegeboard.com</p>	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	_____	reach	match	safety	<p>I know how I'll pay for college.</p> <p>CHECK ITEMS AS YOU COMPLETE THEM.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Scholarship search <input type="checkbox"/> Free Application for Federal Student Aid (FAFSA) <input type="checkbox"/> and/or CSS Profile <input type="checkbox"/> Compare Financial Aid Packages <p>For further research: RUReadyND.com www.fafsa.ed.gov www.finaid.org www.collegeboard.com (CSS Profile)</p>
_____	reach	match	safety																																											
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<p>I know what education is required for my chosen careers.</p> <p>CHECK EDUCATION YOU PLAN ON PURSUING.</p> <ul style="list-style-type: none"> <input type="checkbox"/> High School only <input type="checkbox"/> Tech or Trade School <input type="checkbox"/> Apprenticeship <input type="checkbox"/> Community College <input type="checkbox"/> Four-year College <input type="checkbox"/> Professional Degree 	<p>I have the materials I need to apply.</p> <p>CHECK ITEMS AS YOU COMPLETE THEM.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Personal essay <input type="checkbox"/> Transcripts <input type="checkbox"/> References <input type="checkbox"/> SAT or ACT scores 																																													

**Grade 12, Introduction 1: Introduction
Portfolio, Senior Year Road Map**

Finding a Job	Money Matters	Next Steps
<p>I know how to find a job, and I have the tools I need to find one.</p> <p>CHECK ITEMS AS YOU COMPLETE THEM.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Resume <input type="checkbox"/> Cover letter <input type="checkbox"/> List of people in my network <p>For further research:</p> <p>RUReadyND.com www.quintcareers.com www.jobsmart.org www.jobhuntersbible.com</p>	<p>I know how to create and revise a budget.</p> <p>CHECK WHEN YOU COMPLETE THIS.</p> <ul style="list-style-type: none"> <input type="checkbox"/> "Freshman Year" Budget <p>For further research:</p> <p>RUReadyND.com www.practicalmoneyskills.com www.360financialliteracy.org www.themint.org</p>	<p>I know how to make the most of my opportunities.</p> <p>In college At work</p>

Are You Ready?

The **BIG** Idea

- What do I need to do to prepare for further education and life on my own?

AGENDA

Approx. 45 minutes

- I. Warm Up: Our Destination (5 minutes)
- II. The Moment of Truth (Transcripts) (10 minutes)
- III. Am I Ready? (10 minutes)
- IV. Roads to Success Syllabus (10 minutes)
- V. Application Tracker (10 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 3-4, College Application Tracker (make extra copies for students applying to more than six schools)
- Portfolio pages 19-22, Grade 12 Skills Checklist

STUDENT HANDBOOK PAGES:

- Student Handbook page 4, Our Destination
- Student Handbook page 5, Credit Check
- Student Handbook page 6, How is College Different from High School?
- Student Handbook page 7, Are You Ready for College?

FACILITATOR PAGES:

- Facilitator Resource 1, College Expectations
- Facilitator Resource 2, How is College Different from High School? Answers
- Facilitator Resource 3, Roads to Success Sample Syllabus

Student transcripts

Course syllabus (one per student)

District graduation requirements (one per student)

Overhead projector or laptop and LCD projector

OBJECTIVES

During this lesson, the student(s) will:

- Compare accumulated credits with graduation requirements.
- Consider readiness for college.
- Review documents for tracking college applications and financial aid deadlines.

OVERVIEW

In this lesson, students compare their transcripts to graduation requirements, consider their readiness for college, and identify first steps in the college application process.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Facilitator Resource 2, How is College Different from High School? Answers**
 - **Student Handbook page 5, Credit Check**
 - **Portfolio pages 3-4, College Application Tracker**
 - Sample transcript provided by school counselor
 - District graduation requirements
- For **Activity II**, ask your school counselor to provide a copy of each student's transcript so students can determine the number of credits they've accumulated. (Ask the counselor to clarify any unfamiliar transcript terms.) You'll also need a copy of your school district's most recent graduation requirements (one per student). Invite the counselor to present this portion of the lesson if s/he's able.
- Create a class syllabus similar to **Facilitator Resource 3, Roads to Success Sample Syllabus**, and make a copy for each student. Include school holidays and local deadlines for the following:
 - Dates for registering and taking the ACT (www.actstudent.org)
 - Dates for registering and taking the SAT (www.collegeboard.com)
 - State FAFSA deadline (www.fafsa.ed.gov)
 - Other state financial aid deadline
 - CSS Profile deadline
 - Local college application deadlines

Check with your school counselor, as s/he may already have a list of college deadlines to share. (Additional information may be found at <https://bigfuture.collegeboard.org/get-started/for-parents>.)

- ❑ Make copies of **Facilitator Resource 1, College Expectations**. Cut each copy lengthwise into two strips. Cut these strips again, creating one set of answers per student (or pair of students) in your largest class. Place each set into an envelope or plastic bag. (See **IMPLEMENTATION OPTIONS**.)
- ❑ Make extra copies of **Portfolio pages 3-4, College Application Tracker**, for students applying to more than six schools.

VOCABULARY

Syllabus: A course outline showing lecture topics, assignments, and exam schedules for an entire semester or year.

IMPLEMENTATION OPTIONS

Activity III, Step 2: How is College Different From High School?: You may wish to skip the matching activity if you think your students will find it too juvenile. Instead, have them work in small groups to complete **Student Handbook page 6**; then discuss as a class.

Activity II: If your students already complete a graduation check-in as part of the school guidance program, you may wish to skip the completion of **Student Handbook page 5, Credit Check**.

ACTIVITY STEPS

I. Warm Up: Our Destination (5 minutes)

1. [As students enter the classroom, have them turn to **Student Handbook page 4, Our Destination**, and take a few minutes to complete it.]
2. **SAY SOMETHING LIKE:** How many of you ranked yourself as doing “very well” on the goal of graduating from high school? It’s true your chances of finishing are now excellent. Today, we’ll review your transcripts and compare them with school district requirements to make sure you’re on track to graduate. This is also a time for looking toward the future and gauging your readiness for college. We’ll finish the class by reviewing documents to help you keep track of important college deadlines.

First, let’s take a look at the district’s graduation requirements.

II. The Moment of Truth (Transcripts) (10 minutes)

1. [Display a copy of the school district’s graduation requirements using the overhead projector or laptop/LCD projector, and distribute a copy to each student.]
2. [Instruct students to turn to **Student Handbook page 5, Credit Check**, and assist them in filling out graduation requirements in column 1.]
3. [Provide each student with a copy of his or her transcript, and display a sample, with name removed, using the overhead projector or laptop/LCD projector.]

SAY SOMETHING LIKE: As you know, your transcript provides a written record of your work in high school. Colleges will want an official copy, sent from the guidance office, in order to verify your academic performance and certify your graduation. You can also use your transcript to make sure you’ve received credit for all your courses and that you meet all the school district’s requirements for graduation.

4. [Instruct students to enter their “Credits to Date” in column 2. Be prepared to show students where to find this information on their transcript, and answer any specific information about how credits are calculated at your school (for example, one credit per semester for core classes, ½ credit per semester for physical education).]
5. [Have students enter credit for courses they’re taking this semester and next in column 3, “Credits This Year.”]

6. [Have students add columns 2 and 3 together to arrive at “My Total High School Credits,” column 4. Have them compare their totals to graduation requirements and note courses they’re missing, if any. Students who appear to be in danger of not graduating should seek clarification and advice from the school counselor.]

III. Am I Ready? (10 minutes)

1. **SAY SOMETHING LIKE:** Congratulations on making it this far! Before you pat yourselves on the back and succumb to senior slump, there’s next year to think about, applications to be completed and financial aid to be found.

There’s also preparation for the academic life of a college student. Consider these statistics:

- 40% of college students take at least one remedial course. These cost money and do not count for college credit.*
- Just over half of students who start full-time four-year bachelor’s degree programs finish (in six years or less). Fewer than three out of 10 students who start full time at community colleges graduate with an associate’s degree (in three years or less).** (You can check out the graduation rates for schools you’re considering at www.collegeresults.org.)

*National center for Educational Statistics, 2004, as quoted in “Toward a More Comprehensive Conception of College Readiness,” by David T. Conley, prepared for the Bill and Melinda Gates Foundation, March, 2007.

**Complete College America; http://www.completecollege.org/completion_shortfall/

To make sure you’re on the successful side of these statistics, it’s wise to consider yourself as a college-student-in-training. Knowing what to expect can help you prepare.

2. [Have students turn to **Student Handbook page 6, How is College Different from High School?**]

SAY SOMETHING LIKE: On this page, you’ll find a list describing expectations in a typical high school. Your experience may be different, so if you’ve taken classes requiring a 10-page paper each semester, for example, feel free to make that change on your list.

3. [Distribute materials created from **Facilitator Resource 1, College Expectations**, one per student (or per pair, if you prefer that your students work together).]

SAY SOMETHING LIKE: In this envelope, you'll find a list of college expectations. Your mission is to match each college expectation to the corresponding high school expectation on **Student Handbook page 6, How is College Different from High School?**

4. [Give students a few minutes to complete the assignment. Then display **Facilitator Resource 2, How is College Different from High School? Answers**, on the overhead projector.]
5. [Discuss the following:
 - What college expectations surprised you?
 - What can you do this year to prepare for next year?]
6. [Direct students' attention to **Student Handbook page 7, Are You Ready for College?**, where they'll find good questions to ask themselves in preparation for college and living on their own.]

IV. Roads to Success Syllabus (10 minutes)

1. **SAY SOMETHING LIKE:** One difference between high school and college is the way course requirements are presented. Many of you may already be familiar with a **syllabus**, a course outline showing lecture topics, assignments, and exam schedules for an entire semester or year.

[Distribute the Roads to Success syllabus you've created, and designate a place for students to store them for easy reference.]

SAY SOMETHING LIKE: Your syllabus, along with **Portfolio pages 1-2, Senior Year Road Map**, will help you keep track of your college deadlines and Roads to Success assignments. I would highly recommend that you copy these deadlines onto a calendar or day planner, so you can see what's coming up.

V. College Application Tracker (10 minutes)

1. **SAY SOMETHING LIKE:** Finally, there's one more important piece of paperwork for anybody who's thinking about education after high school. Please turn to **Portfolio pages 3-4, College Application Tracker**.

Applying to a four-year college, community college, or tech school is a multi-step process, and it's likely you're applying to more than one school. These pages will help you stay on top of the process and make sure you don't miss a step.

2. [Review items on the **College Application Tracker** as needed.]
3. **SAY SOMETHING LIKE:** Right now, list the colleges where you're planning to apply across the top of both pages (same order for each). In the second row, list the status of each school — that is, whether you consider it a reach, match, or safety.

If you're not sure where you'd like to apply, you have some research to do. Remember, we've set a deadline of three weeks from today to have a list of schools you're considering. If you need help on this, please see me after class.

4. [Have students turn to **Portfolio pages 19-22, Grade 12 Skills Checklist**, and complete the Introduction section.]

INTRODUCTION

I can ...

List three ways Roads to Success will assist me in making plans for the year following high school graduation.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Determine whether or not I'm on track to graduate from high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List three ways college is academically different from high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Track important college application and financial aid deadlines.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

5. **SAY SOMETHING LIKE:** Next week, we'll begin our first unit of study for the year. Who can tell me what the topic will be? Hint: you'll find it on your Roads to Success syllabus.

Have a great week!

College Expectations

College	College
Students are expected to write three to five page papers, including information from other sources. Papers should be free of grammatical and spelling errors. Rewriting may be required.	Students are expected to write three to five page papers, including information from other sources. Papers should be free of grammatical and spelling errors. Rewriting may be required.
Student decides how much to do, and when to do it.	Student decides how much to do, and when to do it.
Students select from a variety of courses to meet graduation requirements.	Students select from a variety of courses to meet graduation requirements.
May be as few as two or three tests per semester. Each test covers a large amount of material.	May be as few as two or three tests per semester. Each test covers a large amount of material.
Professor may or may not take attendance. (If you miss too many classes, your performance is likely to be poor.)	Professor may or may not take attendance. (If you miss too many classes, your performance is likely to be poor.)
Professor assumes students will keep up with the work and ask questions when they need help.	Professor assumes students will keep up with the work and ask questions when they need help.
Education is voluntary and often costly.	Education is voluntary and often costly.
Student is expected to draw conclusions about the ideas of others.	Student is expected to draw conclusions about the ideas of others.
Students need to spend at least two to three hours studying outside of class for each hour in class. (College is a full-time job.)	Students need to spend at least two to three hours studying outside of class for each hour in class. (College is a full-time job.)
Students are expected to read one or more books on their own.	Students are expected to read one or more books on their own.
Some classes may be small; others may have 100 or more students.	Some classes may be small; others may have 100 or more students.
Syllabus at the beginning of the semester gives expectations for the entire course.	Syllabus at the beginning of the semester gives expectations for the entire course.
Students are expected to seek help from professors during office hours.	Students are expected to seek help from professors during office hours.
Students are expected to meet professors' expectations without extra credit.	Students are expected to meet professors' expectations without extra credit.
Classes may not meet every day, classes may be one to four hours in length, students may spend 12 to 16 hours a week in class. Full-time students are expected to pass a particular number of credit-hours each semester.	Classes may not meet every day, classes may be one to four hours in length, students may spend 12 to 16 hours a week in class. Full-time students are expected to pass a particular number of credit-hours each semester.

How is College Different from High School? Answers

High School	College
Education is required and free.	Education is voluntary and often costly.
Students attend classes for a fixed period of time each day, about 30 hours per week.	Classes may not meet every day, classes may be one to four hours in length, students may spend 12 to 16 hours a week in class. Full-time students are expected to pass a particular number of credit-hours each semester.
May be little or no homework.	Students need to spend at least two to three hours studying outside of class for each hour in class. (College is a full-time job.)
Few course selection options.	Students select from a variety of courses to meet graduation requirements.
Teachers or counselors may offer help to students who are falling behind.	Students are expected to seek help from professors during office hours.
Extra credit may be offered for students who need to raise their grades.	Students are expected to meet professors' expectations without extra credit.
Some schools may require few out-of-class writing assignments.	Students are expected to write three to five page papers, including information from other sources. Papers should be free of grammatical and spelling errors. Rewriting may be required.
Frequent quizzes and tests, which usually cover small amounts of material.	May be as few as two or three tests per semester. Each test covers a large amount of material.
Homework is checked by the teacher.	Professor assumes students will keep up with the work and ask questions when they need help.
Reading assignments may be short, with material re-taught in class.	Students are expected to read one or more books on their own.
Parents and teachers may assist with time management.	Student decides how much to do, and when to do it.
Most assignments are short-term, for example, homework for the next day, or a test next week.	Syllabus at the beginning of the semester gives expectations for the entire course.
Student is responsible for recalling information presented in class.	Student is expected to draw conclusions about the ideas of others.
Attendance is required.	Professor may or may not take attendance. (If you miss too many classes, your performance is likely to be poor.)
Classes usually have no more than 35 students.	Some classes may be small; others may have 100 or more students.

Roads to Success Sample Syllabus

Date (week of)	Roads Lesson	College Deadline (All dates are for this school year)
Sept 8	First day of school	Sept 9, last day to register for 10/10 SAT
Sept 14	INTRO 1: Introduction	
Sept 21	INTRO 2: Are You Ready?	Sept 22, last day to register for 10/25 ACT
Sept 28	COLLEGE APPS 1: College Application	Oct 1, last day to register for 11/7 SAT
Oct 5	COLLEGE APPS 2: Essay I	
Oct 12	COLLEGE APPS 3: Essay II	Oct 10, SAT
Oct 19	COLLEGE APPS 4: Essay III	Oct 25, ACT
Oct 26	COLLEGE APPS 5: Essay IV	Oct 30, last day to register for 12/5 SAT
Nov 2	COLLEGE APPS 6: Essay V	Nov 1, SUNY Early Decision deadline
Nov 9	FIN AID 1: Overview	Nov 7, SAT, last day to register for 12/13 ACT
Nov 16	FIN AID 2: Scholarships I	Nov 15, SUNY Early Action deadline
Nov 26/27	Thanksgiving Break	
Nov 30	FIN AID 3: Scholarships II	Dec 1, recommended SUNY app. deadline Dec 5, SAT
Dec 7	JOBS 1: Who Gets Jobs?	
Dec 14	JOBS 2: Your Network	
Dec 21	JOBS 3: Company Research I	
Dec 24-Jan 1	Winter Break	Jan 1, first day to begin FAFSA
Jan 4	FIN AID 4: FAFSA I	
Jan 11	FIN AID 5: FAFSA II	
Jan 18	JOBS 4: Company Research II	Jan 19 or earlier, CSS Profile deadline
Jan 25	JOBS 5: Your Resume	
Feb 1	JOBS 6: Cover Letters I	
Feb 8	JOBS 7: Cover Letters II	
Feb 15 -19	Mid-Winter Break	
Feb 22	JOBS 8: The Interview	
Mar 1	JOBS 9: Follow-Up	
Mar 8	MONEY MATTERS 1: Freshman Budget	
Mar 15	MONEY MATTERS 2: Big Ticket Expenses	
Mar 22	MONEY MATTERS 3: Health Insurance	
Mar 29-Apr 6	Spring Break	
Apr 12	FIN AID 6: Comparing Aid Offers	
Apr 19	MONEY MATTERS 4: Budgeting Details	
Apr 26	NEXT STEPS 1: Freshman Survival Guide	
May 3	NEXT STEPS 2: Advice From Experts	
May 10	NEXT STEPS 3: Getting Ahead at Work	
May 17		
May 24		
June 1		
June 7		
Jun 15 - 24	Regents Exams	
Jun 25	Last day of school	

Our Destination

Years ago, when you entered your first Roads to Success class, you were presented with a list of goals. That list is below.

Take a moment now to evaluate how well you've done on each item on the list. Circle the goal that's of greatest importance to you now, and answer the questions below.

We will figure out what we like and are good at. We will use this information to give us ideas about future jobs.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
We will explore careers and find potential matches for every person in the class.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
We will practice the kind of behavior that's desirable in the workplace.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
We will set goals and make clear plans for reaching them.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
We will make a step-by-step, year-by-year plan starting in middle school and ending two years after high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
We will learn how to find and keep a job.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
We will learn strategies for managing our own money.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
We will all graduate from high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

1. Why is this goal important to you?

2. What are three steps you can take during your senior year to help you reach this goal?

Credit Check

How's your credit? (Not the purchases-with-plastic kind, the courses-completed kind.) Every school district has requirements to graduate from high school. Take a moment now to make sure you'll meet your school's requirements.

DIRECTIONS:

1. In column 1, enter the credits required for graduation.
2. In column 2, enter the credits you've earned in each subject according to your transcript.
3. In column 3, enter the credits you'll earn this year if you pass all your subjects.
4. In column 4, find your total credits (Credits To-Date + Credits This Year).

Subject	1. Credits Required for Graduation	2. Credits To-Date	3. Credits This Year	4. My Total High School Credits
English				
Social Studies				
Math				
Science				
Health				
Arts				
Physical Education				
Second Language				
Other				

REFLECTION:

1. Are you on track to graduate? You're in good shape if your total for each subject in column 4 is equal to or greater than the credits required for graduation in column 1.
2. If you're not on track, what courses are you missing?
3. When will you take those courses? See your school counselor for help.

How is College Different from High School?

For each high school expectation, find the corresponding college expectation.

High School	College
Education is required and free.	
Students attend classes for a fixed period of time each day, about 30 hours per week.	
May be little or no homework.	
Few course selection options.	
Teachers or counselors may offer help to students who are falling behind.	
Extra credit may be offered for students who need to raise their grades.	
Some schools may require few out-of-class writing assignments.	
Frequent quizzes and tests, which usually cover small amounts of material.	
Homework is checked by the teacher.	
Reading assignments may be short, with material re-taught in class.	
Parents and teachers may assist with time management.	
Most assignments are short-term, for example, homework for the next day, or a test next week.	
Student is responsible for recalling information presented in class.	
Attendance is required.	
Classes usually have no more than 35 students.	

Are You Ready for College?

You've completed 90% of your required education. Graduation is only nine months away! Are you ready for the next step? If not, there's still time to regroup. Here are a few questions to ask to see if you're ready for college and life on your own.

Why and How

Do you have a purpose for going to college?

Do you have a plan for financing your education?

Study Habits

Do you use a calendar or day planner to keep track of assignments and other important obligations?

Do you complete big school projects on time without prodding from an adult?

Is your writing free of errors and easy to understand?

Can you write a research paper?

Do you take notes in class and review them?

Do you keep up with class reading assignments?

Independent living

Do you ask questions of adults in authority to get clarification and help when you need it?

Can you keep track of your finances?

Can you do your own laundry?

College Application Tracker

Name of School	1	2	3	4	5	6
Status: Safety? Match? Reach?						
Applications						
Early application deadline						
Regular application deadline						
Request info/application						
Complete application						
Get fee waiver or include application fee						
Sign application						
Make copies of all materials						
Send application						
Send extra material, if needed						
Confirm receipt of materials						
Academic Documentation						
Request high school transcripts						
Request mid-year grade reports						
Send ACT or SAT scores						
Send SAT Subject Test scores						
Letters of Recommendation						
Request recommendations						
Remind recommenders of due date						
Send thank-you notes						

Adapted from College Board's College Application Checklist: www.collegeboard.com/student/apply/the-application/8435.html

**Grade 12, Introduction 2: Are You Ready?
Portfolio, College Application Tracker**

Name of School →	1	2	3	4	5	6
Essay						
Choose topic						
Write essay						
Proof-read for spelling and grammar						
Have two people read your essay						
Interviews						
Interview at college						
Alumni interview						
Send thank-you notes						
Financial						
FAFSA deadline						
State financial aid deadline						
College financial aid deadline						
Apply for FAFSA Pin #						
Gather financial records						
Complete FAFSA						
Complete PROFILE, if needed						
Submit school financial aid form, if needed						
Submit state aid form, if needed						
Getting Accepted						
Receive acceptance letter						
Receive financial aid award						
Send deposit						
Confirm acceptance of financial aid package						
Receive orientation info						

Adapted from College Board's College Application Checklist: www.collegeboard.com/student/apply/the-application/8435.html

APPLYING TO COLLEGE

Lesson Descriptions

Applying to College 1: College Application Basics

What do I need to do to complete a college application? (And why should I care about this if I'm not planning on going to college?)

Applying to College 2: Writing the Essay I

What is the college essay and how can it help me get into college or land a job?

Applying to College 3: Writing the Essay II

Which personal strengths do I want to highlight in my essay, and what experience reflects these strengths?

Applying to College 4: Writing the Essay III

Which facts and details of my experience will create the most clear and compelling essay?

Applying to College 5: Writing the Essay IV

What are the most important things to remember when organizing and writing my essay?

Applying to College 6: Writing the Essay V

What do I need to consider when I proof-read and revise my essay?

PLANNING PYRAMID

GRADE 12, Unit 2, Applying to College



Some Students Will:

- Solicit help from a parent or teacher to proof-read their college essay and make recommended changes.

Most Students Will:

- Complete an online college application.
- Understand the difference between a good and poor college essay.
- Identify personal qualities that would appeal to an employer or college admissions officer, and provide evidence of the writer's character.
- Write and revise a college essay, or an essay suitable as an answer to a "tell me about yourself" interview question.

All Students Will:

- Understand the elements that may be included in a college application: transcript, SAT/ACT scores, essay, letters of recommendation, portfolio, and application fee (or fee waiver).
- Understand the purpose of a college essay and the kinds of questions typically asked.

ROADS to SUCCESS

Grade 12

Applying to College

Family Newsletter

College Admissions 101

Roads to Success is a new program designed to help middle and high school students prepare for their futures. This newsletter will keep you posted on what we're doing in school, and how families can follow through at home.

For more information about Roads to Success, please visit our website: www.roadstosuccess.org.

Did you know?

Of college freshmen surveyed at four-year schools in 2011:

58% attended their first-choice college.

52% of students reported that at least some of their college financing came from loans.

SOURCE:

The American Freshman: National Norms Fall 2011
Higher Education Research Institute, UCLA

Congratulations on being the proud parent of a high school senior! There's a lot to do in the year ahead, particularly if your student plans to go to college in the fall. The decisions are big, the stakes feel high, and every step may be filled with drama. Here's a list of what to expect and resources to help you cope.

Choosing Colleges

If your teen isn't sure what school she wants to attend, now is the time for further research. Online tools like RUReadyND.com can help narrow her search.

Students sometimes sort college choices as reach, match, and safety schools to rate their chances of getting in. Applying to at least one of each is recommended. Research shows that students often do well at the most difficult schools that will accept them, so it's good to aim high for at least one (reach) school.

If possible, students should visit their top choices to see

how each campus feels.

Completing Applications

Applications are usually due in late fall or early winter. Some schools have rolling admissions, and accept applications throughout the year. Check college websites for details.



Note: Encourage your teen to write all deadlines on a calendar, and refer to it often.

Finding Financial Aid

Students should not reject a college choice because it costs a lot. Expensive schools often have financial help available, so it's definitely worth applying. It's good to have a cheaper option in mind as a back-up.

All needs-based federal and state financial aid is

triggered by the FAFSA (Free Application for Federal Student Aid), and parent info is required. You can begin the application on January 1. State deadlines and more info can be found at www.fafsa.ed.gov. (Some schools also require families to complete the CSS Profile. See www.collegeboard.org for details.)

Following Through

College acceptance letters arrive in March and April. If your student has applied for financial aid, he will also receive a letter from each school explaining what's being offered. Students have until May 1 to accept or reject a school's offer of admission. Then, they'll send a deposit to guarantee a spot for fall. During the summer, the school will provide information about housing assignments and freshman orientation.

For more info . . .

RUReadyND.com

<http://studentaid.ed.gov/>

Grade by Grade

Roads to Success seniors receive a **College Application Tracker** to chart the admissions requirements at their chosen colleges and plan their progress for each. All students try an online application to a local school, and write an essay suitable for a college application or job interview.

The **BIG** Idea

- What do I need to do to complete a college application? (And why should I care about this if I'm not planning on going to college?)

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. Application Review (10 minutes)
- III. Complete an Application (25 minutes)
- IV. Wrap Up: Next Steps (5 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 3-4, College Application Tracker (from Introduction unit)

STUDENT HANDBOOK PAGES:

- Student Handbook page 8, What's My College Application Status?
- Student Handbook page 9, Websites and Passwords

FACILITATOR PAGES:

- Facilitator Resource 1, College Application Chart
- Overhead and LCD projector
- Laptop with Internet connection

OBJECTIVES

During this lesson, students will:

- Review what they need to know, and what they need to do, to complete a college application.
- Understand the similarities between a college and work application.
- Complete an online city or state college application in class.

OVERVIEW

Students review the different components of a college application, and how they figure into admissions decisions. Then, they begin an online application for a local city or state university.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- The following handout needs to be made into an overhead transparency or copied onto chart paper:
 - **Facilitator Resource 1, College Application Chart**
- Consult with your school counselor on the execution of this lesson, including her recommendations regarding fee waivers, and procedures for requesting transcripts and letters of recommendation. You'll also want to discuss any system already in place for tracking college application activities, share **Portfolio pages 3-4, College Application Tracker** (from Grade 12 Introduction unit), and determine how you can best combine resources to avoid duplication of effort.
- Prior to class, ensure you have an account on RUPrepareND.com.
Be prepared to supply students with the web address and instructions to access their account or create an account if students have not accessed the site before. Also be prepared to give students instructions for completing an application.
- If you are unable to project the online application using an LCD and laptop, you may wish to make transparencies of the application pages.

BACKGROUND INFORMATION

Roads to Success students are encouraged to apply to at least three colleges — a reach, match, and safety school. Many college access organizations advocate more — as many as 10 to 12 applications — to maximize opportunities to find a good match.

Completing multiple applications and keeping track of all the components can be a daunting task. One way to economize on effort is to complete application forms accepted at more than one school.

Examples:

1. To apply to multiple public colleges in the same state:

Apply to College in RUReadyND.com (online applications)

RUReadyND.com

2. To apply to multiple selective private colleges:

The Common Application:

www.commonapp.org

IMPLEMENTATION OPTIONS

In **Activity III**, you may choose to focus on a single popular college choice instead of state/local application websites, depending on your school counselor's recommendation.

If any students do not currently have a RUReadyND.com account, they will need to create one. Follow the account sign-in or creation instructions found in PDFs on the Roads to Success curriculum pages on RUReadyND.com.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter, ask them to complete the “Do Now” on **Student Handbook page 8, What’s My College Application Status?** Give them two minutes to complete the activity.]
2. [Invite volunteers to share what they wrote down.]
3. **SAY SOMETHING LIKE:** If you’re feeling a little stressed out over college applications, take a deep breath. Over the next six lessons, we’re going to tell you everything you need to apply to college. As you just saw, there are several parts of the college application. Some of you are already pulling these together, and others are still figuring out the next step. Wherever you are in the process, that’s OK for now. In this unit, we’re going to walk through the application process together, answer all your questions, and help you get started.

And if you’re not planning on attending college, this unit should still be very helpful. Many people decide to return to college after entering the workforce, and understanding the application process gives you a head start. There are also many similarities between applying to college and applying for a job. I’ll point these out as we go along. It’s all about knowing how to highlight your experience, your skills, and qualities that make you stand out.

4. **SAY SOMETHING LIKE:** Here’s a quick overview of what we’ll do over the next six weeks. Today, we’ll review the different components of the college application and how each one should be completed and sent to the college of your choice. Then we’re going to walk through an online application that can be used for most colleges in your city/state.

In weeks two through six, we’ll work on a piece of writing that tells the world who you are – your college essay. If you’re not applying to a college that requires an essay, this will be a good exercise in thinking about what you have to offer a school or employer.

5. [Have students turn to the **Portfolio pages 3-4, College Application Tracker**, from the introductory lessons.]

SAY SOMETHING LIKE: Already feeling a little overwhelmed? To help you keep track of the requirements at each school, and remember where you are in the application process for each, you can use **Portfolio pages 3-4, College Application Tracker**, to

help you keep track.

II. Application Review (10 minutes)

1. [Project **Facilitator Resource 1, College Application Chart** on the overhead projector.]

SAY SOMETHING LIKE: If you're applying to colleges, you're probably wondering what the admissions people are looking for. Well, this chart takes a look at the eight main factors considered by admissions teams in colleges across the country. Let's take a closer look at each component, why it's important, and how you'll send it to the colleges of your choice.

2. [Review the chart with the class.]
3. **SAY SOMETHING LIKE:** Remember, not every school will require each of these components, but all schools will require some of these — at minimum, a high school transcript, and often standardized test scores as well. Large public colleges often have fewer requirements — they have too many applicants to carefully consider extra materials from each person. Colleges that have more resources for screening applicants will require more.
4. **SAY SOMETHING LIKE:** Now you know the main components of the college application, but how do you get started? The first step is to find the application for each school you're interested in. Many schools will have their applications posted in RUReadyND.com. After you sign in to RUReadyND.com, click on the **College Planning** tab. Next, you'll click on **Applications and Transcripts** and **Apply to College and Track Your Applications** to see the list of schools in your state with applications available. You can also search for applications by school name or state. By clicking on the **Apply** button next to any of the listed colleges, you will be able to access the application for that college.

If your college is not listed in RUReadyND.com, you can also search for an application on the school's website. This is usually pretty easy to find under admissions or in catalogs you received in the mail. The application asks for basic information about yourself, your school, and your activities. It also specifies which components are expected, such as the essay, recommendations, and interviews.

5. **SAY SOMETHING LIKE:** Now if you're worried about filling out lots and lots of applications, I have good news: In many cases, you can fill out one application that

can be used for several colleges. For example, many states have online applications that can be used for all the state schools. Similarly, the Common Application is a website providing one application that can be used for over 300 private colleges and universities.

Please take note: Even if a college uses one of these sites for its online application, you should always look carefully at that college’s website to double-check admissions requirements. Some have additional forms that need to be completed. You may have to pay a separate application fee for each school. (Check the rules in your city or state.)

III. Complete a College Application (25 minutes)

1. **SAY SOMETHING LIKE:** Let’s take a look at an online application for our state. Chances are, many of you will apply to a state school in our system, so we’re going to spend the next 25 minutes or so completing this application. If you’re unable to complete the application today, you can save it and return to it any time.
2. [Ask students to open an Internet browser and enter the web address RUPrepareND.com. Demonstrate how to navigate to the website. Explain that each student will need to access their RUPrepareND.com account by entering their account name and password in the spaces provided. If students do not have a portfolio, they will need to create one by following the instructions in the Account Creation PDFs with Roads to Success. Once this is done, students can use their account name and password to access RUPrepareND.com in order to complete the application, save their work, and return to the application any time. Students should complete the following steps in order to access applications:
 - Step 1:** Sign into RUPrepareND.com
 - Step 2:** Select the **College Planning** tab, and then **Applications and Transcripts**.
3. **SAY SOMETHING LIKE:** Now let’s review the steps for completing an application in RUPrepareND.com:
 - Step 1:** Find the name of the college you’d like to attend by selecting **Apply to College and Track Your Applications** and searching by name or letter. Once you’ve found it, select Apply.
 - Step 2:** Carefully read the details about application procedures for that school. You may wish to print out this page or you can return to it from within the application as well. Remember that many schools waive application fees for low-income families. (You should check with the school counselor for details.) You may need to check the individual college website for the mailing address if additional materials are needed. **Remember to use Portfolio pages 3-4, College**

Application Tracker to record each school's requirements.

Step 3: Click **Begin application for [school name]**. Let's click each of the screens so that you are familiar with the information that will be requested. To do this without filling in the form, you can select a screen from "Skip & Jump to" among the left-hand navigation buttons. Briefly review the information on each of these screens:

Step 4: There are two additional buttons on the left-hand side:

- Introduction (to see the first page of this school's application)
- Save (to save work)

Be sure to save your work as you go along so that you can stop this application and work on it at a later time, if you wish.

5. [Next, point out the button "Submit Your Completed Application."] **SAY SOMETHING LIKE:** Keep in mind that you will not be able to submit an application until all the information is complete. If you have completed the application, this button will take you to a final screen called "Application Submittal." You must "sign" this page by typing your name to verify that all the information is correct. (**Please make sure you're seriously considering this college before you hit "submit."**)
6. **SAY SOMETHING LIKE:** After submitting your application, you will see an application agreement statement. Remember that you must print this agreement and mail it to the school's address with your application fee.
7. **SAY SOMETHING LIKE:** If you've finished, take a moment to check off the box on your **College Application Tracker** that shows you've submitted your application. Don't worry if you did not complete the application today, or if you want to send this application to another school as well. You can return to this website anytime, type in your account name and password, and work on your application for this or other schools.

IV. Wrap Up: Next Steps (5 minutes)

1. **SAY SOMETHING LIKE:** You've done a great job today getting started on the college application process. The main thing I want you all to come away with is the "big picture" of a college application.
2. **SAY SOMETHING LIKE:** Next week, we'll take a look at another part of the college application — the college essay. Over the next few weeks, we'll review lots of sample essays so you know what's required, and you'll also get a chance to write your own — with a little help from your classmates and me.

College Application Chart

How are admissions decisions made? No single factor determines a student's admission to a given college. Here are some of the factors schools consider:

What They Look At	Why It's Important	Who Provides This
High school transcript	The high school transcript (the four-year report card) is <u>always</u> the most important factor in evaluating an applicant. The transcript includes: grades received, courses taken, teachers' comments, attendance and lateness record, as well as effort in studies.	School counselor, at your request
Admission Test Scores (SAT, ACT)	Most colleges will have a range of SAT or ACT scores that they would like to see from an applicant. Few colleges have a cut-off score. Most colleges require the SAT or ACT and like to see two attempts at the test. Some colleges require the SAT II (subject area tests) as part of the application. See these websites for instructions on sending your scores: ACT: http://www.actstudent.org/scores/send/index.html SAT: http://sat.collegeboard.com/scores/	ACT or SAT, as directed by you
Essay	Included on many college applications. The essay is evaluated for content as well as style. Often a strong essay will make up for the weaker transcript or SAT score.	You
Activities	Colleges want students who will get involved on campus. They look for high school and community activities such as athletics, volunteer work, student government, summer experiences, and part-time jobs.	You
Letters of recommendation	Plan to ask at least one teacher for a recommendation. Some will ask a second person outside of school (coach, boss, religious leader) to write a letter.	Teacher or other, at your request
Interview	Required for some colleges, most make it optional. An interview is a great chance to learn more about the college and present your special situation to the admissions committee. Interviews may take place on campus or in your community with a graduate (alumnus) of the college.	You set up
Audition or Portfolio	Music and art colleges or programs may ask for samples of your work, such as a portfolio, video, audio CD, etc. to demonstrate your ability. Ask your high school teachers for advice on what to include.	You
Application Fee	<u>Not</u> a factor in an admissions decision. Pays for the processing of your application. Low-income families may qualify for fee waivers. Ask your school counselor.	You

Adapted from CollegeBound, Young Women's Leadership Foundation.

What's My College Application Status?

The chart below lists the main components of the college application. For each one, check the box that describes your preparation.

Application Component	I'm all set – I know how to complete and send this component.	I'm a bit confused – I'm not quite sure what I need to do for this component.	I'm clueless – I definitely need more info about this component. Help!
Basic application (personal info, activities)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Essay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High school transcript	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Admission test scores (SAT, ACT)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Letters of recommendation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interview	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Application fee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Audition / Portfolio (music or art school)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How do you feel about the college application process?
 Below, write what you're most concerned about.

Websites and Passwords

The following websites may be used to access multiple college applications. Use this sheet to record your user name and password for sites you use.

Type of Applications	Website	Your User Name & Password
North Dakota	RUReadyND.com	Account Name: _____ Password: _____
Common Application (300+ selective private schools)	www.commonapp.org	User Name: _____ Password: _____

Writing the Essay I

The **BIG** Idea

- What is the college essay and how can it help me get into college or land a job?

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. Unit Introduction: An Essay About You (10 minutes)
- III. What Makes a Successful Essay? (15 minutes)
- IV. Types of Essay Questions (10 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

☐ STUDENT HANDBOOK PAGES:

- Student Handbook page 10, Essay Excerpt
- Student Handbook pages 11-12, Sample Essays I
- Student Handbook page 13, What Makes a Strong Essay?
- Student Handbook pages 14-15, Sample Essay Questions

- ☐ Overhead and LCD projector

OBJECTIVES

During this lesson, students will:

- Understand the purpose of a college essay and its relevance to job hunters as a tool to highlight their “unique selling proposition.”
- Identify characteristics of a quality essay by reviewing a successful example and an unsuccessful one.
- Identify the types of questions commonly asked in college essays.

OVERVIEW

This lesson kicks off a five-week unit in which students complete a personal essay suitable for a college application. Students will review the main purpose of the essay and learn how writing one will benefit job seekers as well. In the first part of the lesson, students will read and compare two essays, one that is very strong and one that still needs work. Then they'll identify and discuss characteristics of a successful essay. Finally, they'll discuss different types of essay questions. Their assignment for the next lesson will be to find the essay questions for the colleges to which they're applying.

PREPARATION

- List the day's **BIG IDEA**, vocabulary, and activities on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook page 10, Essay Excerpt**
 - **Student Handbook pages 11-12, Sample Essays I**
 - **Student Handbook page 13, What Makes a Strong Essay?**
 - **Student Handbook pages 14-15, Sample Essay Questions**
- Prior to facilitating this lesson, consult with your school counselor about developing college essays.

VOCABULARY

Unique Selling Proposition: An advertising term borrowed by career counselors. The one thing that makes a person or product different from others.

IMPLEMENTATION OPTIONS

Prior to beginning **Activity Step II, Unit Introduction**, you may wish to have students list what makes them anxious about writing a college essay. When discussing the activities for the upcoming weeks, you can illustrate how each lesson will address their concerns.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter, ask them to read **Student Handbook page 10, Essay Excerpt**, in which they read a few paragraphs from a college essay. In the space provided, students characterize the writer, then underline the passages that led them to this conclusion.
2. **SAY SOMETHING LIKE:** What do these paragraphs say about this person? What kind of person do you think he is? Would you want this person as a friend? A roommate? Why? [Have volunteers share details or specific phrases that reflect the person's character. For example, the writer comes across as honest, admitting he was too shy to pull the bull's horns, or that he was jealous of his friends' big houses and fancy cars. He also seems thoughtful or insightful, appreciating what his parents sacrificed to move to America.]
3. **SAY SOMETHING LIKE:** What you just read is part of an essay from a college application. As you can see, a good college essay doesn't repeat stuff that's in the application — it gives a look at who a person is: what's important to them; how they see the world; how they respond to challenges. The college essay describes you in a way that statistics — grades and test scores — cannot. It also highlights what makes you stand out from other applicants.

II. Unit Introduction: An Essay About You (10 minutes)

1. **SAY SOMETHING LIKE:** Over the next five weeks, each of you is going to write your own essay. For those of you applying to college, you should be able to use this essay for applications that require them. But this essay will also be helpful for job hunters. Just as an admissions committee wants to know what makes you special, potential employees will want to know what sets you apart from other applicants. People in advertising call this your "unique selling proposition." Maybe you're dependable, motivated, or a real problem solver. For job seekers, writing this essay will be valuable preparation for any job interview.
2. **SAY SOMETHING LIKE:** If you're already feeling a little stressed out by the idea of writing an essay, take a deep breath. You'll have five weeks for this task so you'll have plenty of time to plan, write, and revise your essay. And you're not in this alone. We'll walk through the process together, so you'll have help from me and all your classmates. Here's a quick look at what we'll do over the next five weeks:
 - Today, we'll read two sample essays and pinpoint what makes a strong one. Then we'll look at the different types of essay questions you might encounter.

- Next week, you'll identify the one or two personal strengths you want to highlight in your essay, and think about evidence of these strengths in your life.
 - In week 3, you'll identify a single experience or event that reflects those strengths — in short, your essay topic. You'll brainstorm specific details about this event and write a description.
 - In week 4, we'll review techniques for writing and organizing essays and you'll write your drafts.
 - In week 5, we'll work in small groups to proof-read each other's essays and make revisions based on this feedback.
3. [As a class, turn to **Portfolio pages 3-4, College Application Tracker** from previous lessons. Remind students that this will help them keep track of which colleges require essays.]

III. What Makes a Successful Essay? (15 minutes)

1. [Have students turn to their **Student Handbook pages 11-12, Sample Essays I**. For each essay, students should underline the sentences that tell what the writer is really like.]
2. **SAY SOMETHING LIKE:** What's different about these two essays? Which one highlighted more of the person's activities or accomplishments? Was this one more effective? Why or why not? Which essay gives you a better sense of this person? [Point out that the second essay does not include many details about the person. You don't get a sense of what this writer thinks and feels. Rather, the writer just repeats information that would be included in the application. Also, the second essay isn't focused — it's not clear what the applicant wants to say about himself or herself. Finally, it includes clichés and weak language.]
3. **SAY SOMETHING LIKE:** I think we're starting to see what makes a good essay. [You may want to write this phrase on the board.] **Depth, not breadth!**

The point is, the more focused the essay, the stronger it is. Your essay is a chance to write your own story, rather than be defined by your transcript. A good essay doesn't try to say it all. Instead, it focuses on one event that highlights one positive quality, and provides evidence of that quality.

4. [Have students turn to their **Student Handbook page 13, What Makes a Strong Essay?** Review this page together, discussing the characteristics of an effective essay:
- **Focused:** Describes a single event or experience. Clearly answers the essay question.

- **Convincing:** Supports claims you make about yourself with specific, strong details.
- **Descriptive:** Provides several vivid details about the experience – makes readers feel like they’re there.
- **Organized:** Starts with a strong opening; provides a clear purpose; clear, logical transitions; ends with strong conclusion.
- **Personal:** Shows clear, insightful thoughts and feelings; reflects personal strengths.
- **Easy to read:** The language is conversational and easy to read aloud; writing is clear.
- **Grammatically correct:** Does not contain grammatical, spelling, or punctuation errors.]

IV. Types of Essay Questions (10 minutes)

1. **SAY SOMETHING LIKE:** As you’ve seen, the point of a college essay is to tell about yourself. But colleges ask this question in different ways.
2. [Have students turn to **Student Handbook pages 14-15, Sample Essay Questions** and show the page on an overhead projector. With the class, review the three types of questions, examples, and the approach or strategy suggested for each one.]
3. **SAY SOMETHING LIKE:** For next week, your assignment is to find the applications for the colleges you’re interested in and write down the essay questions for each college. For those of you not planning to apply to college at this point, you’ll consider either of two questions that you’ll hear in many job interviews: “Tell me about yourself.” Or “Why should we hire you?”

V. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** Now that we’ve read some essays and looked at different kinds of questions, I hope everyone’s getting excited to begin — or at least, a little more comfortable with the idea of writing essays.
2. [Wrap up with a brief class discussion:
 - How are you feeling about the college essay?
 - What did you learn today that makes you feel better about the essay?
 - What things are you still worried about?
 - What questions do you still have that we can answer in the coming weeks?]
3. **SAY SOMETHING LIKE:** Next week, you’ll start some serious self-exploration! You’ll think about some of your own strengths, then identify one or two you’d like to highlight in your essay. Then you’ll think about how you show these strengths through your life and actions.

That’s it for today. Remember to bring in your essay questions for next week.

Essay Excerpt

Read this excerpt from a college essay and answer the questions below.

I was introduced to Wall Street when I was two. My parents and I had just arrived in New York from China to visit relatives. They took me to Wall Street and showed me the famous statue of the Charging Bull, a bronze giant ready to charge forward. They tried to get me to pull on his horns, which are supposed to be good luck, but I was a shy child, so all I would do is reach out and cautiously pat his nose.

A few years later, my family returned to New York, this time as new immigrants. I was nervous to move to the United States. I didn't want to leave my friends and settle in a foreign land. I didn't recognize that my parents were sacrificing much more than friends and familiar surroundings. They were giving up their homeland and their hard-won stable jobs, but they did it so that I could have better opportunities. "The schools are better in America," I heard them whisper to each other late at night.

Living in New York, my English improved quickly, while my parents' English lagged behind. While I flourished in school, my parents struggled. Instead of the office jobs that they had previously held, my father became a warehouse clerk and my mother went to work as a home health attendant. Although I didn't realize it at the time, it would have been much easier for my parents had we stayed in China. They would have kept their friends, they would have kept those office jobs, and they wouldn't have to face the difficulties of learning a new language.

Growing up in America, I was often jealous of my peers, those who lived in big houses and whose parents drove fancy cars. We lived in a small one-bedroom apartment and rode the subway for hours each day to get to work or school.

How would you describe the writer? _____

Underline the sentences that lead you to this conclusion.

Sample Essays I

Read the following two essays. Underline the passages that reveal what the writer is really like – something you wouldn't know from his or her application.

Essay #1

There is a street in New York called Wall Street. It's very much a New York street: cars honk as they lurch and weave around each other, busy people race forward in thick streams along two strips of sidewalk, and food stands dot every other corner. Some of the stands hawk fragrant chicken halal sandwiches and others offer juicy kosher hot dogs and salted pretzels. But the real wonder of the street is in its soaring buildings that seem to hang from the sky.

I was introduced to Wall Street when I was two. My parents and I had just arrived in New York from China to visit relatives. They took me to Wall Street and showed me the famous statue of the charging bull, a bronze giant ready to charge forward. They tried to get me to pull on his horns, which are supposed to be good luck, but I was a shy child, so all I would do is reach out and cautiously pat his nose.

A few years later, my family returned to New York, this time as new immigrants. I was nervous to move to the United States. I didn't want to leave my friends and settle in a foreign land. I didn't recognize that my parents were sacrificing much more than friends and familiar surroundings. They were giving up their homeland and their hard-won stable jobs, but they did it so that I could have better opportunities. "The schools are better in America," I heard them whisper to each other late at night.

Now that we were living in New York, my English improved quickly, while my parents' English lagged behind. While I flourished in school, my parents struggled. Instead of the office jobs that they had previously held, my father became a warehouse clerk and my mother went to work as a home health attendant. Although I didn't realize it at the time, it would have been much easier for my parents had we stayed in China. They would have kept their friends, they would have kept those office jobs, and they wouldn't have to face the difficulties of learning a new language.

Growing up in America, I was often jealous of my peers, those who lived in big houses and whose parents drove fancy cars. We lived in a small one-bedroom apartment and rode the subway for hours each day to get to work or school. So while my middle school classmates dreamed of being firefighters and astronauts, I decided to work on Wall Street. I didn't really know what exactly it meant to work on Wall Street, but I saw characters on TV or real people on magazine covers who worked on Wall Street, and they always seem to have mansions in the Hamptons or Ferraris in the garage. I thought that if I made enough money, I could buy my parents a big house and a nice car. Then they wouldn't have to work anymore. They could retire and enjoy life.

As I entered high school, I felt I had a direction, a goal: I wanted to work on Wall Street and get rich. I joined Model UN and was delighted when I was assigned to the World Bank Committee — I saw it as an opportunity to hone my financial skills. We were supposed to debate about the food crisis in Africa and how to combat corruption within partner nations. As I researched and debated the issue, I began to realize what true poverty really was. It was where a piece of

bread meant a meal for a family of eight, where babies cried for days without food to comfort them, where children's skin hung slack off their bones, where the loss of a family member to war and strife was so common that tears no longer flowed. Yet here I was, in my own little world, wanting to get rich on Wall Street.

When I returned from the conference, Wall Street looked different to me. I saw cold concrete canyons, where workers walked with their backs hunched, their eyes to the ground as though they were carrying burdens that were almost too much for them to bear. Street-corner hawkers short-changed their customers, natives elbowed tourists out of their way, and the homeless slept on the subway platforms while the morning commuters hurried past. The giant skyscrapers no longer soared to the sky—they were obstacles blocking out the sun.

I spent the next several months trying to decide my next steps. I spoke to my parents and they smiled at my naïveté. They asked me to follow two rules: to do no evil and to be happy. I began to realize that my true passion lay with Model UN. I started to seriously consider how I could help others through similar work after college. I thought about the actual United Nations, where I would put the skills from Model UN to real use, to be able to help others and to solve the world's problems.

A few days ago, I walked to Wall Street again. The charging bull is still there. Once again, I rubbed his nose. But this time, I gave his horns a good, hard tug. Hopefully, good luck and guidance will follow.

Essay #2

As my high school career comes to a close, I reflect on my many accomplishments both in academics and in extracurricular activities. These achievements reveal my commitment to success and show that I am hard-working, ambitious, a team leader, optimistic, detail-oriented, imaginative, modest, a people person, and ready for all the challenges that lie ahead.

First, I have worked hard in school to maintain a 3.8 GPA. I did not shy away from challenging courses, including three AP classes. My high SAT scores also reflect my commitment to academic excellence.

I am also proud of my achievements in sports. I play volleyball and basketball and am captain of both teams. I give it my all in practice and in competition. I take my position as team leader very seriously because I am representing my team and my school and people look up to me. I have received many sports awards, too.

School clubs are another area in which I have excelled. I am very active in the Spanish Club, the Prom Committee, and the Recycling Club. I am also the chairperson of the Double-Blue Club, which takes an exceeding amount of time and energy.

In addition to these numerous commitments, I have also held a part-time job for the past two years at our local ice cream shop. This job taught me people skills and shows that I am reliable and responsible.

In college, I will continue to excel in academics and I will be active out of the classroom, too. It will be hard work, but life won't hand me success on a silver platter. I can achieve anything I set my mind to. I know that my accomplishments have prepared me for many of life's challenges.

What Makes a Strong Essay?

All good college essays share common strengths. A good essay is

- **Focused:**
Describes a single event or experience. Clearly answers the essay question.
- **Convincing:**
Supports claims you make about yourself with specific, strong details.
- **Descriptive:**
Provides several vivid details about the experience — makes readers feel like they're there.
- **Organized:**
Starts with a strong opening; provides a clear purpose; clear, logical transitions; ends with strong conclusion.
- **Personal:**
Shows clear, insightful thoughts and feelings; reflects personal strengths.
- **Easy to read:**
The language is conversational and easy to read aloud; writing is clear.
- **Grammatically correct:**
Does not contain grammatical, spelling, or punctuation errors.

Sample Essay Questions

College applications tend to ask three types of questions:

Tell Us About Yourself

These questions ask about who you are, a significant experience, or how you've become the person you are today. Examples:

- Evaluate a significant experience, achievement, risk you have taken, or ethical dilemma you have faced and its impact on you. (Common Application)
- Identify a person or an experience that has had a significant influence on the formation of your values.
- Life is a process that challenges us to respond, grow and change. Select an experience or event that has challenged you this past year and describe its impact on you.
- If we only had one space left in our freshman class, tell us why we should offer that space to you. Consider, for example, how your extracurricular activities in high school and in your community have shaped you, what you have learned from those experiences, and how you will use those experiences to contribute to the campus community.

Strategy: While this is a great way to reveal your personality, be sure to keep your essay focused on one or two qualities. Remember, you're telling about yourself, so keep the tone conversational.

Tell Us Why You Chose This College

These questions ask you to reflect on your choice of school or major. Examples:

- Describe what you expect from yourself as a student.
- Who or what influenced you to apply?

Strategy: Make a clear connection between your goals and what the school offers. Be sure you've researched the college carefully so your essay reflects the programs and opportunities that the school actually provides.

Tell Us What You Think About...

These questions ask you to reflect on something beyond yourself or the school, such as a national issue, a famous person, a work of literature, or a quotation. Or it may tap into your creativity.

Examples:

- It has been said that high school is "four years of being misunderstood." What do you think?
- Respond to the statement, "We do not read great books, they read us."
- We are a global community. Choose a national or international issue and describe its importance to you.
- Describe a character in fiction, a historical figure, or a creative work (as in art, music, science, etc.) that has had an influence on you, and explain that influence.

Strategy: Your essay should reflect your creativity and the breadth of your knowledge. Be sure your essay is well informed and honest — it should reflect your views. Don't be afraid to be creative, but use common sense.

Based on information from "The College Application Essay" by Sarah Myers McGinty.

Writing the Essay II

The **BIG** Idea

- Which personal strengths do I want to highlight in my essay, and what experience reflects these strengths?

AGENDA

Approx. 45 minutes

- I. Free Form Writing: It's All About You (10 minutes)
- II. Your Best Qualities and How You Show Them (10 minutes)
- III. Sample Essays (10 minutes)
- IV. Selecting One Event — A Character Snapshot (10 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

☐ STUDENT HANDBOOK PAGES:

- Student Handbook pages 16-21, Sample Essays II
- Student Handbook page 22, All About Me
- Student Handbook pages 23-24, My Main Strengths
- Student Handbook page 25, Homework: My Character Snapshot

☐ FACILITATOR PAGES:

- Facilitator Resource 1, Sample Character Snapshot
- ☐ Overhead and LCD projector

OBJECTIVES

During this lesson, the student(s) will:

- Identify personal strengths that can be demonstrated in an essay.
- Brainstorm life experiences that support each of those strengths.
- Choose one or two personal characteristics that could be developed into an essay.

OVERVIEW

This is the second week in the essay-writing unit. In this lesson, students will identify their own personal strength(s) and evidence of how they show that strength in their own life. They'll also discuss how an effective essay focuses on a single event or experience. Their assignment for the next lesson will be to identify a single experience in their own lives that reflects the strength(s) they selected. This experience will be the topic for their essay.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook pages 16-21, Sample Essays II**
 - **Student Handbook page 22, All About Me**
 - **Student Handbook pages 23-24, My Main Strengths**
 - **Student Handbook page 25, Homework: My Character Snapshot**

IMPLEMENTATION OPTIONS

To permit more time for self-reflection, you could begin the lesson with the free-form writing activity, **Student Handbook page 22, All About Me**, as the DO NOW activity.

ACTIVITY STEPS

I. Free Form Writing: It's All About You (10 minutes)

1. **SAY SOMETHING LIKE:** Today, we're going to address the first concern of essay writers everywhere: what to write about. You're going to do some personal reflection — not just about your best qualities, but also examples of how you've demonstrated these qualities at important points in your life. By the end of the lesson, you'll select one or two strengths that you can highlight in your essay. What positive qualities should you focus on? That's not always an easy question. Before we try to identify what those are, you're going to take a few minutes to reflect on who you are and what's important to you.
2. [Have students turn to their **Student Handbook page 22, All About Me**. Give them about five minutes to participate in this free form writing activity in which they brainstorm words and phrases about themselves — their personality, beliefs, goals, experiences, and proudest accomplishments. Remind them there are no rules and no one will read this. Just encourage them to dig deep and be honest!]
3. [After five minutes, ask students to take a few minutes to look over what they wrote. As they do, circle things they think best describe or define who they are and cross out things that don't reflect their true selves.]

II. Your Best Qualities And How You Show Them (10 minutes)

1. **SAY SOMETHING LIKE:** Now that you've spent some time thinking about yourself, you're going to take a few minutes to identify the qualities or strengths that best describe you.
2. [Have students turn to **Student Handbook pages 23-24, My Main Strengths**.]
3. **SAY SOMETHING LIKE:** First, you're going to look through this list and check the top three to five qualities that describe you best. You can also add qualities to the list. As you work on this, it might help to refer to the **All About Me** page for inspiration and ideas.
4. **SAY SOMETHING LIKE:** Next, I'd like you to list at least two examples from your life that reflect each quality, writing these in the "Evidence" column. For example, if you checked "compassionate," how do you show this in your life? Do you devote time to helping others, like working in a soup kitchen or tutoring? If you're "confident," describe how you've handled a tough situation. If you checked "persistent," think of times when you've stuck with a task or job even though it was difficult. Or if you think you're "open-minded," how have you shown that you're open to new people, experiences, or ideas?

Also, try to be specific in your evidence. For example, for evidence of “risk taking” you wouldn’t write, “likes to try new things.” Instead, give a specific example, such as, “only guy to take dance freshman year.”

If you can’t provide good, honest evidence for a specific quality, don’t worry – that’s probably not a quality you want to highlight in your essay!

5. [Give students 10 minutes to complete the activity.]
6. [After doing this exercise, have students choose the one or two qualities they think best describe them and that they’d want an admissions committee to know about them. Then they should circle these qualities on their sheet.]

III. Sample Essays (10 minutes)

1. **SAY SOMETHING LIKE:** Now let’s take a look at some sample essays and see how other students described their best qualities.

[Assign each student the number 1, 2, or 3. Explain they are to read this essay number in their **Student Handbook pages 16-21, Sample Essays II**. Students should read their assigned essay, describe what the essay’s about and place a check next to the paragraphs that support that theme or topic. Then they should describe the writer in their own words. What personal qualities can they infer from the essay?]

2. [Debrief the activity as a class, asking volunteers to share their answers from each of the three essays. Note that the writers of these essays have chosen very different topics, but each creates a memorable picture of the student. Remind students that an effective college essay focuses on one topic or theme, and that every paragraph should support that theme.]
3. **SAY SOMETHING LIKE:** Like the college essay you just read, your essay should focus on one topic that highlights a positive personal quality. Remember, it doesn’t highlight *all* your positive qualities, just one or two.

IV. Selecting One Event — A Character Snapshot (10 minutes)

1. **SAY SOMETHING LIKE:** Now that you’ve narrowed down one or two qualities you want to highlight in your essay, how do you know what to write about? Of course, the answer is going to be different for everyone, but the key is to describe a single event or experience from your life that reflects that quality. Think of it as a “character snapshot” — a glimpse of the person you really are. Imagine your essay as a photograph or a short video that will be viewed by an admissions counselor,

scholarship committee, or prospective employer. (It's your YouTube moment.) You want it to capture an experience that reflects a specific quality about yourself.

2. [On an overhead projector, display the **Facilitator Resource 1, Sample Character Snapshot**. Cover the final paragraph.]

SAY SOMETHING LIKE: Here's an example. [Read the story aloud.]

When I was in high school, I tutored my next-door neighbors in reading. They were two boys (second and third grade), great athletes (which I was not), and struggling in school. I really had no idea how to teach reading, but I was game to try. Reading can be a struggle when you're just learning how, and I thought my neighbors needed a better idea of all the adventures that awaited them between the covers of a book.

I was only 15, and I seldom had a chance to venture beyond my small town, about 45 minutes from the much-bigger city of Cleveland. Despite my lack of knowledge of the big, wide world, I decided that a trip to the city library downtown was just what we needed. I had never been there. And we'd have to travel by bus, something I'd only done once or twice before.

3. [Ask students how this brief event is a "character snapshot" of this person? What one or two qualities does this reflect? Then uncover the final paragraph, with this thought from the writer:

Looking back, I can't believe I took those two kids into the city by bus when I was just 15. I think this story reflects two qualities I still have today: my desire to educate kids and my determination — even in the face of fear!

4. [Point out that the story focused on a single event in the person's life. Have students look back at the qualities they circled on **Student Handbook pages 23-24, My Main Strengths**. What evidence reflects each of those qualities?]

V. Wrap Up (5 minutes)

1. [Have students turn to their **Student Handbook page 25, Homework: My Character Snapshot**. Explain that their assignment for next week is to choose an event or experience from their lives that reflects the qualities they chose. This will be their essay topic. This page offers suggestions if they get stuck thinking of a topic.]
2. **SAY SOMETHING LIKE:** Next week, you'll begin the process of turning your experience into a college essay. You'll brainstorm specific facts and details about the event, and start a rough draft. You'll also have a chance to get feedback from other students.

Sample Character Snapshot

When I was in high school, I tutored my next-door neighbors in reading. They were two boys (second and third grade), great athletes (which I was not), and struggling in school. I really had no idea how to teach reading, but I was game to try. Reading can be a struggle when you're just learning how, and I thought my neighbors needed a better idea of all the adventures that awaited them between the covers of a book.

I was only 15, and I seldom had a chance to venture beyond my small town, about 45 minutes from the much-bigger city of Cleveland. Despite my lack of knowledge of the big, wide world, I decided that a trip to the city library downtown was just what we needed. I had never been there. And we'd have to travel by bus, something I'd only done once or twice before.

Looking back, I can't believe I took those two kids into the city by bus when I was just 15. I think this story reflects two qualities I still have today: my desire to educate kids and my determination — even in the face of fear!

Sample Essays II

Directions: Read the essay you've been assigned, then answer the questions.

Essay #1

The legendary Sam Cooke once sang, "It's been a long time comin', but I know a change is gonna come," and he was exactly right. Last year at this time, I was strapping on shoulder pads under my dirt-and-bloodstained jersey and lacing up my metal spiked cleats. I was springing forward at the sound of "hike," wrapping 200-pound guys around the waist and slamming them to the ground. It was football season, and like every fall for as long as I could remember, I was looking for quarterbacks to crush.

But this year, things are different. Instead of shoulder pads, I am wearing padded shoulders. Instead of the bloodstained jersey, I am wearing a sparkling silver full-length dress. Instead of cleats, my shoes are size 14 sling-back high heels that match my dress. I've got a wig full of blonde curls and I'm practicing my curtsy. "What happened?" you might ask. The answer is simple. It was time for a change. After nine years of being one of the most feared middle linebackers in Pennsylvania, I decided to hang up my cleats and sign up for the school play.

I was always known as an athlete, but over the years I also built a reputation as a charismatic, outgoing individual — the type of kid who would be a natural on stage. The theater director kept asking me to sign up for the fall play. I kept resisting; fall was for football. I thought she would give up, but I was mistaken. During baseball season last spring, she turned up the heat: every game, in between every inning, she kept prying until eventually I cracked and agreed to do it.

She said I would play Joe. E. Brown, a movie star from the 40s, in a comedy called "Shakespeare in Hollywood." I thought, "All right, maybe this won't be so bad. At least I have a cool part." Little did I know that in this play, Joe E. Brown is forced to dress in drag. When I found this out, I reconsidered my decision. "Dress as a woman in front of hundreds of people? That would kill my reputation, I can't do that." But, as rehearsals went on, I started to realize something. People weren't looking at me saying, "Wow, he's dressed as a girl. What a loser." They were looking at me saying, "Wow, he has the courage to dress up as a girl on stage in front of everyone."

At first, I doubted my decision to give up football for acting, but it turned out to be one of the best decisions I've ever made, and one of the most rewarding experiences of my life. The football team went on to have a miserable 1-5 season while I made new friends and found a new appreciation for the theater. I received more praise and admiration for the play than I did for any football game I played in my nine-year career.

The great John F. Kennedy once said, "There are three things which are real: God, human folly, and laughter. The first two are beyond our comprehension, so we must do what we can with the third." I have taken JFK's advice, and used laughter as my medium towards happiness. I just hope I never have to walk in high heels again.

What is this essay about? _____

Place a check next to the paragraphs that support this theme or topic.

Describe the writer in your own words. What personal qualities can you infer about the writer from this essay? _____

Essay #2

My eighth-grade math teacher, Mrs. Natalie Sezbenski, has been one of the greatest influences in my life. She has changed me in ways she'll never know. Because of her, I know I'm not a nobody. However, four years ago when I first stepped into Riley Middle School, I thought I was. Before that, I lived in a part of Kentucky where everything revolved around basketball and cheerleading. Although I had nearly all A's, I was always told about the things that I didn't do: I didn't play ball and I didn't cheer.

When I moved to a new school in West Virginia, I had no idea what to expect. I certainly wasn't expecting Mrs. Sezbenski. The first thing she taught me was not math. It was that I was worth something. When I was finally brave enough to ask a question, she took me seriously. She showed me that not asking questions when I'm confused would get me nowhere. I had to take nine weeks of an AP math class, which was basically a logics class. It was awful! Not only was it difficult, there were many problems for which there was no concrete answer. You had to support your opinion with your work. I was amazed that she cared about what I said. She listened to my opinions even if they were off the mark.

After she got me to speak up, she began to teach me math. The math curriculum was different at Riley than at my former school. All types of math were combined with geometry and I had never seen geometry before. I was behind, so she helped me by staying after school and coming in early to tutor me. After the first nine weeks, I still didn't understand math very well, but I was doing better. She didn't give up on me when most other people would have. She was determined that I would succeed, and made me feel the same way.

Mrs. Sezbenski also helped me develop a sense of perspective. As an eighth-grader, if I got a bad grade, it seemed like the end of the world. Mrs. Sezbenski helped me to stop turning everything into an "issue." When I got frustrated, she would calm me down and explain each error. She told me that she couldn't help me if I was so uptight about everything. When things didn't go just right, she would help me understand what I did wrong so I could do better next time. She really helped me see that not everything is a cataclysmic event.

Mrs. Sezbenski was the most influential teacher I've had, although she didn't mean to be. She didn't intend to show me that I could act like myself with my friends. She never meant to teach me not to get embarrassed when I answered incorrectly or said something silly. She never realized that she helped raise my self-confidence to a new level. She won't know all the ways she helped me, but because of her I finally feel that I can be myself.

Mrs. Natalie Sezbenski was a real teacher, and I am absolutely a better person for having known her.

What is this essay about? _____

Place a check next to the paragraphs that support this theme or topic.

Describe the writer in your own words. What personal qualities can you infer about the writer from this essay? _____

Essay #3

I wasn't exactly raised with a "silver spoon" in my mouth. All my life I had to struggle to get what I needed. I went from living with a drug-addicted mother to being thrown into foster care for seven years, where I had to fend for myself. While other children were out playing on the playground, I was stuck at home taking care of my younger siblings. I was worrying where our next meal was going to come from and how long my mother would be gone this time before she remembered that she had kids at home. Every night as I put my little brothers and sisters to sleep, I prayed and promised myself I would grow up to be someone better.

My mother became a cocaine addict when I was just 10 years old. Her addiction grew to the point where she cared little about my three younger siblings, leaving me to take care of them. So I became the mother of the house. While my mother was passed out in her room, I would get my siblings up, dress them, feed them and take them to school. Every day, I had to ask the neighbors if they had money we could borrow to buy food with. They knew we couldn't pay them back, but most of them helped us out of kindness. On days I couldn't get money for food from the neighbors, I would go to the supermarket and pack bags all day or run errands for people in the area for a dollar or two. The kids became my one and only concern. They became dependent solely on me and I was determined not to fail them.

When I was 12 years old, the Administration for Children's Services took me and my little brothers and sisters away. I was happy because it felt good to be away from my mother. I thought I would finally be released from her grip and be able to live my life, or so I thought.

Going through foster care wasn't exactly a walk in the park, either. I've been in and out of nine homes over the years. I've dealt with serious depression, feeling like my life was cursed and I would never be happy. My grades fluctuated between the semesters, depending on which home I was living in. But with the support of my friends and school, I'm back on track, determined to improve my future and eventually go to college.

Life is full of lessons, and my lesson has been to never give up or lose hope. Growing up with a drug-addicted mother and going in and out of foster care taught me to fight for what I want and that with hard work and dedication anything is possible. No matter what I'm going through, I still try to have an optimistic attitude about my life. I know that one day I will be successful and show my younger siblings that even though you had a hard life, you can still succeed and make a future for yourself.

What is this essay about? _____

Place a check next to the paragraphs that support this theme or topic.

Describe the writer in your own words. What personal qualities can you infer about the writer from this essay? _____

All About Me

Directions: For the next five minutes, fill this sheet with statements about yourself — your personality, your beliefs, your goals, your experiences, your proudest accomplishments. Write anything down as it comes to mind.

- What words describe you best?
- What people, events, or places help define you?
- What are you most proud of?
- What are the places you've been, and places you dream of going?
- What are the daydreams and concerns that keep you up at night?
- Which moments or events from your life are so vivid it's like they happened yesterday?

Don't worry about your audience, or about spelling, grammar, or neatness. The only rules are to dig deep and to be honest!

My Main Strengths

First, look through the list of qualities below and check the three to five that describe you best. Feel free to add to the list. Next, under “evidence,” list at least two examples from your life that reflect each quality you checked. Be as specific as possible. When you’re done, choose the one or two qualities you feel are your strongest, and that you could highlight in your essay.

QUALITY	MY TOP QUALITIES (check 3-5)	EVIDENCE (How do you show this quality through your actions, your achievements, your relationships, and in your day-to-day life?)
Ambitious	<input type="checkbox"/>	
Caring, compassionate	<input type="checkbox"/>	
Curious, questioning	<input type="checkbox"/>	
Confident	<input type="checkbox"/>	
Courageous, risk-taker	<input type="checkbox"/>	
Creative, innovative	<input type="checkbox"/>	
Diligent, persistent	<input type="checkbox"/>	
Enthusiastic	<input type="checkbox"/>	
Fair, principled	<input type="checkbox"/>	

QUALITY	MY TOP QUALITIES (check 3-5)	EVIDENCE (How do you show this quality through your actions, your achievements, your relationships, and in your day-to-day life?)
Good-natured, sense of humor	<input type="checkbox"/>	
Honest, genuine	<input type="checkbox"/>	
Introspective, self-aware	<input type="checkbox"/>	
Leader, consensus-builder	<input type="checkbox"/>	
Mature, responsible	<input type="checkbox"/>	
Motivated, takes initiative	<input type="checkbox"/>	
Open-minded, tolerant	<input type="checkbox"/>	
Optimistic	<input type="checkbox"/>	
Organized, disciplined	<input type="checkbox"/>	

Homework: My Character Snapshot

Which personal qualities do you want to highlight in your essay?

Before next week, try to think of a single event or experience that reflects these qualities. If you're stuck, think about a time or specific way that you were influenced by:

- Your family, ancestors, or heritage
- Your pastimes or favorite activities
- Significant people outside your family
- Travel to different places or exposure to different people
- Your strongest beliefs or values
- A difficult or challenging event
- Criticism or failure
- Your dreams for the future
- A piece of literature or art

Writing the Essay III

The **BIG** Idea

- Which facts and details of my experience will create the most clear and compelling essay?

AGENDA

- Approx. 45 minutes
- I. Warm Up (5 minutes)
 - II. Fleshing it Out: The Main Facts and Little Details (15 minutes)
 - III. Tell Your Story (15 minutes)
 - IV. Share Your Story (5 minutes)
 - V. Wrap Up (5 minutes)

MATERIALS

- STUDENT HANDBOOK PAGES:**
 - Student Handbook page 26, My Story, My Essay Topic
 - Student Handbook page 27, Story Facts
 - Student Handbook page 28, Story Details
 - Student Handbook page 29, Story Feedback
- FACILITATOR PAGES:**
 - Facilitator Resource 1, Story Facts (Example)
 - Facilitator Resource 2, Story Details (Example)
- Overhead and LCD projector
- Notebook paper, pens, and pencils

OBJECTIVES

During this lesson, students will:

- Identify important facts and vivid details from an event or experience that highlight their personal strengths.
- Write a description of the event.
- With help from classmates, identify the most effective images and phrases to use in their essays.

OVERVIEW

This is the third week in the essay-writing unit. In this lesson, students will identify the “story” they’ll tell for their college essay — an event or experience in their own lives that reflects specific strengths. They’ll begin by identifying important facts and vivid details from the experience. Then they’ll use this information to write a description of the event. Finally, they’ll share their writing with a partner, who will provide specific, constructive feedback for next week’s draft stage.

PREPARATION

- List the day’s **BIG IDEA** and activities on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook page 26, My Story, My Essay Topic**
 - **Student Handbook page 27, Story Facts**
 - **Student Handbook page 28, Story Details**
 - **Student Handbook page 29, Story Feedback**
 - **Facilitator Resource 1, Story Facts (Example)**
 - **Facilitator Resource 2, Story Details (Example)**

IMPLEMENTATION OPTIONS

Activity II, Fleshing it Out: The Main Facts & Little Details: To permit more time for student writing, you may choose not to review the examples provided in **Facilitator Resource 1, Story Facts (Example)** and **Facilitator Resource 2, Story Details (Example)**.

Activity IV, Share Your Story: If students need more time for writing (**Activity III, Tell Your Story**), you could wait until the beginning of the next class to have them share their writing with a partner. If students are reluctant to share their work with each other, you could ask volunteers to read their essays aloud for class feedback, rather than working in pairs.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter, ask them to complete their **Student Handbook page 26, My Story, My Essay Topic**. As homework in the previous lesson, students were asked to come up with a personal experience that reflects the strengths they identified. In this activity, they will briefly summarize the story, or personal experience, that they will describe in their essay.]
2. **SAY SOMETHING LIKE:** At this point, you have identified your personal story, or the experience you're going to write about in your essay. Now that you know your essay topic, you're going to spend most of this lesson fleshing out the facts and details to write your essays. Towards the end of the lesson, you'll write a more complete description of your story. Then you will share your writing with a partner, and exchange feedback about the most effective images and phrases.

II. Fleshing it Out: Main Facts and Little Details (15 minutes)

1. **SAY SOMETHING LIKE:** Any strong story answers the basic questions: who, what, when, where, how, and why. It's the same for a college essay. Whatever your essay topic, you'll want to provide a complete picture for the reader. You don't want the admissions officer to read your essay and be left wondering, "When did this happen?" "Why was that event significant?"
2. [Have students turn to their **Student Handbook page 27, Story Facts**. On an overhead projector, show the **Facilitator Resource 1, Story Facts (Example)**.]
3. **SAY SOMETHING LIKE:** You're going to use this page to record important facts about your story. Remember the story we discussed last week about the teenager who took the two kids by bus to the city library? This example shows how the writer might identify basic facts of this story. [Briefly walk through this example with students.]
4. **SAY SOMETHING LIKE:** A good story also includes vivid details that make readers feel as if they're there. One way is to describe the experience through your different senses — the sights, sounds, smells, tastes, even the emotions. Listen to these two descriptions of the teenager's experience taking the kids to the city library:
 - *I was really nervous taking the kids to the library, but I tried not to show it.*
 - *As the bus took off, I felt a wave of panic. My heart was pounding and my palms were sweaty. But I smiled at the boys and pointed out the sight of Lake Erie through the trees.*

5. [Point out how the first description *tells* about the experience, but the second one uses vivid details to *show* the reader what it was like to be there.]
6. [Have students turn to their **Student Handbook page 28, Story Details**. On an overhead projector, show the **Facilitator Resource 2, Story Details (Example)**. As you did before, walk through this example to show students how they could use their senses to identify the most vivid details from the story.]
7. [Give students about 10 minutes to complete these two handbook pages.]

III. Tell Your Story (15 minutes)

1. **SAY SOMETHING LIKE:** Now I'd like you to use these facts and details to tell your story in your own words. Don't worry about how you structure the writing – we'll focus on that next week. For now, just tell the story as it comes to you. [Provide paper, pens, and pencils to students who need them.]
2. [Give students 15 minutes to write.]

IV. Share Your Story (5 minutes)

1. **SAY SOMETHING LIKE:** Now it's time to share what you've written with a partner and give each other some constructive feedback. Keep in mind this is very early in the writing process. Don't worry if you feel like your writing is not ready to share. There are three main goals for this step:
 - First, to make sure you've provided enough facts to make the story clear;
 - Second, to identify some of the most compelling words and phrases;
 - Third, to make sure your essay reflects the qualities or strengths you want to highlight.
2. [Have students turn to their **Student Handbook page 29, Story Feedback**. Briefly review the feedback they should provide.]
3. **SAY SOMETHING LIKE:** To share your writing, you might prefer to read your story aloud to your partner rather than have him or her read it. This is your choice. Either way, do not write your feedback on your partner's writing. Instead, use this form to write down your feedback.
4. [Have students find a partner. Give them an opportunity to share their writing, evaluate their partner's work, then read their partner's feedback.]

V. Wrap Up (5 minutes)

1. [Have student volunteers share favorite phrases and images from their partner's story.]
2. **SAY SOMETHING LIKE:** Great job today, everybody. Next week, we'll spend a little time reviewing some tips for writing and organizing your essay. Then you'll spend most of the period writing your drafts.

Story Facts (Example)

WHAT

(What happened?)

I took two neighbors to the Cleveland city library by bus. I had never been there and had only ridden the bus a couple of times in my life. It was an amazing experience for all of us!

WHO

(Who are the important people in the story? Was there someone you learned from, someone you affected, or someone who reacted in a different way? What was your relationship with them?)

My two next-door neighbors (in second grade and third grade). They were great athletes, but struggled in school, especially with reading.

WHEN

(When did this take place? Over how much time? How old were you? If it's significant, what was the season? What else was happening then?)

I was 15, a sophomore in high school. I had only ridden the bus once or twice before. It happened one day in July.

WHERE

(Where did it take place? What was important about this setting?)

Three main places: my hometown, about 45 minutes from Cleveland; on the bus to Cleveland; and Cleveland, which was a big city compared to my hometown.

HOW

(How did the experience happen?)

I thought the boys should see the big library in downtown Cleveland. I thought it would be exciting and inspire them to want to read and learn.

WHY

(Why was this experience important to you?)

I was so nervous, but really proud of myself for going through with it. I guess I had more determination than I thought! It also showed me how much I enjoy working with kids. Even if it's really hard, it can be very rewarding.

Story Details (Example)

SIGHTS

Nervous faces before the trip. Seeing Lake Erie through the trees. Bumper-to-bumper traffic downtown. The library's soaring marble facade.

SOUNDS

The hiss of the bus door closing. The boy's silence on the trip there. The horns of downtown Cleveland, and the quiet of the library. Excited chatter on the way home.

SMELL

Exhaust and roasted nuts on city streets. The smell of books in the reading room.

TASTE

Cinnamon mints I passed around on the ride there.

TOUCH

Sweaty palms, heart pounding on the bus ride. Hot air from the sidewalk. The heavy library door. The cool air of the reading room.

EMOTIONS

I felt panic as the bus pulled out, but I was trying to act calm and excited. The boys seemed pretty nervous, too. They were fascinated by the city and the library. On the way back, we were all really excited.

My Story, My Essay Topic

Main Idea: I am _____
(list the qualities you want to highlight in your essay).

Describe a single event or experience that reflects these qualities. This is your “story” that you’ll share in your essay. It could be something that happened to you one day, over a summer, during a semester, or throughout your life — as long as the story is focused. **(Note: it’s OK to summarize in a couple of sentences here. You’ll be adding details later.)**

If you’re stuck, think about a time or specific way that you were influenced by:

- Your family, ancestors, or heritage
- Your pastimes or favorite activities
- Significant people outside your family
- Travel to different places or exposure to different people
- Your strongest beliefs or values
- A difficult or challenging event
- Criticism or failure
- Your dreams for the future
- A piece of literature or art

Story Facts

Use this form to write down the basic facts about your event or experience.

WHAT

(What happened?)

WHO

(Who are the important people in the story? Was there someone you learned from, someone you affected, or someone who reacted in a different way? What was your relationship with them?)

WHEN

(When did this take place? Over how much time? How old were you? If it's significant, what was the season? What else was happening then?)

WHERE

(Where did it take place? What was important about this setting?)

HOW

(How did the experience happen?)

WHY

(Why was this experience important to you?)

Story Details

Close your eyes for a minute and imagine yourself in the story you will write for your essay. Describe the experience using your different senses.

SIGHTS

SOUNDS

SMELL

TASTE

TOUCH

EMOTIONS

Story Feedback

Listen to or read your partner's story carefully. Write down the words and phrases that are most compelling and descriptive. Which part of the story makes you feel like you're there?

After you've listened to or read the story, write any questions you still have about the experience. What facts or details would help the reader understand this story?

Finally, write a few words to describe the writer, based on the story.

Writing the Essay IV

The **BIG** Idea

- What are the most important things to remember when organizing and writing my essay?

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. Essay-Writing Tips (10 minutes)
- III. Write Your Draft (25 minutes)
- IV. Wrap Up (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 29, Story Feedback (from previous lesson)
- Student Handbook pages 30-32, Sample Essays III
- Student Handbook page 33, Ten Tips for Well-Written Essays
- Student Handbook page 34, Essay Evaluation

Overhead and LCD projector

Notebook paper, pens, and pencils

OBJECTIVES

During this lesson, students will:

- Describe important elements of a well-organized, well-written essay.
- Review a rubric for assessing an essay.
- Write drafts of their essays.

OVERVIEW

This is the fourth week in the essay-writing unit. Students will begin by reading a few sample essays. Using these as examples, they'll review important tips for writing and organizing the essay. Students will review a rubric for evaluating essays, then spend the rest of the class working on their drafts.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook page 29, Story Feedback** (from previous lesson)
 - **Student Handbook pages 30-32, Sample Essays III**
 - **Student Handbook page 33, Ten Tips for Well-Written Essays**
 - **Student Handbook page 34, Essay Evaluation**

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter, assign them the number 1, 2, or 3. Explain they are to read this essay number in their **Student Handbook pages 30-32, Sample Essays III**. For the essay they've been assigned, they are asked to circle the main idea, or the claim that the writer is making about himself or herself. Then they should underline the evidence that supports this claim.]
2. **SAY SOMETHING LIKE:** You just read one of three very different essays. We'll talk about these in just a minute, and you'll see how their topics, structure, and tone vary greatly. But they do share some important elements of any good writing. In today's class, we're going to review these elements, along with a few other writing tips. Then we'll review a rubric, a chart to help guide and assess your writing. Finally, you'll spend the rest of the class writing your drafts.
3. **SAY SOMETHING LIKE:** Before we begin, I want to stress the importance of a thoughtful, well-written essay. Remember, the college essay is your chance to show admissions officers who you are. Therefore, a college essay should reflect your maturity, your insight, and your ability to clearly express yourself.

II. Essay-Writing Tips (10 minutes)

1. **SAY SOMETHING LIKE:** Now let's look back at those essays you read when you came in. Like any good writing, they each had a clear topic or thesis. In this case, that topic was a particular claim that the writer was making about himself or herself, such as a strength or personal goal. They also supported this claim with strong evidence.
2. [For each of the three sample essays, have volunteers share the main topic and evidence they identified. As each essay is discussed, show a copy on an overhead projector.]
3. **SAY SOMETHING LIKE:** These are two elements of good writing you should remember when writing your own essay. Let's turn to your **Student Handbook page 33, Ten Tips for Well-Written Essays** to review a few others. [As you review this list, ask students to provide examples from the sample essays. For example, point out the strong starts, transitions, and conclusions in the sample essays. Note that not every essay states its main theme in the beginning; in our examples, the writers reveal their themes at the end.]

4. **SAY SOMETHING LIKE:** Now please turn to your **Student Handbook page 34, Essay Evaluation**. [Show a copy on an overhead projector.] This will probably look familiar. This is based on a list we reviewed a few weeks ago about what makes a strong essay. Now that it's your turn to write a strong essay, I'd like you to look it over before you begin to write. Once you have a draft, you'll ask two adults to evaluate your essay using this chart.]

III. Write Your Draft (25 minutes)

1. **SAY SOMETHING LIKE:** Before you begin writing your drafts, turn to the description you wrote last week, along with your partner's feedback in the **Student Handbook page 29, Story Feedback**. Last week, your partner helped you identify strong words or phrases, as well as missing facts. I'd like you to consider your partner's feedback as you write your drafts.
2. [Give students the remaining time to draft their essays. Provide paper, pencils, and pens to those who need them. Circulate around the classroom, coaching students who are stuck, bolstering confidence, and encouraging them to take this opportunity to be recognized.]

IV. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** Next week, you are going to exchange drafts with two other students and proof-read each other's essays. For this stage, you'll want to share your very best work. So for homework, I'd like you to use the essay evaluation chart to honestly assess your own writing. If you can, make revisions to your essay before next week.

Sample Essays III

Read the essay you've been assigned. Then circle the main idea, or the claim that the writer is making about himself or herself. Next, underline the evidence that supports this claim. If you have time, read another essay.

Essay #1

I grew up watching my mother struggle to raise a family alone, providing for three children with one income. My mom was always working, so she didn't have a lot of time to concentrate on my progress at school. Sometimes I would get angry at her when she was too exhausted to attend parent teacher conferences. I blamed her for my grades, too. After all, nobody punished me for bringing home a bad report card, so I didn't put effort into my classes or to push myself to do better. I was just the student who showed up to class but didn't bother to participate or hand in homework. I would always go home not expecting anyone to bother with me and just watch TV all night.

Then at the beginning of junior year, I started to feel ashamed of myself. I noticed that most of my friends were honor students, happy to see 90s and 80s on their report card. I was the outcast of the group, because I had the easy classes and was barely passing them. I knew I needed to change my outlook on school, because not caring wouldn't get me anywhere. Watching "Family Guy" instead of doing homework wouldn't help me pass any classes.

I wanted to change my ways, but I didn't at first. Then one day I found my mother crying because she didn't have enough money to pay bills. She whispered to me, "Be smart about the decisions you make in life." I giggled, but inside I wanted to lie down and cry with her. I realized that a change had to come from within me. I couldn't just sit there waiting for a better report card to arrive. I had to take responsibility for my actions. If I didn't, one day I could just end up like my mother, working very hard and just barely getting by.

I have learned from her mistakes. She was pregnant at the age of 19 and couldn't attend college because she had to take care of us. I want the opportunity to attend college and make a path for myself so I can be successful in the future. Since it took me so long to get myself together, I had to catch up fast. I started attending Saturday school and I grabbed any opportunities that would help me improve. For once, I started to see my grades improve.

Now, looking at my grades, I see 80s and above and it makes me proud. I know I am finally living up to my potential. I know I can be successful at anything I strive for as long as I put my mind to it.

Essay #2

“Olé! Planta Tacón! Ría Ría Pita!” This is what the Spanish say when they saw Flamenco dancers dancing in the streets of southern Spain, clapping these beautiful little castanets in the air and stomping until tomorrow, in big red polka dot dresses, gold lined capes and red velvet vests. I just made up the “Ría, Ría, Pita,” but it’s how my flamenco teachers would describe what castanets sound like.

In 2002, I moved to New York City with my aunt, Veronica, who has been like my mom. Veronica is a professional dancer. She wanted me to do something after school, so she enrolled me in dance class at the Ballet Hispanico School of Dance, where she began her training long ago. Destroying the floor with three-inch heeled boots with nails on the bottom doesn’t really sound like a little kid’s ultimate dream until he or she actually tries it.

When my aunt told me I was to take dance classes, at first I completely refused. But since I lived with her, I really had no choice. As if it couldn’t get any worse, my aunt was my flamenco teacher. Of course, I was the only boy and I didn’t feel comfortable at all. Imagine a sixth grader with a white T-shirt, black sweat pants, and a pair of ugly hand-me-down boots my aunt had found in the basement. I will never forget those smelly boots made of ugly creased leather. The heels were two inches high and didn’t even have nails. Where’s the fun in that?

I really wasn’t happy in my class until we started working on our dance for the recital. My aunt told us the name of our dance, “El Paso Doble!” What a powerful name. When I heard the music, I instantly connected to its beat. The posture of the dance was upright, strong, and prideful. I felt the pride and power in my body and that’s the way I danced it. As the recital neared, I was becoming more anxious. I had never felt so excited to do anything in my life, I just wanted to scream for no apparent reason because I had so much “stuff” I wanted to let out. I didn’t know what that “stuff” was. All I knew was that on the day of the recital, I would let something out that would flip my world upside down.

When I woke up the morning of the recital, I thought, “It’s finally here!” I got up early on Saturday and walked downtown to the high school where the recital was held. The only thing I could think of was, “This is real, this is me. I’m exactly where I’m supposed to be now.” The recital began and our class was the third to last. As the other groups danced, I rehearsed my steps: walk, walk, planta, tacon, right, left, and repeat.

The time arrived. My heart was beating so hard and my stomach felt empty, but the show had to go on. As we walked on stage, I started to feel this unknown feeling: flight, freedom. It was a roller coaster ride, twisting and turning. I wanted to scream again. At that point I knew what that “stuff” was — it was contentment, joy, glee. It was a feeling I wanted to carry with me for the rest of my life. When we finished, the crowd cheered and applauded and those feelings elevated to the 10th power. The crowd’s reaction made me feel comfortable and happy. It was bliss.

What I found in flamenco was a relief, an escape from my issues, my life, and the problems I face in the world. It gave me power, something as a sixth grader I had never felt before. It gave me a way to express myself as a person and taught me to use my energy and tension and put it into something powerful and passionate. It showed me how to use my excess energy to make myself and others happy. Flamenco gave me something to look forward to every week. Now, seven years into flamenco, I've been to Spain to study the amazing culture and art behind this art form. Dancing flamenco is one of my passions and I will never stop.

Essay #3

"Life is what you make it." I must have heard my parents say this a million times. But somewhere along the way, I realized the true meaning and power of these words. In my rural community with limited opportunities and resources, it means sometimes you have to make something out of nothing to succeed. It means having the determination to succeed no matter what obstacles are thrown your way.

This determination is what drives my family's business. In our small town, local businesses open, close, and change hands frequently. But my family has owned and operated the White Horse Restaurant and Lounge since 1928. Growing up, I've seen first-hand the hard work and commitment this takes. And it is truly a family effort. For as long as I can remember, I have been a part of the business, helping my older cousins sort silverware on Saturday nights, cleaning in the mornings, organizing shelves, and eventually helping tend bar, act as hostess, prepare, cook, serve as waitress, and help with the paperwork. My parents and grandparents have inspired me, working 16-hour days for little to no pay, just to keep the business running and to support us.

I've taken this same determination onto the athletic field. Just shy of 5'2" with the coordination of a young giraffe, sports never came easy. During little league softball I was sentenced to the outfield. But I loved the game and stuck with it. Finally, after nine years of playing, I was named the most improved player on our varsity team last spring. Despite my height, I've also played volleyball since seventh grade. I've worked hard, year round, playing during regular season on a club team and in summer leagues. Last year, as a junior, I was honored as a first team all-star and am currently considered the top setter in the Lackawanna League.

To me, determination means learning a business from the ground up. It means sticking with a sport despite an apparent lack of athletic talent. It means knowing that hard work will eventually pay off. As my parents say, "Life is what you make it."

Ten Tips for Well-Written Essays

A well-written essay...

- Starts strong: Grabs the reader at the beginning of the essay.
- States its purpose: Clearly states the main topic or claim early in the essay.
- Backs up its claim: Provides strong, specific evidence to support the claim in the body of the essay.
- Keeps to the point: Focuses on the main topic without extraneous or irrelevant information.
- Flows: Makes clear transitions between each paragraph.
- Ends strong: Ties it all together in the conclusion by summarizing the main point and showing its relevance — how the experience connects to your personal strengths, goals, or selected major.

More writing tips:

- Keep the tone conversational, but be respectful of your reader. Use slang sparingly and carefully — and never use foul language.
- Show your sense of humor, but don't be wacky or silly. Remember, you want to come across as thoughtful and mature.
- Avoid clichés (“live one day at a time”), overused phrases (“I want to give back to my community”), or weak words (“really,” “special”).
- Don't plagiarize, or try to pass off someone's words as your own. If you use a quotation, name the speaker. For example, you wouldn't say, “I realized that day that to err is human, to forgive divine,” without crediting the source (Alexander Pope).

Essay Evaluation

Thank you for taking the time to read my essay. As you read through it, please consider the criteria in the left-hand column. Next to each, circle the score that best describes the essay. If you have specific comments, write them in the last column, or use the back of this page.

CRITERIA A good essay is:	QUALITY: How well did this essay do this?				COMMENTS
	4 Very well	3 Fairly well	2 Somewhat	1 Not at all	
Focused	Describes a single event or experience. Clearly answers the essay question.	Focuses mostly on single event, strays some; needs clearer link to question.	Focus isn't clear; needs better link to question.	Covers too much information and/or does not answer question.	
Convincing	Supports claims with specific, strong details.	Some evidence provided, but not very specific.	Little evidence provided; evidence is weak or vague.	Claims not supported by any evidence.	
Descriptive	Provides several vivid details; readers feel like they're there.	Some good details are provided.	Few details provided; may be vague or unclear.	No details provided.	
Organized	Opening grabs reader; purpose is clear; transitions are logical; ends with strong conclusion.	Opening does not grab reader; needs better transitions; ending not clear.	Purpose is unclear; weak transitions; ending does not provide a logical conclusion.	Purpose is unclear; no transitions between thoughts; ends without clear, logical conclusion.	
Personal	Shows clear, insightful thoughts and feelings; reflects personal strengths.	Shows some personal perspective and strengths, but not very revealing.	Shows minor or trivial personal reaction; little or weak reference to personal strengths.	No personal insight; perspective is vague or a cliché; does not reflect personal strengths.	
Easy to read	Language is conversational, easy to read aloud; writing is clear.	Language could be clearer; a few phrases are too formal or informal.	Much of the language is unclear; too formal or informal.	Most language is too formal <u>or</u> inappropriate use of slang; several phrases unclear.	
Grammatically correct	Does not contain grammatical, spelling, or punctuation errors.	Few errors of spelling, grammar, or punctuation.	Several distracting errors.	Many errors, making it difficult to read.	

Writing the Essay V

The **BIG** Idea

- What do I need to consider when I proof-read and revise my essay?

AGENDA

- Approx. 45 minutes
- I. Warm Up (5 minutes)
 - II. Proof-reading Your Essay (5 minutes)
 - III. Group Evaluation (10 minutes)
 - IV. Revise Your Essay (20 minutes)
 - V. Wrap Up (5 minutes)

MATERIALS

- PORTFOLIO PAGES:**
 - Portfolio pages 19-22, Grade 12 Skills Checklist (Applying to College section)
- STUDENT HANDBOOK PAGES:**
 - Student Handbook page 35, Sample Essay (First Draft)
 - Student Handbook page 36, Proof-reading Checklist (2 copies)
 - Student Handbook page 37, Essay Evaluation
- FACILITATOR PAGES:**
 - Facilitator Resource 1, Sample Essay (Revision)
- Overhead and LCD projector
- Notebook paper, pens, and pencils

OBJECTIVES

During this lesson, the student(s) will:

- Describe what to look for when proof-reading an essay.
- Use a checklist to proof-read two students' essays.
- Revise essay based on provided feedback.

OVERVIEW

This is the fifth week, and last lesson, in the essay-writing unit. In this lesson, students will read an essay to review the importance of proof-reading. Next, they'll proof-read two other students' essays, using a proof-reading checklist. Finally, they will revise their own essays using the feedback from each student.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook page 35, Sample Essay (First Draft)**
 - **Student Handbook page 36, Proof-reading Checklist** (2 copies)
 - **Student Handbook page 37, Essay Evaluation**
 - **Facilitator Resource 1, Sample Essay (Revision)**
- Make copies of **Student Handbook page 37, Essay Evaluation** (two copies for each student).

IMPLEMENTATION OPTIONS

You may wish to solicit help from a senior English teacher to provide proof-reading assistance for students who need it.

In **Activity I**, you may wish to skip the proof-reading exercise (**Student Handbook page 35, Sample Essay (First Draft)**) if your students will find it childish.

For **Activity II**, you may wish to use a proof-reading rubric already in use in English class rather than the **Student Handbook page 36, Proof-reading Checklist**.

In **Activity III**, you may wish to offer to proof-read the work of students who prefer not to share their essays with classmates.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter, ask them to read their **Student Handbook page 35, Sample Essay (First Draft)**. As they read this essay, ask them to look for any errors in spelling, grammar, and punctuation. Circle any mistakes and write the correction in the space above.]
2. **SAY SOMETHING LIKE:** The essay you just read was on its way to becoming a strong essay. But how do you think this writer would come across to an admissions committee? [Take answers from a few volunteers.] Lots of spelling and grammatical errors make the writer seem sloppy and careless — as if she didn't give the essay much time or attention. This is *not* the impression you want to give an admissions committee, is it?
3. **SAY SOMETHING LIKE:** Last week, you had a chance to work on your draft essays. Even if you're feeling pretty good about your essay now, it's not done yet! It is critical that you proof-read and revise your essay. In today's lesson, we'll talk about what to look for when you proof-read your essay. Next you'll break into small groups of three to proof-read each other's essays. Then you'll spend the rest of the period using this feedback to revise your essays.

II. Proof-reading Your Essay (5 minutes)

1. **SAY SOMETHING LIKE:** Let's take a look at the draft essay you just read. What were some of the errors you found?
2. [Take a few answers from volunteers. You may also want to show **Facilitator Resource 1, Sample Essay (Revision)** on an overhead projector. Point out a few different types of errors, including spelling, grammar, and punctuation.]
3. **SAY SOMETHING LIKE:** Let's take a look at some of the things we should look for when we review our essays today. [Have students turn to their **Student Handbook page 36, Proof-reading Checklist** and review the list.]

III. Group Evaluation (10 minutes)

1. **SAY SOMETHING LIKE:** Now it's time to share your essays in small groups. You will read and proof-read two other students' essays. To guide your feedback, please use the proof-reading checklist we just reviewed.

2. **SAY SOMETHING LIKE:** I'd like you to read each student's essay two times. As you read through the essay, consider the proof-reading checklist.
3. [Divide students into groups of three and give them about 10 minutes to read and proof-read each other's essays. You may want to alert them halfway through this time to wrap up and work on the next person's essay.]
4. [Give students a few minutes before they break up their groups to review and discuss their feedback.]

IV. Revise Your Essay (20 minutes)

1. [Give students the remaining time to use the feedback they just received and the proof-reading checklist to revise their essays in their class notebooks. Provide paper for those who didn't bring their essay to class.]

V. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** Once you've incorporated your partner's proof-reading notes to create an almost-final draft, you're ready to share your essay with two trusted adults – a teacher and someone else whose writing ability you respect. Give them a copy of your essay and the **Student Handbook page 37, Essay Evaluation**. Be prepared to carefully consider any changes they suggest. [Give each student two copies of **Student Handbook page 37, Essay Evaluation**.]
2. **SAY SOMETHING LIKE:** Terrific work today, everybody. That's the final lesson in our "Applying to College" unit. Over the past six weeks, you've demonstrated that you have the tools and the skills to complete a strong college application. We'll be talking more about steps to college next week, when we'll learn more about finding financial aid. As you continue your college applications, please use **Portfolio pages 3-4, College Application Tracker** to keep your eye on approaching deadlines, and don't hesitate to ask me or the school counselor if you need help.

SKILLS CHECKLIST

Direct students' attention to **Portfolio pages 19-22, Grade 12 Skills Checklist**. Have students complete the skills checklist questions for Applying to College skills.

APPLYING TO COLLEGE

I can...

Identify and keep track of the admissions requirements at the colleges of my choice.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Complete a college application.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Identify one or more personal strengths of interest to an employer or college admissions officer.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Identify an experience that provides appropriate evidence of one or more of my personal strengths.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Create an essay that effectively conveys my personal strengths.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

Sample Essay (Revision)

Below is the revision with corrected words and phrases in bold.

I have wanted to be **a** teacher since I fell in love with Miss Cailor in second grade. In first grade, reading had been a struggle, **and** the **adventures** of Dick and Jane hardly seemed worth the effort. But in second grade, Miss Cailor helped me make sense of all those letters. Before long, I was off and running, brimming with the giddy self-confidence of a brand new reader. It wasn't just the books she brought to life. We learned number facts by **playing** a variation of Bingo, with treats as the reward for a job well done. We learned to knit on simple looms. **For** Christmas that year, I gave everybody scarves, stretched to **their** maximum length so I could finish faster. Suddenly, I felt competent and eager to learn everything. It was like Miss Cailor **had** unlocked the doors to a magical kingdom.

At age seven, I **knew** what I wanted to be when I grew up. In high school, I joined **Future Teachers** of America as soon as I could. When our next-door **neighbor** approached me about tutoring her sons in reading the summer after my sophomore year, I volunteered. They were in second and third grade, already fantastic athletes, though less successful in school. They reported dutifully to my **mother's** kitchen every weekday, bringing the smell of the playground indoors, and probably wishing they could be elsewhere. I'd grown up with sisters, and dusty little boys were like **aliens** to me. They struggled through easy-reader classics **like** "Billy Brown the Baby Sitter," and I wondered what I could do to unlock the magic of books.

That is how we came to make a pilgrimage to the Cleveland Public Library, a 45-minute bus ride from our small suburban town. Cleveland might as well have been a foreign country. My family ventured downtown once a year to visit Santa Claus and **take** in the Christmas lights. **I'd** been on the bus exactly twice, and both times my dad had been waiting for me on the other end. My sense of direction was non-existent, **and** I was shy about asking strangers for help. I was terrified to make the trip, especially with two little boys in tow. But, for me, the "big" library beckoned like Emerald City, full of undiscovered **treasures**.

On the day of the **trip**, **as** the three of us walked the **two** long blocks to the bus stop, my head was bursting with questions: What if we missed the bus? What if we got on the wrong bus? What if we got off at the wrong stop? What if the boys escaped my grasp, and I had to tell **their** mother they were missing?

The bus arrived at the scheduled time — a miracle! — in a whoosh of air brakes and a plume of exhaust. And then we were walking up the steps, coins tinkling in the fare box. We settled into our seats. The bus **passed** houses much fancier than **our** own, and we waited for reassuring glimpses of Lake **Erie** through the trees.

By the time we reached the library, most of my anxiety was gone. The boys raced me up the impressive marble steps and flung open the heavy doors, and we entered a brand new world. **It's** a feeling that sticks with me, even now.

That summer, I learned how little I knew about teaching reading, and how eager I was to learn more. I was already intrepid in my pursuit of this mission, and one step closer to being the inspiring teacher I want to be!

Sample Essay (First Draft)

Carefully review this essay for errors in spelling, grammar, and punctuation. Circle any mistakes and write the correction in the space above.

I have wanted to be teacher since I fell in love with Miss Cailor in second grade. In first grade, reading had been a struggle, the adventures of Dick and Jane hardly seemed worth the effort. But in second grade, Miss Cailor helped me make sense of all those letters. Before long, I was off and running, brimming with the giddy self-confidence of a brand new reader. It wasn't just the books she brought to life. We learned number facts by playing a variation of Bingo, with treats as the reward for a job well done. We learned to knit on simple looms. For Christmas that year, I gave everybody scarves, stretched to their maximum length so I could finish faster. Suddenly, I felt competent and eager to learn everything. It was like Miss Cailor has unlocked the doors to a magical kingdom.

At age seven, I knew what I wanted to be when I grew up. In high school, I joined Future Teachers of America as soon as I could. When our next-door neighbor approached me about tutoring her sons in reading the summer after my sophomore year, I volunteered. They were in second and third grade, already fantastic athletes, though less successful in school. They reported dutifully to my mother's kitchen every weekday, bringing the smell of the playground indoors, and probably wishing they could be elsewhere. I'd grown up with sisters, and dusty little boys were like aliens to me. They struggled through easy-reader classics like "Billy Brown the Baby Sitter," and I wondered what I could do to unlock the magic of books.

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On the day of the trip. As the three of us walked the too long blocks to the bus stop, my head was bursting with questions: What if we missed the bus? What if we got on the wrong bus? What if we got off at the wrong stop. What if the boys escaped my grasp, and I had to tell their mother they were missing?

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That summer, I learned how little I knew about teaching reading, and how eager I was to learn more. I was already intrepid in my pursuit of this mission, and one step closer to being the inspiring teacher I want to be!!!

Proof-reading Checklist

- ☐ Check your spelling and grammar carefully. Use the spell-check and grammar-check on your word processing program, but remember this won't catch every error.
- ☐ Use a printed copy to proof-read. It's easier to proof-read a printed copy than catch errors on a computer screen.
- ☐ Read your essay aloud to yourself. If it doesn't sound right, check your grammar. If it doesn't flow, you may need transitions.
- ☐ Check for proper capitalization.
 - First word of a sentence
 - Names of people and places (e.g., Future Farmers of America, Cornell University)
- ☐ Make sure subjects and verbs agree.
 - Jon runs home every night after work.
 - We run home every night after work.
- ☐ Make sure subjects and possessive pronouns agree.
 - Loren will finish her essay.
 - The students will finish their essays.
- ☐ Use plurals and possessives correctly.
 - Dogs (more than one dog)
 - Dog's leash (the leash of one dog)
 - Dogs' leashes (the leashes of many dogs)
- ☐ Use the following words correctly. (Spell-check won't help you!)
 - There (a place) Please put your essay over there.
 - Their (possessive) The students finished their essays.
 - They're (they are) They're writing the best essays ever written.
 - It's (it is) It's almost time for the bell to ring.
 - Its (possessive) The dog chased its tail.
 - To (a preposition) Send your application to URI.
 - Too (also) He's applying there, too.
 - Two (the number) Two people from my high school will attend Freshman Orientation next week.
- ☐ Use punctuation to show where your sentences start and end.
 - Wrong: Read each sentence aloud if you think you should stop use a period if you think you should pause use a comma.
 - Right: Read each sentence aloud. If you think you should stop, use a period. If you think you should pause, use a comma.
- ☐ Avoid sentence fragments.
 - Wrong: Seemed like a bad omen.
 - Right: The impending thunderstorm seemed like a bad omen.

Essay Evaluation

Thank you for taking the time to read my essay. As you read through it, please consider the criteria in the left-hand column. Next to each, circle the score that best describes the essay. If you have specific comments, write them in the last column, or use the back of this page.

CRITERIA A good essay is:	QUALITY: How well did this essay do this?				COMMENTS
	4 Very well	3 Fairly well	2 Somewhat	1 Not at all	
Focused	Describes a single event or experience. Clearly answers the essay question.	Focuses mostly on single event, strays some; needs clearer link to question.	Focus isn't clear; needs better link to question.	Covers too much information and/or does not answer question.	
Convincing	Supports claims with specific, strong details.	Some evidence provided, but not very specific.	Little evidence provided; evidence is weak or vague.	Claims not supported by any evidence.	
Descriptive	Provides several vivid details; readers feel like they're there.	Some good details are provided.	Few details provided; may be vague or unclear.	No details provided.	
Organized	Opening grabs reader; purpose is clear; transitions are logical; ends with strong conclusion.	Opening does not grab reader; needs better transitions; ending not clear.	Purpose is unclear; weak transitions; ending does not provide a logical conclusion.	Purpose is unclear; no transitions between thoughts; ends without clear, logical conclusion.	
Personal	Shows clear, insightful thoughts and feelings; reflects personal strengths.	Shows some personal perspective and strengths, but not very revealing.	Shows minor or trivial personal reaction; little or weak reference to personal strengths.	No personal insight; perspective is vague or a cliché; does not reflect personal strengths.	
Easy to read	Language is conversational, easy to read aloud; writing is clear.	Language could be clearer; a few phrases are too formal or informal.	Much of the language is unclear, too formal or informal.	Most language is too formal <u>or</u> inappropriate use of slang; several phrases unclear.	
Grammatically correct	Does not contain grammatical, spelling, or punctuation errors.	Few errors of spelling, grammar, or punctuation.	Several distracting errors.	Many errors, making it difficult to read.	

FINDING A JOB

Lesson Descriptions

NOTE: IN ORDER TO MEET FINANCIAL AID DEADLINES, PLEASE TEACH UNIT 4 BEFORE UNIT 3.

Finding a Job 1: Who Gets Jobs?

What are the best methods for finding satisfying work?

Finding a Job 2: Your Network

Who in my personal network can help me get started on my job search?

Finding a Job 3: Research 1

What companies might be interested in someone with my talents and skills, and how can I find out more about them?

Finding a Job 4: Research 2

What do I need to know about a company and where can I find this information?

Finding a Job 5: Polish Your Resume

How can my resume show that I am well qualified for the job?

Finding a Job 6: Cover Letters I

How does a good cover letter catch the interest of an employer?

Finding a Job 7: Cover Letters II

How can I use my cover letter to highlight my skills and experience?

Finding a Job 8: The Interview

How do I prepare for an interview?

Finding a Job 9: Follow Up and Action Plan

How do I follow up with my interviews and contacts? What are my next steps in finding a job?

PLANNING PYRAMID

GRADE 12, Unit 3, Finding a Job



Some Students Will:

- Make networking calls to begin their own job search.
- Make one or more cold calls to companies of interest.
- Write a cover letter targeted to a specific employer.
- Pose questions for a specific employer.
- Participate in interviews.
- Follow interviews with thank-you notes.
- Use a system for tracking job hunting activities.

Most Students Will:

- Understand the etiquette and activities needed to develop and maintain a personal network, and the benefits of doing so.
- Research companies of interest.
- Understand the benefits of a networking call, and how to make one.
- Understand the benefits of a cold call, and how to make one.
- Revise or create a resume.
- Identify skills to highlight in a cover letter, and write one.
- Consider answers to commonly asked interview questions.
- Create an action plan for finding work.

All Students Will:

- Understand which job hunting techniques are most effective, and why.
- Set a goal describing a specific job they hope to attain.
- List people in their personal network.
- Understand the benefits of company research.
- Know what to do before, during, and after an interview.

ROADS to SUCCESS

Grade 12

Finding a Job

Family Newsletter

Strategies for Finding a Job

Roads to Success is a new program designed to help middle and high school students prepare for their futures. This newsletter will keep you posted on what we're doing in school, and how families can follow through at home.

For more information about Roads to Success, please visit our website: www.roadstosuccess.org.

Did you know? Using several job hunting methods is more effective than sticking with one. If something's not working, switch things up for better results.

For more info, check out "The 14 Ways to Look for a Job" by Richard N. Bolles. http://www.jobhuntersbible.com/articles/article.php?art_item=024

As your teen graduates from high school, his plans probably include finding a job. Whether he's looking for part-time summer work or beginning a career, here are some tried-and-true tips for making a tough job easier.

Looking for work is work. If you don't have a job, experts recommend spending 40 hours a week looking for one. Making a schedule of what you'll do each day helps you stay on track.

An active search is better than a passive one. Many people rely on answering want ads (online and in the newspaper), posting to job websites, and mailing out bunches of resumes. People love these methods because they don't involve the discomfort of asking to be hired. But these aren't always the most effective job-search strategies. Networking, calling businesses you've

researched to find out if they're hiring, and going on informational interviews may get better results.



Don't be shy about asking friends for help. Everybody knows what it feels like to look for work, and most people will be willing to help somebody who's just starting out. Tell everybody you're looking, and follow up with the people they suggest. Check in with a friend who can remind you to do the tasks you've assigned yourself and cheer you up when you need encouragement.

Think of job hunting as matchmaking. Your job search shouldn't be random. Set a goal concerning the kind of job you want, and stay focused. Your job

should match what you're good at.

Begin with the end in mind. Not every entry-level job is exciting, but all will teach you something about yourself and the world of work. Aim for good jobs that are stepping stones to great jobs.

Be prepared to hear "no." Job hunting can be discouraging. The odds are that you're going to get turned down - maybe a lot. Keep in mind that it only takes one "yes" to succeed.

Say thank you. Say thanks to everybody who helps in your job search, including employers with whom you interview. If possible, send a note. You'll stand out as somebody who is polite and interested in the work.

For more info . . .
www.jobstar.org
www.jobhuntersbible.com
www.quintcareers.com
www.RUReadyND.com

Grade by Grade

In Grade 12, Roads to Success students are coached in the most successful strategies for finding jobs. They learn how to network, practice making cold calls, and consider questions most often asked in interviews. They research companies, create a resume, and write a cover letter, too. Finally, they learn how to keep track of their job hunting efforts, and how to follow up.

Who Gets Jobs?

The **BIG** Idea

- What are the best methods for finding satisfying work?

AGENDA

Approx. 45 minutes

- I. Warm Up: Ranking Job Hunting Techniques (5 minutes)
- II. 14 Ways to Look for a Job (20 minutes)
- III. Setting a Job Goal (10 minutes)
- IV. Wrap Up: Sharing and Critiquing Job Goals (10 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 38, Job Hunting 101
- Student Handbook page 39, Job Hunting Techniques Pros & Cons Chart
- Student Handbook page 40, My Job Goal

FACILITATOR PAGES:

- Facilitator Resource 1, Richard Bolles' Analysis of Job Hunting Techniques
- Facilitator Resource 2, Job Goal Question Prompts

- Overhead projector

OBJECTIVES

During this lesson, the student(s) will:

- Be aware of various job hunting techniques, and the success rate of each, including networking, cold calling, responding to print and online ads, posting resumes to job websites, and mass mailings.
- Distinguish between a passive and active job search, recognizing which is more effective and why.
- Identify a personal job hunting goal.

OVERVIEW

The lesson begins with students ranking job hunting techniques based on their success rate. Students compare their own assessments with research analyzed by career expert Richard Bolles. Next, students work in pairs to identify pros and cons for two job search techniques and share their findings with the class. Then, students assess sample job hunting goals, using what they learn to write their own. Finally, students share their goals, and evaluate their classmates' goals.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook page 39, Job Hunting Techniques Pros & Cons Chart**
 - **Student Handbook page 40, My Job Goal**
 - **Facilitator Resource 1, Richard Bolles' Analysis of Job Hunting Techniques**
 - **Facilitator Resource 2, Job Goal Question Prompts**
- For **Activities II** and **III**, decide in advance how you want to have students form pairs and teams of four.

BACKGROUND INFORMATION

How many jobs will a worker have in a lifetime? How many distinct careers? The Bureau of Labor Statistics won't even hazard a guess, citing two problems in collecting this kind of data: 1) The need for information that spans the length of a person's time in the workforce and 2) Difficulty determining what constitutes a career change. Richard Bolles, author of the bestseller, *What Color is Your Parachute? A Practical Manual for Job Hunters and Career Changers*, estimates that most people switch jobs five to nine times, and change careers two to three times. In any case, the general trend is toward greater career flexibility and mobility compared with previous generations.

Having the skills necessary to effectively search for jobs has become a critical skill in the 21st century. However, most people lack basic knowledge in this area. They fall into the pattern of

using a single strategy (e.g., mass mailings), even when that strategy is not producing results.

Bolles explains that to get results, you must be willing to use multiple strategies and change strategies when they are not working. He also points to evidence that strategies that require more work (e.g., networking, knocking on doors) lead to higher success rates than passive strategies (e.g., posting your resume online and waiting for a response).

At one time, being willing and able to work was enough to land a job. Today, however, a successful job search requires considerable effort. In addition to having marketable skills, job seekers must be able to sell themselves. Fortunately, these are skills people can learn, and come back to again and again during their working years.

Sources:

“The Three Secrets of Successful Job Hunting.” Richard Bolles, http://www.jobhuntersbible.com/articles/article.php?art_item=008

Minnesota’s Department of Employment and Education Development <http://www.deed.state.mn.us/cjs/cjsbook/intro.htm>

IMPLEMENTATION OPTIONS

For **Warm Up**, you may prefer to present **Student Handbook page 38, Job Hunting 101** as a Do Now, and follow up with the introduction described in the **Warm Up**.

For **Activity II, 14 Ways to Look for a Job**, you may ask students to list all the job hunting strategies they know before presenting **Facilitator Resource 1, Richard Bolles’ Analysis of Job Hunting Techniques**. If time is limited, do not have students return to the Do Now activity to fix their rankings. A discussion based on the question prompts is sufficient.

(Note: re: Item 12 in **Facilitator Resource 1:** As Internet research replaces the use of the phone book, many of your students may be unfamiliar with the Yellow Pages. Key points that make the Yellow Pages an effective research tool: 1) It lists local businesses and 2) it’s organized by category. Students who prefer researching online can use these websites to find business listings: google.com and yellowpages.com.)

Also for **Activity II**, you may do the pros/cons chart as a whole class activity if you believe that partners will not be able to identify pros and cons on their own.

ACTIVITY STEPS

I. Warm Up: Ranking Job Hunting Techniques (5 minutes)

1. **SAY SOMETHING LIKE:** How many of you plan to enter the workforce full time after graduation? How many expect to get a job this summer? For the next nine lessons, we're going to prepare for the job search experience. We'll create the tools you need for job hunting, such as an updated resume and cover letter, and we will share the wisdom of experts on the best methods for finding work.
2. [Have students open to **Student Handbook page 38, Job Hunting 101**. Invite a volunteer to read aloud the instructions. Then call their attention to the questions about which methods they ranked as most and least effective and why.]

II. 14 Ways to Look for a Job (20 minutes)

1. **SAY SOMETHING LIKE:** Research on job hunting strategies, like the ones you just ranked, reveal that some produce more successful results than others. Richard Bolles, career-hunting expert and author of the ultimate job searching guidebook, has studied the various methods and has insights into their effectiveness, which we'll discuss today. Many adult job hunters are unaware of this information, so having this knowledge should give you an advantage when looking for work.
2. [Display **Facilitator Resource 1, Richard Bolles' Analysis of Job Hunting Techniques**. Point out the success rates, in percentages, next to each technique.]
3. [When students finish reading, instruct them to return to **Student Handbook page 38, Job Hunting 101**.]

SAY SOMETHING LIKE: How do the success rates listed here compare with your rankings on **Student Handbook page 38, Job Hunting 101**? Did you think certain techniques were more effective than they actually are? Explain.

[After students respond to the questions, have them correct their answers, and reorder the rankings on **Student Handbook page 38, Job Hunting 101**].

4. [Display **Student Handbook page 39, Job Hunting Techniques Pros & Cons Chart** on an overhead projector]

SAY SOMETHING LIKE: Now that we know what the research says, let's figure out why some job hunting methods are more effective than others.

For example, let's consider the popular method of posting your resume on a job-posting website. What are the advantages of this method? [Students' responses might include, "don't have to ask anybody for anything" or "does not take too much time."]

[Write student suggestions on the "pro" side of the chart.]

What are the disadvantages? [Students' responses may include, "no idea if anybody's looked at your resume" and "no control over follow-up."]

Because it's so easy to do, you are probably competing with thousands of others who are using the same technique, making the chances of an employer even looking at your resume very slim. [Write suggested disadvantages on the "con" side of the chart.]

5. [Divide the class into pairs, and assign each pair two techniques from Bolles' list to evaluate. Have students open to **Student Handbook page 39, Job Hunting Techniques Pros & Cons Chart** to record their ideas. Invite pairs to share their charts with the class.]
6. [Display **Facilitator Resource 1, Richard Bolles' Analysis of Job Hunting Techniques** on the overhead projector. Have a volunteer read aloud Bolles' analysis.]

SAY SOMETHING LIKE: You've heard the saying, "There is no such thing as a free lunch." Well that is certainly true with job hunting. As Bolles points out, the effectiveness rate for each method is directly connected to how much work the method requires. Who can give an example that illustrates this?

There is also the second point about using more than one strategy at a time. This does not mean the more you use, the better. As Bolles notes here, using two to four methods is best. More than four means you are not giving enough time and attention to any one of the methods.

III. Setting a Job Goal (10 minutes)

1. [Display **Student Handbook page 40, My Job Goal** on the overhead projector.]

SAY SOMETHING LIKE: Let's take a look at how we translate this information into action. Now that we know the most effective job hunts involve interaction with other people, we have to figure out a way to describe to others what we want in a job. The more focused and specific your goals, the more people can help you find the kind of job you want.

Imagine you are interested in a job working with animals. When you reach out to people in your network they can put you in touch with vets or other animal care workers they know, which could possibly lead to a job. However, if you simply tell these people that you are interested in any kind of job, they wouldn't have a clue as to how to help you or who to put you in touch with. Having a goal, then, is helpful to you and to those who are helping you.

2. [Have students open to **Student Handbook page 40, My Job Goal** and as a class, have them identify which of the sample job goals have a focus. Remind them that the more focused the goal, the more effective the job search. After they finish, have the class discuss which goals they checked and why. Now have students select one of the job seekers they checked, and describe places the job seeker could look for work.]
3. **SAY SOMETHING LIKE:** Now think about your own job goal. Be as specific as you can as you respond to the third prompt on the page. If you are attending college next year, your goal may concern a summer job or a job you hope to get after college. Then brainstorm places you might look for work and list them under question #3.

IV. Wrap Up: Sharing and Critiquing Job Goals (10 minutes)

1. **SAY SOMETHING LIKE:** In this wrap-up activity, you will work in small groups to evaluate your job goals and suggest places where each job hunter might look for work. Your team members will provide feedback that will help you refine and focus your goal, and you will do the same for them. Please provide feedback by stating one positive thing and one thing that could be improved. So, in the example of the student who wants to make \$500 a week, you might say, "Mentioning that you want to make \$500 a week rules out certain minimum wage jobs. But it doesn't give any idea of your interests."

One way to evaluate your goals is to figure out if they're SMART.

[Ask students to recall the attributes of SMART goals as taught in previous years, and list them on the board:

S = Specific (detailed, not general or vague)

M = Measurable (includes some quantity or element that can be measured)

A = Attainable (ambitious but reasonable; may break large goals into smaller ones)

R = Realistic (person is willing and able to do the work involved with this goal)

T = Timed (establishes a time frame for accomplishing the goal)

Provide further examples as needed:

- I would like a part-time job tutoring children in reading after school, starting in June.
 - I would like a full-time job, starting in October, assisting a mechanic.
 - I would like a Monday-Friday, 9-5 job as an administrative assistant starting in September.]
2. [Project **Facilitator Resource 2, Job Goal Question Prompts** on the overhead. Tell students to consider these questions as they prepare to give feedback.]
 3. **SAY SOMETHING LIKE:** Good job today! Knowing the effectiveness of different job hunting techniques will be helpful to you now and for your entire working career. Recognizing the power of having a clear and focused job goal will also come in handy now and during career changes. In the more immediate future, you will use what you learned today about job search techniques in the remaining lessons in this unit.
 4. [Spend the last couple of minutes previewing the rest of the unit, including the topics you will cover: expanding and using your network to find a job, researching companies in your field of interest, updating your resume, writing powerful cover letters, preparing for an interview, and following up on interviews and possible job leads. Explain to students that by the end of the unit, they will be expert job hunters who can identify their job goals and know how and where to find jobs.]

Richard Bolles' Analysis of Job Hunting Techniques:

The 14 Ways to Look for a Job

Richard Bolles is a big authority on job hunting. His famous book, What Color is Your Parachute? A Practical Manual for Job Hunters and Career Changers, was first printed more than 30 years ago. Over 10 million copies have been sold, and the book has been translated in 20 languages. It is revised each year. The U.S. Library of Congress has named it one of 25 books that shaped readers' lives. For more of Richard Bolles' tips, visit www.jobhuntersbible.com.

Here are his 14 ways to look for a job, and the success rate for each:

1. Using the Internet to look for job postings or to post one's own resume. (1%)
2. Mailing out resumes to employers at random. (7%)
3. Answering ads in professional or trade journals appropriate to your field. (7%)
4. Answering local newspaper ads. (5-24% depending on salary demands)
5. Going to private employment agencies or search firms. (5-24% depending on salary demands)
6. Going to places where employers come to pick out workers, such as union hiring halls. (8%)
7. Taking a Civil Service exam. (12%)
8. Asking a former teacher or professor for job leads. (12%)
9. Going to the state/federal employment service office. (14%)
10. Asking family members, friends, or professionals you know for job leads. (33%)
11. Knocking on the door of any employer, factory, or office that interests you, whether they are known to have a vacancy or not. (47%)
12. By yourself, using the phone book's Yellow Pages to identify fields that interest you, then calling employers in those fields to see if they're hiring for the kind of work you can do. (69%)
13. In a group with other job hunters, using the phone book's Yellow Pages as above. (84%)
14. Doing what is called "the creative approach to job hunting or career change": doing homework on yourself to figure out what your favorite and best skills are, then doing face-to-face interviewing for information, at organizations in your field, followed by using your personal contacts to get in to see the person who actually has the power to hire you at organizations in your field (not necessarily the human resources department). (86%)

Richard Bolles' Analysis of Job Hunting Methods

- The easier a job hunting method is, the less likely it is to work.
- For best results, use two to four of these methods at a time.

SOURCE: http://www.jobhuntersbible.com/articles/article.php?art_item=024
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Job Goal Question Prompts

- Is [classmate's] goal clear and specific? How might it be improved?
- How might [classmate] expand on places to find work?

1. _____

2. _____

Job Hunting 101

1. Here are five common job hunting methods. Rank them in order of most effective to least. Write “1” beside the top-ranked method, a “2” beside the next-best method, and so on down to a “5” beside the lowest-ranked method.

___ Answering ads in the newspaper

___ Posting to online job sites

___ Calling companies in the phone book to find out who’s hiring

___ Asking friends, family, and professionals for job leads

___ Sending resumes to all companies in your field, whether they’re hiring or not

2. Choose your top-ranked job hunting method and explain why you think it would work.

3. Choose your lowest-ranked job hunting method and explain why you think it would not work.

Job Hunting Techniques Pros & Cons Chart

Record the names of the two techniques you were assigned in the first column. Then think about each job hunting technique, and list the pros and cons of each.

Job Hunting Technique	Pros	Cons
Job Hunting Technique	Pros	Cons

My Job Goal

1. Successful job hunts begin with a focused goal. Having a clear goal makes it possible for people to help you. Put a check beside each goal that has a focus.

- JOE: To find a job as soon as possible
- MARCUS: To learn everything I can about the restaurant business
- SARABETH: To spend every waking minute with animals
- CHRIS: To work during the day so I can take care of my siblings after school
- JENNA: To make at least \$500 a week

2. Choose one of the job seekers above and suggest where he or she might look for work

Example: Sarabeth could look for a job at a veterinarian's office or at a local nature center.

Name of student: _____

Places to look for work:

- _____
- _____
- _____

3. Now write your own goal, and describe where you might look for work. (NOTE: If you'll be attending college next year, your goal may describe a summer job or a job you hope to get after college.)

My goal: _____

Places to look for work:

- _____
- _____
- _____

Your Network

The **BIG** Idea

- Who in my personal network can help me get started on my job search?

AGENDA

Approx. 45 minutes

- I. Warm Up: Job Hunting Techniques Revisited (5 minutes)
- II. The Power of Networking (15 minutes)
- III. Networking Etiquette (20 minutes)
- IV. Wrap Up: Networking Log (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 41, Job Hunting Techniques
- Student Handbook pages 42-44, Who's In Your Network?
- Student Handbook page 45, Script for Calling Contacts and Referrals
- Student Handbook page 46, Networking Log

FACILITATOR PAGES:

- Facilitator Resource 1, Job Hunting Techniques ANSWERS
- Facilitator Resource 2, Networking Challenges and Strategies
- Facilitator Resource 3, Script for Calling a Known Contact

- Overhead projector

OBJECTIVES

During this lesson, the student(s) will:

- List people in personal network.
- Consider ways to expand and maintain contacts.
- Practice appropriate ways to enlist help in their job searches.

OVERVIEW

This lesson focuses on networking — what it is and how it works. Students begin by reviewing the power of networking, and begin to consider who is in their own networks. Through discussion, students understand the nature of networking, recognizing that job hunting is one of many ways people within a network help each other. Next, students share their feelings about approaching a contact, and review solutions to address their challenges. Using a role-play activity, you will model how to call a contact. The lesson wraps up with a review of a networking log as a way to keep track of job hunting information and activity (e.g., conversations, follow-up notes, etc.). As homework, students are to get one referral from a contact by the next class meeting.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Write the day's vocabulary words and definitions on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Facilitator Resource 1, Job Hunting Techniques ANSWERS**
 - **Facilitator Resource 2, Networking Challenges and Strategies**
 - **Student Handbook page 46, Networking Log**
- For **Activity III**, decide in advance which three students will play the parts of the contacts. Assign each student the part of Contact 1, 2, or 3. Provide them with **Facilitator Resource 4, Script for Calling a Known Contact** so they can review before role playing.

BACKGROUND INFORMATION

If you've ever used a social networking site such as Facebook, My Space, or Linked In, you've experienced the power of networking. But networking is not revolutionary — people have been networking at parties, supermarkets, offices, and anywhere people get together, long before the digital age. Networking is about connecting with people and building relationships. When you need information, whether it's a job lead or the name of a good mechanic, you have resources to call on, and you would expect to be helpful in return.

Some studies show that people find jobs through networking more than any other strategy. (Richard Bolles ranks several job hunting methods as more effective: direct company contact or a combination of techniques.) One established consulting firm, Career Xroads, notes that a referred candidate (referred via a network) has a 35 to 1 chance of getting hired in contrast to 500 to 1 for a typical candidate (not via a referral)*. Approximately 75 to 95 percent of job openings are not advertised,** so networking is a valuable tool for uncovering the hidden job market.

Sources:

*About.Com, <http://jobsearch.about.com/od/networking/a/jobster.htm> statistic within article comes from Mark Mehler of Career Crossroads, <http://www.careerxroads.com/>

** Frequently Asked Questions (FAQs) About Career Networking
http://www.quintcareers.com/career_networking_FAQ.html

VOCABULARY

Contact: A person you know; a connection.

Network (verb): To gather contacts and reach out to them to share help and information.

Network (noun): A broad list of contacts, each of whom may be able to give you job leads, offer you advice and information about a particular company, and introduce you to others so that you can expand your network.

Referral: A person that someone in your network has sent you to for job information or advice.

IMPLEMENTATION OPTIONS

For **Activity III**, depending on students' understanding of the job seeker/contact relationship, they may improvise a contact's response, rather than use the script.

ACTIVITY STEPS

I. Warm Up: Job Hunting Techniques Revisited (5 minutes)

1. [As students enter the class, have them open to **Student Handbook page 41, Job Hunting Techniques** and complete the page independently.]

II. The Power of Networking (15 minutes)

1. **SAY SOMETHING LIKE:** Last week you explored the different ways people look for jobs and which methods are most effective. Some job hunting techniques are listed on **Student Handbook page 41**. Which of these techniques are most effective?
2. [Check **Facilitator Resource 1, Job Hunting Techniques ANSWERS** to confirm they are correct. Point out that “Networking” is one of the most effective ways to look for a job - some experts say the most effective way - and so it is the focus of today’s lesson. Next week, cold-calling will be discussed.]
3. **SAY SOMETHING LIKE:** Raise your hands if you use Facebook, My Space, or other social networking websites. These sites are popular for many reasons, mostly because they provide fast and fun ways to connect with friends and family. These websites are all about “networking,” or connecting with other people. But networking is not just something you do online.

How many of you have helped a friend and/or neighbor at one time or another?
How did you help? [Allow students to respond – answers might include things like running errands for someone who is sick, or taking in mail or feeding a pet while they’re on vacation.] How do your friends and neighbors help you out? [Allow students to respond.] Going to friends, family, and others for help during a job search is just another way to use your network.

4. **SAY SOMETHING LIKE:** Now you are going to make a list of the people in your network — friends, family, neighbors, doctors, etc. You never know who in your network might know of a job that fits your needs, so it is very important to think broadly when making your list. Most employment specialists ask adult job seekers to list 100 people in their network. Do you think you have that many? Raise your hand if you think you can come up with 25 names. (Show of hands.) Who thinks they can come up with more? (Show of hands.) Don’t forget to include the adults in your lives — they’ll have big networks built over many years — as well as friends your own age.

[Instruct students to complete **Student Handbook pages 42-44, Who's In Your Network?**]

III. Networking Etiquette (20 minutes)

1. **SAY SOMETHING LIKE:** As we discussed, using your network for help with your job hunt is just an extension of other ways you use your network. If you've babysat for someone, been on a baseball team, walked someone's dog, or watered someone's plants — it's totally OK to ask for this kind of help.

Let's brainstorm for a moment. Why would people in your network be willing to help you with your job search? [Jot down students' ideas on the chalkboard. Then add the following ideas, explaining each as you write them down:

- If the contacts are close to you and believe in your abilities, they want to see you succeed.
- If your contacts think highly of you, then they will be helping you AND the person they are putting you in contact with.
- People like to help. It makes them feel good.
- You are an "investment." If someone helps you from the very start of your career, and you end up being a great success, they will feel good and be able to say, "I knew him way back when..."
- If you make it easy by having a specific goal, then most people are willing to help.]

[Be sure students understand that while most people are willing to help, they need to prepare to hear "no" occasionally.]

2. **SAY SOMETHING LIKE:** Now that you've made your network list, it's time to start contacting people to let them know you're looking for work. This is sometimes known as "warm-calling," because you're speaking with people with whom you already have a friendly relationship. Who would find this easy? [Give students a moment to respond. Project **Facilitator Resource 2, Networking Challenges and Strategies** on the overhead].

SAY SOMETHING LIKE: Who would find it difficult to approach contacts? Why? [Record students' responses on the challenge side of the t-chart. If students hesitate, suggest a few challenges, and jot them down, including "I don't want to bother someone who is very busy." And, "I'm nervous to ask."]

3. [Once students brainstorm the challenges, suggest strategies to help them with contacting people in their network. Note each idea (see below) in the strategies column. Invite students to share other ideas.
 - Plan what you want to say to the contact.
 - Ask for specific help; not just, “I want a job.”
 - If needed, schedule a time to talk, so that your contact can prepare. Not only is this respectful of the contact’s time, it shows that you are courteous and serious about your job search. Having a specified time to meet also ensures that you will not procrastinate.
 - Make it worth the contact’s time and effort to help you by being polite, expressing gratitude, and by following up to let him/her know how your job search is going. Adults have many demands on their time; make sure to thank them for making time for you.

4. **SAY SOMETHING LIKE:** Remember, networking is a two-way street. Your contacts may be helping you today, but there may be opportunities for you to help them in the future. Saying thank you and being respectful is what you can do for them right now.

5. [Point out that one of the strategies they just listed was to plan what to say. Remind students that their request should make it easy for the contact to help them, and not simply be “I need a job.” Tell students there are two different conversations they will have when networking: 1) approaching someone you know, and 2) approaching someone you don’t know — perhaps a referral suggested by your contact. You’ll be talking about the first situation today.]

6. [Have the three pre-selected volunteer contacts come up to the front of the class. Tell students you are the job seeker and the volunteers are the contacts. Read aloud **Facilitator Resource 3, Script for Calling a Known Contact** with each of the volunteers. Repeat for each of the contacts.]

7. **SAY SOMETHING LIKE:** The best way to prepare for any type of networking call — with someone you do or do not know, is to practice.

[Have students open to **Student Handbook page 45, Script for Calling Contacts and Referrals**. Explain that in preparation for making their calls, they can practice using these scripts, filling the blanks with their specific information.]

IV. Wrap Up: Networking Log (5 minutes)

1. **SAY SOMETHING LIKE:** During your job search, you will talk to many people, including your direct contacts as well as people your contacts refer you to. As a result, you will have lots of information to keep track of. It is essential that you organize all this information because you never know which of the many people you speak to might lead to that perfect job. A lost phone number or missed appointment could result in losing a great opportunity.

You may find it helpful to keep two notebooks — one to keep track of college applications and one for job hunting.

2. [Project **Student Handbook page 46, Networking Log** on the overhead. Tell students that this networking log is one way to keep track of who they talk to and any job leads they need to follow up on. They can use the networking log handout for each person they contact.

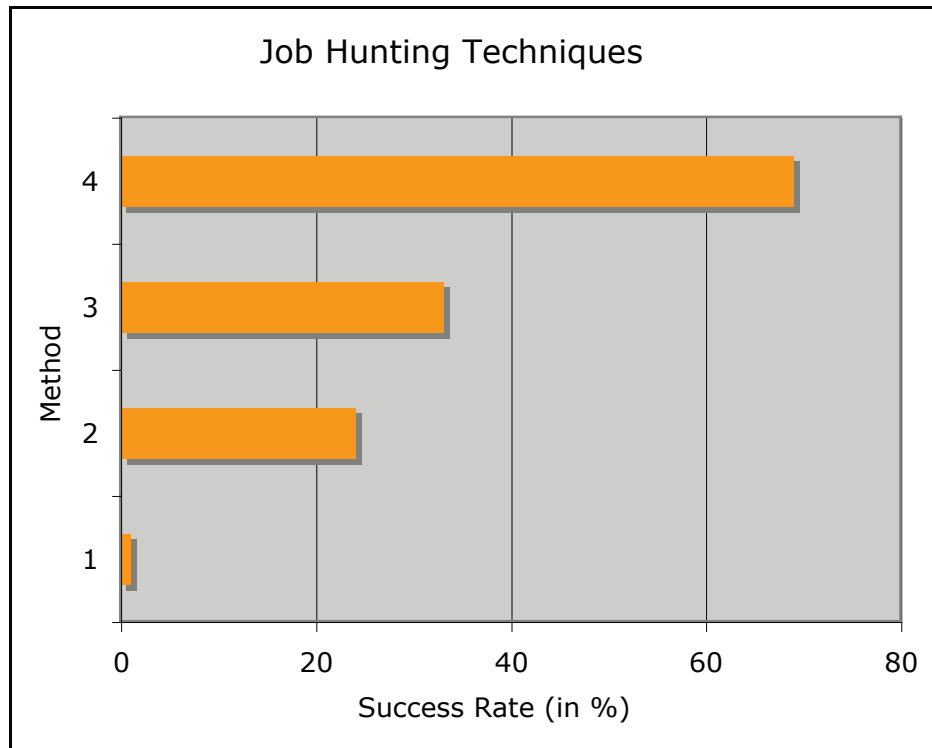
Walk through each part of the page. Explain that in the appointment date/time and follow-up sections, they are to write down any appointments they make, including date, time, and location. In follow up, they are to note any actions they need to take.]

SAY SOMETHING LIKE: Staying active in your search is important. Your contacts have many things to take care of in addition to helping you look for a job – so it’s up to you to keep the ball rolling. Find out from your contact the best way to follow up with him and/or the new person he refers you to. Write down these suggestions in the follow up section on the log. You should also note all dates and times in your personal calendar or planner.

3. [Advise students to fill in one of these pages for each person in their network that they contact. For homework, they need to call one person in their network. If that person recommends they speak with someone else, that name goes into one of the “new contact” boxes at the bottom of the page.]

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Job Hunting Techniques ANSWERS



The experts say some job hunting techniques work better than others. Can you pair each method listed below with its success rate?* Beside the description of each job hunting technique, write the corresponding number (1, 2, 3, or 4) from the graph.

 4 COLD-CALLING: Use Yellow Pages (from phone company or online) to identify companies who might need your services, then call them to find out if they're hiring. 69% success rate, according to Bolles.

 1 INTERNET: Posting jobs and responding to jobs listed on the Internet. Only 1%!

 3 NETWORKING: Asking friends, family, and professional contacts for job leads. 33% success rate.

 2 NEWSPAPER ADS: Answering local newspaper ads. Success rate varies, 5 to 24%, depending on salary demands.

Which method listed above would you find most difficult? _____

Why? _____

Statistics from Richard Bolles' "The 14 Ways to Find a Job": http://www.jobhuntersbible.com/articles/article.php?art_item=024, Copyright Richard N. Bolles, 1996-2008..

Networking Challenges & Strategies

Challenges	Strategies

Script for Calling a Known Contact

SCRIPT 1

Job Seeker: Hi Ms. Smith. As you know I am graduating soon, and I'm looking for a summer job. I plan to be an education major in college, so ideally I would like to work with children this summer. As a teacher, do you have any ideas, or anyone you suggest I speak to?

Contact 1: It sounds like you really know what you want to do. As it happens, I'm in charge of hiring for the summer enrichment program at Hilldale Elementary and we're still looking for teacher's aides.

Job Seeker: Thank you, Ms. Smith! What is the next step? How do I apply for the job?

SCRIPT 2

Job Seeker: Hi Ms. Smith. As you know I am graduating soon, and I'm looking for a summer job. I plan to be an education major in college, so ideally I would like to work with children this summer. As a teacher, do you have any ideas, or anyone you suggest I speak to?

Contact 2: You are catching me at a bad time. I've got dinner on the stove, and I need to help my kids with homework.

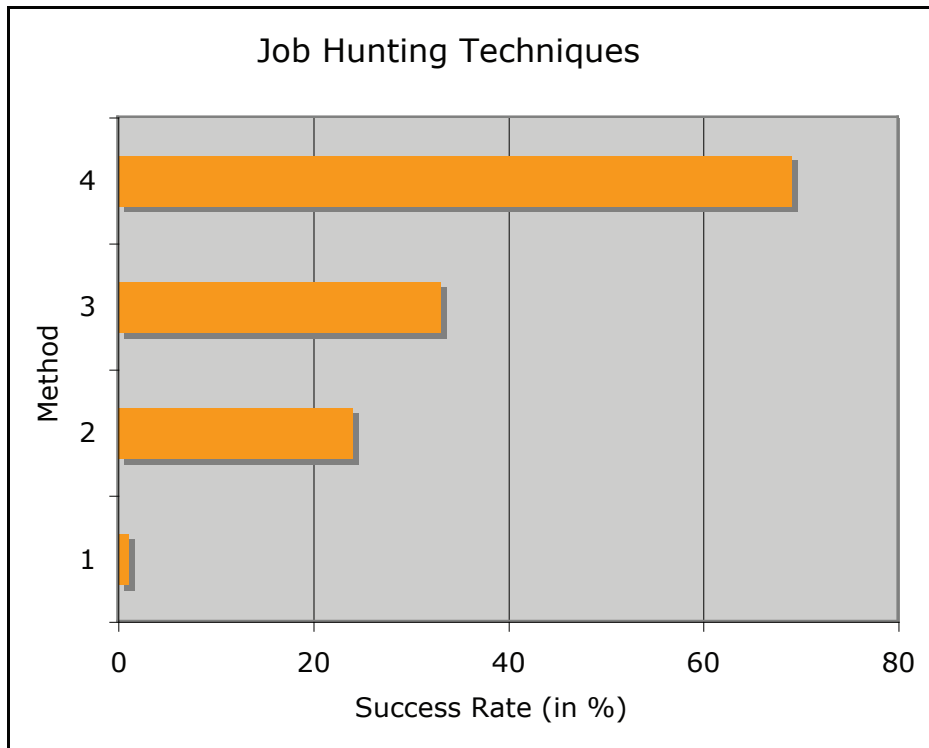
Job Seeker: I'm sorry. When would be a good day and time to contact you?

SCRIPT 3

Job Seeker: Hi Ms. Smith. As you know I am graduating soon, and I'm looking for a summer job. I plan to be an education major in college, so ideally I would like to work with children this summer. As a teacher, do you have any ideas, or anyone you suggest I speak to?

Contact 3: I don't know of any specific jobs, but I do know that Camp Hillside is always looking for counselors. I know the camp director, Mr. Jones. I can put in a call for you.

Job Seeker: Thank you, Ms. Smith! What would be the best way for me to follow up with Mr. Jones? Do you have his contact information?



The experts say some job hunting techniques work better than others. Can you pair each method listed below with its success rate?* Beside the description of each job hunting technique, write the corresponding number (1, 2, 3, or 4) from the graph.

___ COLD-CALLING: Use Yellow Pages (from phone company or online) to identify companies who might need your services, then call them to find out if they're hiring.

___ INTERNET: Posting jobs and responding to jobs listed on the Internet.

___ NETWORKING: Asking friends, family, and professional contacts for job leads.

___ NEWSPAPER ADS: Answering local newspaper ads.

Which method listed above would you find most difficult? _____

Why? _____

Statistics from Richard Bolles' "The 14 Ways to Find a Job": http://www.jobhuntersbible.com/articles/article.php?art_item=024, Copyright Richard N. Bolles, 1996-2008.

1. People You Know Well

<ul style="list-style-type: none">• Teachers <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<ul style="list-style-type: none">• Coaches or youth group leaders <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<ul style="list-style-type: none">• People from religious organizations <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<ul style="list-style-type: none">• Coworkers <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

2. People You See Occasionally

<ul style="list-style-type: none">• Doctor, dentist, eye doctor, orthodontist <hr/> <hr/> <hr/> <hr/>	<ul style="list-style-type: none">• Car mechanic <hr/>
<ul style="list-style-type: none">• Bank teller <hr/>	<ul style="list-style-type: none">• Librarian <hr/>
<ul style="list-style-type: none">• Vet <hr/>	<ul style="list-style-type: none">• Other <hr/>

Script for Calling Contacts and Referrals

Practice making calls to contacts using this script.

Introduction:

My name is _____ (your name). I was wondering if _____ (name of person you're calling) is available.

(Remind them of the relationship if you think they won't remember you, for example, "Joe Smith's daughter," or "I was on your son's Little League baseball team.")

I'm looking for work _____ (when), and thought you may be able to help me.

Is this a good time to talk? I'm interested in _____ (kind of work).

Do you have any ideas about who might be hiring, or who might know someone who is hiring?

[follow up if you get a referral]

Thank you so much. I'll give _____ a call in the next few days. Would you prefer to alert him to my call, or is it OK for me to call him directly? [Ask for the phone number and/or e-mail address.]

[follow up if you don't get a referral]

Thanks so much for your time. If you hear of anything, please be sure and let me know.

[Give contact info – phone and e-mail – if needed. Be sure your outgoing phone message is work-appropriate.]

Networking Log

Your job search begins with your personal network. Tell everyone you know (and everybody they know) that you're looking for a job. Use this page to keep track of the information you gather — **one page per contact.**

Contact Information

Contact Name	
Date Called	
Employer Name	
Address	
Phone	
E-mail	
Fax	
Appointment Date/Time?	
Follow-Up	

New Contacts

Did this contact give you referrals? List them below.	
Name	Name
Position	Position
Employer	Employer
Phone	Phone
E-mail	E-mail
Fax	Fax
Other	Other

ADAPTED FROM: Creative Job Search Guide, © 1994 - 2009 by Minnesota Department of Employment and Economic Development: http://www.positivelyminnesota.com/JobSeekers/Creative_Job_Search_Guide/index.aspx

Research 1

The **BIG** Idea

- What companies might be interested in someone with my talents and skills, and how can I find out more about them?

AGENDA

Approx. 45 minutes

- I. Warm Up: Contact Call Evaluation (5 minutes)
- II. Who's Hiring? (10 minutes)
- III. Company Research (20 minutes)
- IV. Wrap Up: Cold Calls and Job Lead Follow Up (10 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 47, Networking Call Evaluation
- Student Handbook page 48, Who's Hiring?
- Student Handbook pages 49-51, Research Questionnaire
- Student Handbook page 52, Cold Call Script
- Student Handbook page 53, Job Lead Worksheet

- Laptop and LCD projector
- Overhead projector (optional)
- Phone book
- Computers with Internet access

OBJECTIVES

During this lesson, the student(s) will:

- Research to find companies in their fields of interest.
- Research a specific company in preparation for an initial phone call.
- Prepare to make a cold call to a company of interest.

OVERVIEW

The lesson begins with students reflecting on the previous week’s assignment of calling a contact in their personal network. Next, students learn why and how to research companies, and discuss the advantages of using the phone book and the Internet. Using the Internet, students find five companies where they might like to work, and conduct research on one of them. The lesson concludes with practicing cold calls and reviewing how to use a job lead chart to keep track of job hunting information and activity.

PREPARATION

- Make arrangements for students to use the computer lab.
- Familiarize yourself with the Madison Square Boys and Girls Club’s website, www.madisonsquare.org, or choose a local example as described in the **IMPLEMENTATION OPTIONS** below.
- List the day’s **BIG IDEA** and activities on the board.
- Make the following handouts into overhead transparencies or copy onto chart paper:
 - **Student Handbook pages 49-51, Research Questionnaire**
 - **Student Handbook page 53, Job Lead Worksheet**
 - Make a transparency or a scanned document of a relevant page from the phone book for **Activity III, Company Research**.

BACKGROUND INFORMATION

The hidden job market refers to jobs that are not advertised publicly. Statistics estimate that as many as 80% of jobs are not advertised.* Among the various strategies for tapping into the hidden job market, one of the most effective is contacting an employer directly, or “cold calling” and selling yourself to them. According to career expert Richard Bolles, the strategy of direct employer contact (calling listings from the Yellow Pages) has a 69% success rate. **

Making a cold call at precisely the right time sometimes results in landing an interview before a vacancy for a position is even advertised. For cold calls to be successful, however, there are preliminary steps that job seekers need to take. First, they should identify companies where they want to work, and that have the types of jobs that match their skills and interests. The next step is to research the targeted companies more deeply and identify how their skills are relevant to each company they will call. Job seekers can use this research to market themselves most effectively.

Making cold calls is not easy even for a seasoned employee. Calling a company where you don't know anyone can be nerve-wracking and intimidating. The best way to get better at it is to practice.

*SOURCE: "Hidden Job Market," © 1996 - 2009 CareerPerfect.com.

**SOURCE: http://www.jobhuntersbible.com/articles/article.php?art_item=024, "14 Ways to Look for a Job," ©1996-2009 by Richard N. Bolles.

IMPLEMENTATION OPTIONS

For **Activity II**, one facilitator used the Yellow Pages, challenging students to quickly find five businesses that might hire a lifeguard. An incorrect answer (companies that sell swimming pools) provided a teachable moment re: entrepreneurship, and a potential opportunity to distribute business cards.

For **Activity III**, you may wish to replace the Madison Square Boys and Girls Club with a local example. One facilitator provided informational materials from a nearby state park, asking students to list summer jobs that might be available. Students completed the remaining activities based on the job that most appealed to them.

For **Activity IV**, if you are short on time, students may do individual company research as homework.

ACTIVITY STEPS

I. Warm Up: Contact Call Evaluation (5 minutes)

1. [Once students are settled in their seats, have them open to **Student Handbook page 47, Networking Call Evaluation**. Encourage them to think about the network calls they made this past week, and evaluate the experience by completing the checklist and answering the questions.]
2. [After students complete their evaluations, prompt a class discussion about their experiences. Encourage students to explain their responses. For example, if a student had a good call, encourage him or her to say how the contact was helpful. Alternatively, if a student had a negative experience, have him or her explain what made it that way.]

II. Who's Hiring? (10 minutes)

1. **SAY SOMETHING LIKE:** If your networking call was successful, it may have led to a new idea about where to look for work. Toward the end of class, we'll talk about how to follow up on this lead. Remember, networking is one of the top two job hunting strategies. Right now, I'd like to direct your attention to the other top job hunting strategy. Who remembers what that is?

[Students respond. If needed, remind them that the other "best" strategy is calling companies directly to see who is hiring.]

SAY SOMETHING LIKE: In today's lesson, we are going to discuss this strategy: where you can find lists of potential employers, what you might want to know about them before you make your call, and what to say when you reach them.

2. **SAY SOMETHING LIKE:** Let's start with an example. Imagine that Chris, a high school senior, wants a summer job working with children. He's already calling everybody he knows for job leads, but he read the Richard Bolles article and knows that the most successful job candidates use more than one method. His next strategy is making direct phone calls to summer camps that might be hiring.

Where might Chris find the names of camps or youth organizations where he could work? [Give students a chance to respond.] That's right! The phone book and the Internet are two excellent resources.

3. [Project the phone book page transparency on the overhead, or if you scanned the page, use your laptop to display the page on your LCD projector. Ask students how phone books are organized. Point out that the Yellow Pages organize companies by category. Ask students to identify the categories on the projected page.]
4. **SAY SOMETHING LIKE:** The phone book and the Internet are both helpful tools for researching companies. What are the advantages of using the phone book? [Let students respond. If they need help, point out that the phone book is organized alphabetically by category, making research easy. Yellow pages are local, so you know the companies are nearby.] What are the advantages of using the Internet? [Let students respond. If they need help, point out that using the Internet allows them to cast a wide net, enabling them to see many and varied options. They can also get more information about companies using the Internet.]
5. [Have students open to **Student Handbook page 48, Who's Hiring?** Now, using your laptop, project the Google home page on your LCD projector. Ask what key words Chris might use to find possible places to work this summer. If students suggest "Summer Camps" or "Day Camps," guide them to also include the city to narrow the list to local places. For today, use "the Bronx." Then click "Search" for a list of results. Let students know that they should not begin work on identifying five companies of their own until you explain the next step.]

III. Company Research (20 minutes)

1. **SAY SOMETHING LIKE:** Let's suppose Chris has at least one company where he'd like to work. The idea could have come from one of his networking contacts, which he needs to follow up on. Or it could have come from a list like the one you're about to create. Let's suppose he's learned that the Madison Square Boys and Girls Club in the Bronx runs a summer camp, and may be hiring counselors. What do you think Chris should do next?

[After students respond, explain that before Chris calls the Boys and Girls Club, it would be helpful to learn more about their summer program. Ask students why knowing about the company might be an advantage, making sure the following reasons are included:

- Researching the organization helps you determine whether it is a place that you want to work, and a place that would be interested in your skills.
- You can find a phone number and contact information if you don't already have it.

- Gaining information allows you to speak knowledgeably about the organization when you do make contact, and it gives you confidence for making the call in the first place.

Research makes the job of cold calling easier, like a study guide helps you prepare for a big test.

2. [Use your laptop and LCD projector to model locating the Madison Square Boys and Girls Club of the Bronx online (or other local program you may be using as a substitute). Information on Camp Madison can be found at www.madisonsquare.org, under “Club Houses.” Direct the class to **Student Handbook pages 49-51, Research Questionnaire**, and briefly discuss the five questions located in part I. Note that these questions provide enough detail for students to call a company for the first time, whether the lead comes from their list of companies or somebody in their network. Next week, students will use the questions on part II to find the type of information they’ll need before going on an interview.]
3. [Give students 15 minutes to create their list of five companies on **Student Handbook page 48, Who’s Hiring?**, and answer the first five questions in part II on **Student Handbook page 50, Research Questionnaire**, about one of these companies. When they’re finished, they’ll have a chance to rehearse the conversation they might have when they call this company. Allow students to work for 10 minutes, warning them when five minutes remain.]

IV. Wrap Up: Cold Calls and Job Lead Follow Up (10 minutes)

1. **SAY SOMETHING LIKE:** Now that you’ve identified five companies where you might consider working, how do you find out if they are hiring? Calling a company where you don’t know anyone is known as “cold calling.” This is different from calling a contact from your network — presumably someone who knows and likes you. Cold calling makes many job hunters really nervous. But for the bravest job hunters, this technique can lead to leads nobody else knows about. You will get better at this with practice. Before you know it, you will be turning your cold calls into hot leads!

Last week we reviewed how to call a contact you know. Today we’ll practice how to make a call to someone you don’t know, or a “cold call.”

2. [Have students open to **Student Handbook page 52, Cold Call Script**. Have them fill in the blanks with their information. Then invite volunteers to use the script to model making cold calls in front of the class.]
3. [Now project **Student Handbook page 53, Job Lead Worksheet**, on the overhead and walk through it, pointing to each section as you speak about it.]
4. **SAY SOMETHING LIKE:** A **Job Lead Worksheet** is one way to keep track of information about each company you contact. [Make the point that it is not the **ONLY** way; there are other organizational methods]. It looks like the **Networking Log** from last week, but it is different. The **Networking Log** is for listing referrals, or new people to call, as provided by your contacts. The **Job Lead Worksheet** is for keeping track of each company you contact. A contact name is a person with whom you speak. Often, when you make cold calls, companies will transfer you from one person or department to another. You can begin to build relationships with people at the company by writing down the names of the people you speak to. That way, the next time you call, you can ask for a specific person. Writing down phone numbers, e-mail addresses, and fax numbers is also important so that you do not need to rummage through old notes to find what you are looking for, and it reduces the risk of losing important contact information.

In the **Position** section, list any jobs you know or learn about and identify how you learned about them. Lastly, **Response** is where you write information concerning how you follow up. For example, if you e-mailed or sent a resume or cover letter in response to the call, you note the date you sent it here. If you are to call back or receive a call from a contact, note when this will happen and with whom. You may also want to put dates and times of calls and meetings in your personal calendar.

5. [Spend the last couple of minutes assigning the homework for next week. Instruct students to contact the company they identified in the previous activity. Remind them to use the **Cold Call Script** to practice what to say before they call. And remind them to record all information on the **Job Lead Worksheet**.]

Networking Call Evaluation

Congratulations on making your first job hunting call! How did it go? Check the box that best describes your experience, and then answer the questions below.

- Very comfortable
- Sort of comfortable
- Uncomfortable
- Worst thing I ever had to do
- Didn't make the call

1. What did you learn about making networking calls from this experience?

2. What do you think is the next step in your job hunt?

Who's Hiring?

Use a search engine like Google to find places you might be interested in working. Be sure to include keywords that describe what type of work you're looking for (examples: summer camp, clothing store, restaurant) and the area where you're looking for work (examples: Bronx, Fargo ND, Bismarck ND).

What?

Keywords (describe type of work):

Where?

Keywords (city, state, or area in which you want to work):

Based on your Internet search, list five companies where you might be interested in working.

1. _____

2. _____

3. _____

4. _____

5. _____

Research Questionnaire

Choose a company to research. Use the company's website to answer the following questions.

Name of company: _____

PART 1 (GET THIS INFO BEFORE A COLD CALL.)

1. What is the website address?

2. Why are you interested in working here?

3. What skills or experiences do you have to offer this company?

4. What kind of job would you like to do at this company?

5. What more do you want to know that is not on the site?

PART 2 (GET THIS INFO BEFORE YOU WRITE A COVER LETTER OR GO ON AN INTERVIEW.)

1. What is the company's mission?

2. What products does the company make or what services does it offer?

3. Who are the company's customers or clients?

4. What is the company's history? (Include recent news.)

5. What is the company's environment or culture like?

6. Who is the company's CEO, president, or executive director?

Extra for Experts

7. Who are the company's biggest competitors?

8. List two facts about the department you would like to work for.

Cold Call Script

To the person who answers the phone:

*(Ask whom you're talking to, so you can address the person by name if you need to call back. Write down the person's name on the **Job Lead Worksheet**.)*

My name is _____. I'm graduating from _____ High School in June, and I am interested in working in _____ (*type of work*). Who do you recommend I speak to in that department to find out about hiring needs?

Once you are on the phone with the person you need to talk to, say the following:

My name is _____. I'm graduating from _____ High School in June, and I am interested in working in _____ (*type of work*). I have experience in _____. Do you know of any opportunities where I would be a good addition to your organization?

Job Lead Worksheet

Use this page to keep track of information for each company you contact.
Employer
Company Name:
Contact Person:
Address:
Phone:
E-mail:
Fax:
Position
Job:
How did I find out about this job?
Response
Date Sent, E-mailed, or Faxed Resume/Cover Letter:
Follow-Up Date:
Results and Other Useful Information:

SOURCE: Creative Job Search Guide, © 1994 - 2012 by Minnesota Department of Employment and Economic Development: http://www.positivelyminnesota.com/JobSeekers/Creative_Job_Search_Guide/index.aspx

Research 2

The **BIG** Idea

- What do I need to know about a company and where can I find this information?

AGENDA

- I. Warm Up (10 minutes)
- II. Why Research? (10 minutes)
- III. Company Research (20 minutes)
- IV. Wrap Up: Sharing Findings (5 minutes)

MATERIALS

- STUDENT HANDBOOK PAGES:**
 - Student Handbook pages 49-51, Research Questionnaire (from previous lesson)
 - Student Handbook page 54, Why Cold Calls Give Me Cold Feet
- FACILITATOR PAGES:**
 - Facilitator Resource 1, Cold Call Concerns and Strategies
 - Facilitator Resource 2, “How Not To Impress Your Interviewer” Script
 - Facilitator Resource 3, Research Questionnaire MODEL
- Overhead projector
- Laptop to project website for whole-class use
- Computers with Internet access
- Chart paper

OBJECTIVES

During this lesson, the student(s) will:

- Identify ways in which company research is a valuable job hunting tool.
- Use the company website and other resources to research at least one company where they hope to work.

OVERVIEW

In this lesson, students identify possible obstacles to making cold calls and brainstorm solutions. Then, they move on to more in-depth company research, watching a role play about an “interview gone bad” that helps them recognize the value of researching as part of the job search process. Finally, students conduct the online company research needed for a successful job interview.

PREPARATION

- Make arrangements to use the computer lab.
- List the day’s **BIG IDEA** and activities on the board.
- Make the following handout into an overhead transparency or copy onto chart paper:
 - **Facilitator Resource 3, Research Questionnaire MODEL**
- Make copies of **Student Handbook pages 49-51, Research Questionnaire** (from previous lesson), at least two per student, to distribute as homework.
- For **Activity II**, select two or three students to participate in the role play. If you feel your students would benefit from a more accessible example of an “interview gone bad,” create a different scenario with an entry-level job and an under-prepared high school student.
- For **Activity II**, make three copies of **Facilitator Resource 2, “How Not to Impress Your Interviewer” Script** for student volunteers.

BACKGROUND INFORMATION

A key step in the job search process is researching companies in preparation for interviews. Finding out what a company does or makes, who its customers or clients are, and its history, is helpful preparation for an interview. More often than not, an interviewer will ask why the potential employee is interested in working at their company. An inability to articulate an answer will not bode well for the candidate. Conducting research enables you to speak knowledgeably and feel confident when meeting with an employer.

Research is important for all of the following reasons:

- Helps you figure out if the company is a place you would feel comfortable working.
- Enables you to intelligently answer interview questions and ask relevant questions that show your interest and knowledge.
- Improves confidence.
- Provides information needed to tailor your resume to specific jobs.

The Internet is a good place to conduct research. Not all companies post information for job seekers specifically, but most company sites do provide information useful in preparing for interviews.

IMPLEMENTATION OPTIONS

For **Activity I**, if students are not able to come up with their own cold call concerns and strategies, see **Facilitator Resource 1, Cold Call Concerns and Strategies**, for suggestions.

For **Activity II**, if you have a personal example of an interview gone bad due to lack of preparation, you may use it instead of the provided script.

ACTIVITY STEPS

I. Warm Up (10 minutes)

1. [As students enter, ask them to complete **Student Handbook page 54, Why Cold Calls Give Me Cold Feet**. Give them three minutes to complete the activity.]
2. **SAY SOMETHING LIKE:** Last week, we talked about research as a way to identify companies that might be hiring in your field. We also discussed what you should find out about a company to help you determine if it is a place you would want to work. As a result of this research, you made (or will make) cold calls to companies to find out if they are hiring. How'd it go?
3. [Prompt students who were able to make the cold call before today's class to discuss their experiences. For example, if a student had a good call, encourage him or her to say why it was good. Alternatively, if a student had a negative experience, have him or her explain what made it that way. If no one made a cold call, it's time to explore why.]
4. **SAY SOMETHING LIKE:** It is not unusual to have cold feet when it comes to making cold calls.

Even if you've identified a company that appeals to you and where you think you'd be an asset, making this cold call can still be scary. What are some of your concerns, worries, or fears? [Have students share what they listed on **Student Handbook page 54, Why Cold Calls Give Me Cold Feet**. Create a t-chart on chart paper with "Concerns" on one side and "Strategies" on the other. Jot their ideas in the "Concerns" column.]

5. [Review the list of concerns, one at time. Have students suggest how they could handle each concern and list their ideas for addressing them in the "Strategies" column on the chart paper.]
6. **SAY SOMETHING LIKE:** Keep in mind that cold calls are worth the effort, even when you hear "no" a lot. Cold calling is one of the most effective ways of job hunting.

II. Why Research? (10 minutes)

1. **SAY SOMETHING LIKE:** Imagine a cold call you make results in someone at the company wanting to meet you. You set up a date and time and mark it on your job lead form and your calendar. Now what do you do? What is the next step? [Give

students a chance to respond.] The answer is research. Your job now is to find out everything you can about the company: what it does or makes, its history, challenges, accomplishments, etc. Why do you need to know all of this information? Let's find out.

2. [Invite the volunteers you selected during **PREPARATION** to come to the front of the classroom. One student will read the part of narrator, the other the interviewer, and you will read the part of the potential employee (or, if you'd like, a third volunteer can play this part). Tell students that this role play is based on a real experience. Perform the role play for the class.]
3. **SAY SOMETHING LIKE:** What kind of impression did Lisa make on the cable channel executive? [Give students a chance to respond. Lisa's lack of preparation may have made the interviewer wonder if she was really interested in the job. It's also possible that the interviewer was really busy, and would have preferred not to have to spend her time explaining something Lisa could have investigated on her own.]

How could Lisa prepare for future interviews? [Give students a chance to respond. Make sure they understand that in the future she should find out all she can about a company, including what they do or make.]

4. [After students respond to the questions above, summarize the different reasons for researching a company.]

SAY SOMETHING LIKE: As you can tell from Lisa's experience, research is a vital step in the job search process. If Lisa had done her research, she would have been able to answer the question intelligently. Knowing about the company and its programming also would have enabled Lisa to ask questions that would have shown the interviewer her interest in the company. So, research helps you:

- Gain confidence you need going into an interview.
- Intelligently answer interview questions and ask relevant questions that show your interest and knowledge.
- Make sure your resume reflects skills important to your employer.
- Determine whether the company is a place you'd like to work and where your skills will be valued.

The job candidate who has researched the company has an edge over someone who is less prepared.

III. Company Research (20 minutes)

1. [Project **Facilitator Resource 3, Research Questionnaire MODEL** on the overhead. Use the laptop and the overhead to project the Madison Square Boys & Girls Club home page: <http://www.madisonsquare.org>.]

SAY SOMETHING LIKE: Last week, our job hunter Chris made a cold call to the Madison Square Boys and Girls Club about the counselor position. Let's assume that the call was successful because Chris learned that the camp is still hiring counselors, and he was invited in for an interview. Let's see what additional info Chris might want before he meets his potential employer face-to-face.

2. [Direct students' attention to the projected questionnaire].

SAY SOMETHING LIKE: Now that he has scheduled an interview, Chris will dig deeper to learn more about the camp and the organization that runs the camp. This research will help Chris answer questions during the interview, it will give him confidence, and it will enable him to ask intelligent questions.

3. **SAY SOMETHING LIKE:** To guide his research, Chris will answer the questions listed in part II of **Student Handbook page 50, Research Questionnaire** from last week. [Point to part II on the overhead]. He will find most of the answers on the organization's website. Let's research the first few questions together.

[Invite a volunteer to read aloud the first question: *What is the company's mission?*]

The company in this case is an organization, the Madison Square Boys & Girls Club. Camp Madison is a program offered through the Boys & Girls Club. A mission is a goal or purpose. You can see that the mission is right on the home page. [Have a volunteer read it aloud. Write the mission on the projected questionnaire in answer to question 1 for part II.]

4. [Read aloud the next research question: *What products does the company make or what services does it offer?* Point to the "About Us" button at the top left corner. As you click it, tell students they can find an answer to this question on most company websites by clicking the "About Us" button. Read the first paragraph in the About Us page. Explain to the class that the Boys & Girls Club provides a service, not a product. Ask them what it is. Then write the answer on the questionnaire: "Provides after-school and summer programs for thousands of New York City's most vulnerable kids."]

5. [Depending on time and student need, you may continue to model answering questions or prepare them to do work independently on researching their companies of interest.]
6. **SAY SOMETHING LIKE:** As you research, you will find lots of information on company websites, but you may want to use other research tools as well. For example, to learn more about a company's CEO (the person in charge), search the Internet for his or her name. Do the same for the person interviewing you. You may also take your research offline, and talk to a person who works in the same general career field about the job and the company.
7. [Have students open to **Student Handbook pages 49-51, Research Questionnaire** and send them to work individually at computers. Using part II of the questionnaire, students are to conduct research for the company they identified in the previous week's lesson, and for which they answered the questions in part I.]

IV. Wrap Up: Sharing Findings (5 minutes)

1. **SAY SOMETHING LIKE:** What is one thing you learned today about the company or organization that will help you when you meet with the employer? For example, if Chris finds out the Madison Square Boys and Girls Club camp serves city youth, he'd want to point out any experience he'd had with this population – both in his resume and during an in-person interview.

What did you learn today that you could share in an interview or include in your resume?

2. [Spend the last couple of minutes assigning the homework for next week. Instruct students to research at least two more companies on their list. Remind them to complete parts I and II on the **Student Handbook pages 49-51, Research Questionnaire.**]
3. [Let students know that they'll be working on updating their resumes next week.]

Cold Call Concerns and Strategies

CONCERNS	STRATEGIES
Employer too busy to talk to me.	Ask employer when would be a good time to call back.
Employer yells at me.	Simply say, "thank you."
Employer doesn't have any jobs.	Thank the employer and ask when might be a good time to check back. Ask if you can send a resume for them to keep on file should opportunities arise.

How Not to Impress Your Interviewer Script

Narrator: This is the true story of Lisa, an adult who has been working for many years producing television shows for children. Lisa arranges an informational interview with an executive at a very popular cable channel. Lisa writes and revises her resume until it's perfect. She wears her best business suit, and arrives on time.

Cable Channel Exec: Good morning, Lisa. Welcome to the Best Cable Channel in the World. [Cable exec and interviewer shake hands.] Come on in to my office so we can talk.

Lisa: Nice to meet you.

Cable Channel Exec: So, Lisa, what do you think of our programming here at the Best Cable Channel in the World?

Narrator: Lisa opens her mouth to answer, but does not know what to say. The Best Cable Channel in the World is a premium channel – it costs extra money – and Lisa does not get it at home.

Lisa: Well, I don't actually get your cable channel. I was hoping you'd tell me something about your programs.

Research Questionnaire Model

Choose a company to research. Use the company's website to answer the following questions.

Name of company: Camp Madison

PART 1 (GET THIS INFO BEFORE A COLD CALL.)

1. What is the website address?

http://www.madisonsquare.org

2. Why are you interested in working here?

I want to work outdoors and with children.

3. What skills or experiences do you have to offer this company?

I know a lot about nature and I worked as an assistant in an after-school basketball program in the Bronx.

4. What kind of job would you like to do at this company?

I'd like to be a nature counselor.

5. What more do you want to know that is not on the site?

The responsibilities of a counselor at Camp Madison.

PART 2 (GET THIS INFO BEFORE YOU WRITE A COVER LETTER OR GO ON AN INTERVIEW.)

6. What is the company's mission?

7. What products does the company make or what services does it offer?

8. Who are the company's customers or clients?

9. What is the company's history? (Include recent news.)

10. What is the company's environment or culture like?

11. Who is the company's CEO, president, or executive director?

Extra for Experts

12. Who are the company's biggest competitors?

13. List two facts about the department you would like to work for.

Why Cold Calls Give Me Cold Feet

A cold call is a call to a company where you do not know anyone. It is an important step in the job search process, but not always an easy one to do. List three reasons why people might avoid making cold calls.

1.

2.

3.

Polish Your Resume

The **BIG** Idea

- How can my resume show that I am well qualified for the job?

AGENDA

- I. Warm Up (5 minutes)
- II. Resume Refresher (5 minutes)
- III. Hitting Your Target (10 minutes)
- IV. Revising Your Resume (20 minutes)
- V. Wrap Up: Sharing and Revising Resumes (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 55, Skills Identification
- Student Handbook page 56, Chris's Resume
- Student Handbook page 57, Parts of a Resume
- Student Handbook page 58, Accomplishment Statement Chart
- Student Handbook page 59, Chris's Interests, Skills, and Activities
- Student Handbook page 60, Resume Action Words
- Student Handbook page 61, Resume Proof-reading Checklist
- Student Handbook page 62, Blank Resume Template

FACILITATOR PAGES:

- Facilitator Resource 1, Chris's Revised Resume

- Overhead projector
- Laptop and LCD projector
- Chart paper and markers

OBJECTIVES

During this lesson, the student(s) will:

- Review the parts of a resume and the purpose of each part.
- Identify job-related skills useful to a potential employer and translate the skills into accomplishment statements.
- Revise or create a resume.

OVERVIEW

In this lesson, students update their resumes to emphasize skills relevant to jobs to which they are applying or are interested. To do this, they first identify skills needed by their potential employers. Then they identify personal experiences that illustrate skills they possess, creating accomplishment statements for each. Finally, students revise their resumes to both update information (e.g., GPA, new activities, etc.) and add relevant skills.

PREPARATION

- Review the Camp Madison website (www.madisonsquare.org), then Clubhouses, then Camp Madison. Prepare to project the website in the classroom.
- See the Roads to Success website (www.roadstosuccess.org/materials/templates) for an electronic version of **Portfolio page 7, Blank Resume Template**.
- List the day's BIG IDEA and activities on the board.
- Write the day's vocabulary word and definition on the board.
- Make the following handouts into overhead transparencies or copy onto chart paper:
 - **Student Handbook page 56, Chris's Resume**
 - **Student Handbook page 58, Accomplishment Statement Chart**
 - **Facilitator Resource 1, Chris's Revised Resume**

BACKGROUND INFORMATION

With so many candidates to choose from, most employers make a decision about a potential employee's qualifications within 10 seconds of reviewing his or her resume. Upon a deeper, 30-second review of a resume, hiring managers reject all but the top candidates. These statistics make clear the need to help students develop strong resumes that highlight their relevant qualifications.

VOCABULARY

Resume: A summary of your career experience and education that describes your skills and experiences so an employer can see, at a glance, how you can contribute to the workplace.

IMPLEMENTATION OPTIONS

For the **Warm Up**, students who have not yet identified or researched a potential employer, have them list three skills for someone applying for the counselor job at Camp Madison.

For **Activity IV, Revising Your Resume**, students who did not create a resume last year should use this time to create their resumes. Have them use **Student Handbook page 62, Blank Resume Template**, along with **Student Handbook page 57, Parts of a Resume**. An electronic resume template is available on the Roads to Success website (<http://www.roadstosuccess.org/materials/templates>). Students may also create a resume using the Resume Builder tool in RUPrepareND.com.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter, ask them to complete **Student Handbook page 55, Skills Identification**. Give them three minutes to complete the activity.]
2. **SAY SOMETHING LIKE:** Today, we're going to talk about resumes, and how to revise (or create) one that highlights the skills important for the job for which you're applying. First, we'll quickly review what a resume is and its different sections. Then we'll work on creating accomplishment statements highlighting job-related skills.

II. Resume Refresher (10 minutes)

1. **SAY SOMETHING LIKE:** The company research you conducted over the past few weeks should have given you an idea of what is required of an employee at that company. Now you need to show the employer that you're the right person for the job! You have six chances to do this, but most of the time, you have to make a good case for yourself in steps 1 and 2 before you get a chance at the others. [Ask students for the steps in the process, and put their suggestions on the board. Arrive at a list that looks like this:
 - Resume
 - Cover letter
 - Interview
 - Reference
 - Thank-you note
 - On the job, once you've got it!]
2. **SAY SOMETHING LIKE:** This week, we'll talk about your resume. Remember a resume is a summary of your experiences and education. But it's much more than a simple list. It's also a way to show an employer what makes you well qualified for the job at hand. Today you will identify skills that your potential employer cares most about and create accomplishment statements that describe these skills. Next week, we'll talk about your cover letter and how you can use it to convey additional information important to your employer.
3. [Project **Student Handbook page 56, Chris's Resume** on the overhead.]

SAY SOMETHING LIKE: For the last few weeks, we've been following the story of Chris, a teenager interested in working as a counselor at Camp Madison, a suburban

day camp for city kids. Chris has set up an interview and the director has asked for his resume. Let's review Chris's resume together as a reminder of what belongs in one.

4. [Review what goes into each part of a resume by pointing to that section on the overhead projector as you read each of the section descriptions from **Student Handbook page 57, Parts of a Resume**, or by asking students to describe what goes where.]

III. Hitting Your Target (10 minutes)

1. **SAY SOMETHING LIKE:** Most employers make a decision about a candidate's qualifications within just 10 seconds of reviewing a resume! Like many places of employment, Camp Madison may receive hundreds of resumes for a limited number of counselor jobs. If Chris wants the camp director to take him seriously, he needs to include skills most important to working at Camp Madison — experience that shows why he is a good fit for the job.
2. [Keep Chris's resume projected on the overhead and direct students' attention to it again.]

SAY SOMETHING LIKE: Chris's resume is in the correct format and it is well written. He has no grammar or punctuation mistakes. He has included all the sections and his experiences and grades show he is a hard worker. However, there is nothing in his resume that shows why Chris would make a great camp counselor. How can he find out what Camp Madison cares most about in a counselor? [Give students a chance to respond.]

SAY SOMETHING LIKE: Job ads list skills you need for a job, which make it helpful to decide what you need to highlight on your resume. However, Chris found out about the job through networking and a cold call, so there is no specific job description to review. Chris's research will help him figure out what experiences are most important to include. Let's review what we know about the camp.

3. [Project the Camp Madison website (<http://www.madisonsquare.org>), then "Clubhouses," then "Camp Madison" using your laptop and LCD projector. Guide students to infer the kinds of skills, experiences, and characteristics that would be important for a counselor at Camp Madison. To prompt them, ask the following questions and jot their responses on chart paper.
 - How old are the campers? [NOTE: This is not listed on the site, and must be inferred from the photos.]

- Where are the campers from?
- What kinds of activities does the camp offer?]

4. [Now project **Student Handbook page 58, Accomplishment Statement Chart** on the overhead.]

SAY SOMETHING LIKE: Using what you know about Camp Madison, and other youth activities and clubs, what skills or experiences might the director be looking for in a counselor? [List at least three skills in the left-hand column. Responses might include good with kids, comfortable in nature, good at sports.] Which, if any, of these skills are evident on Chris's resume? Which does he need to consider including?

5. [Have students open to **Student Handbook page 59, Chris's Interests, Skills, and Activities.**]

SAY SOMETHING LIKE: This is a list of activities, experiences, hobbies, etc. that Chris did not put in his resume. Chris believed that because these aren't "jobs," but rather activities he enjoys in his free time, they do not belong on his resume. Which might he consider including as evidence of skills needed at Camp Madison? [Allow students to respond.]

[Write the identified items next to the corresponding skill in the middle column of the Achievement Statement Chart.]

6. **SAY SOMETHING LIKE:** Now let's figure out how to describe these skills on Chris's resume. We'll begin each description with an action word. What action word might describe his Bronx After-School Basketball experience? What did he do there?

What action words might apply to his camping experience with Big Brothers/Big Sisters?

[The completed chart may look like this:]

Skills the Employer Needs or Wants	Evidence of Skills	Active Accomplishment Statement
Good with kids	Bronx After-School Basketball, winter of 2010, 2011	Coached middle-school boys in shooting, dribbling, passing, and teamwork
Comfortable in nature	Big Brothers/Big Sisters wilderness camps, fall weekends, Grades 6-8	Hiked, camped, cooked, and cleaned up
Good at sports	[Note: already addressed in PE grades and “hiking and sports” under hobbies]	

7. [Display **Facilitator Resource 1, Chris’s Revised Resume**, on the overhead projector. Ask students to note the following:
- Chris has added his Bronx After-School Basketball experience under “Experience.”
 - He’s added his Red Cross first aid certification under “Education.”
 - He’s chosen not to add his Big Brothers/Big Sisters camping experience, which he’ll include in his cover letter next week. (This could have been included under “Hobbies and Interests,” if desired.)

IV. Revise Your Resume (20 minutes)

1. [Have students return to the three skills they listed during the Warm Up activity. Instruct them to add these skills to the left-hand column of the **Student Handbook page 58, Accomplishment Statement Chart**. In the middle column, have them list an activity that provides evidence of that skill. Finally, have students use the right-hand column to create an accomplishment statement for each skill. Remind them to include action verbs, using **Student Handbook page 60, Resume Action Words** for reference.]
2. [If students created resumes last year, have them use the next 20 minutes to update their resume, incorporating the new accomplishment statements they just created. Remind students to update their resumes as well, including new GPAs (if B or above), new jobs or other experiences, and new hobbies or interests. For students who did not create a resume last year, see **IMPLEMENTATION OPTIONS** and have them write their resumes from scratch on **Student Handbook page 62, Blank Resume Template**,

or use the electronic template found on the Roads to Success website. If they created a resume using the Resume Builder tool in RUPrepareND.com, they can update that resume by signing into RUPrepareND.com.]

3. [Circulate and help students as needed with their resumes.]

V. Wrap Up: Sharing and Revising Resumes (5 minutes)

1. **SAY SOMETHING LIKE:** No matter how great and relevant your experiences and accomplishments, if you have a spelling or grammatical error on your resume, that may be enough to make an employer lose interest in you. It is a great idea to have someone else (or several people whom you trust) review your resume for mistakes you may have missed. Swap resumes with a partner and use **Student Handbook page 61, Resume Proof-reading Checklist** to proof-read the resume. Then, return the resume and checklist to your classmate.

[NOTE: Students will need to use out-of-class time to revise their resumes.]

2. **SAY SOMETHING LIKE:** Next week, we'll talk about your second chance to impress your future employer: your cover letter.

Chris Jones
3024 Third Avenue
Bronx, NY 10455
(718) 555-1212 * cjones@example.com

PROFILE	<ul style="list-style-type: none">• Athletic high school senior• Fluent in English and Spanish• Dependable and mature
EDUCATION	<p>Truman High School, Bronx, NY <i>Expected graduation date:</i> 2013</p> <ul style="list-style-type: none">• GPA: 3.6• Received A's in PE and science classes <p>Red Cross First Aid Certification, 2012</p>
EXPERIENCE	<p>Food Town, Bronx, NY, 2011-Present</p> <ul style="list-style-type: none">• Promoted from grocery bagger to cashier <p>Bronx After-School Basketball, Winter 2010, 2011</p> <ul style="list-style-type: none">• Coached middle-school boys in shooting, dribbling, passing, and teamwork
HOBBIES & INTERESTS	<ul style="list-style-type: none">• Enjoy all sports, hiking, and math puzzles

Skills Identification

Think about a company you researched during the last few weeks, and the job that interests you. List three skills needed to do this job.

1.

2.

3.

Choose one of the skills above and describe an activity or experience that demonstrates you have what it takes to handle this particular aspect of the job. (For example, if you were applying for a job in a day care center that included preparing healthy snacks, you'd want to mention babysitting experience that included this task.)

Chris Jones
3024 Third Avenue
Bronx, NY 10455
(718) 555-1212 * cjones@example.com

PROFILE	<ul style="list-style-type: none">• Athletic high school senior• Fluent in English and Spanish• Dependable and mature
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EXPERIENCE	Food Town, Bronx, NY , 2011-Present <ul style="list-style-type: none">• Promoted from grocery bagger to cashier.
HOBBIES & INTERESTS	<ul style="list-style-type: none">• Enjoy all sports, hiking, and math puzzles

Parts of a Resume

Contact Information

Start with a heading that includes the following:

Name (first and last):

Address (street, city, state, zip code):

Phone (include area code):

E-mail address (if checked daily):

[NOTE: Make sure e-mail address is appropriate (e.g. johnsmith@gmail.com).]

Profile (also known as a Summary)

Two to four bulleted statements highlighting your skills that entice the employer to read the rest of the resume. Qualify your statements - show don't tell!

Education

List all education, training, and certifications. List degree(s) awarded, school(s) attended, and dates of attendance or year of graduation/completion. List your education by dates attended, starting with your most recent first. Include your grade point average if it is a B or better.

Special achievements, activities, or honors may be included here or in a separate section, titled "Interests & Awards."

Experience

List employer name, city, state; your dates of employment; and your job title. This may include both paid and volunteer work experiences. Follow this information with a concise description of your responsibilities in each job, using short phrases that begin with action verbs. List each work experience separately, by date, with your most recent job first.

Hobbies & Interests (could also be titled Interests & Awards)

List interests and activities that demonstrate job-related skills, such as teamwork, leadership, organization, etc. You may include personal accomplishments (e.g., raising money for a charity), and any honors, awards or formal recognitions of outstanding achievements.

Accomplishment Statement Chart

1. Identify skills the employer needs.
2. Then add evidence of this skill – places you worked and activities you participated in.
3. Finally compose one or more active accomplishment statements for each skill you can demonstrate.

Skills the Employer Needs or Wants	Evidence of Skills	Active Accomplishment Statement

Chris's Interests, Skills, and Activities

- Volunteered for after-school basketball program working with middle-school students, Bronx After-School Basketball, winter 2010 and 2011
- Proficient in MS Word and Excel
- Designed website for school's Spanish club
- First aid certification
- Attended annual wilderness weekends with Big Brothers, Big Sisters, Grades 6 - 8
- Elected to National Honor Society junior year
- Organized a classroom food drive in Grade 8
- Can beat all my cousins at Guitar Hero

Resume Action Words

Show employers what you can do by choosing action words that call attention to your accomplishments. See examples below. (For online lists of more verbs that will get you noticed, type “resume action words” into your search engine.)

Communication/ People Skills	Creative Skills	Management/ Leadership Skills	Helping Skills	Organizational Skills
Collaborated	Combined	Assigned	Aided	Arranged
Communicated	Created	Coordinated	Arranged	Categorized
Developed	Developed	Decided	Assisted	Distributed
Edited	Drew	Improved	Contributed	Organized
Incorporated	Illustrated	Led	Cooperated	Recorded
Proposed	Planned	Managed	Encouraged	Responded
Suggested	Revised	Organized	Helped	Updated
Synthesized	Shaped	Oversaw	Motivated	
		Recommended	Supported	
		Reviewed		
		Supervised		

Resume Proof-reading Checklist

Directions: Proof-read your partner's resume for each of the areas listed below.

Spelling

- All words are spelled correctly
(It's recommended that students use spell-check when creating the resumes.)

Punctuation & Capitalization

- Sentences end with punctuation mark
- Commas between city and state
- Commas between items in a list
- Apostrophes used for contractions and to show possession
- Sentences begin with a capital letter
- Proper nouns are capitalized (example: company names, cities, street names)

Grammar & Usage

- Job and activity descriptions start with action verbs
- Verb tenses are correct: present tense for current jobs and activities, past tense for past jobs and activities
- Date forms are consistent (5/07/08 or May 7, 2012)

Format

- Spacing and margins are the same throughout
- Resume is one page
- Traditional font (Arial or Times New Roman), and same font throughout the resume
- Personal contact information appears at the top
- Profile Summary appears at the top, just below contact information

Other

- It's recommended that students have a parent or other adult proof-read the completed resume.

Blank Resume Template

PROFILE	
EDUCATION	
EXPERIENCE	
HOBBIES & INTERESTS	

Cover Letters I

The **BIG** Idea

- How does a good cover letter catch the interest of an employer?

AGENDA

Approx. 45 minutes

- I. Warm Up: You're The Boss!
(10 minutes)
- II. Model Cover Letter
(10 minutes)
- III. Assist Anthony (20 minutes)
- IV. Wrap Up (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 63, You Decide!
- Student Handbook page 64, Cover Letter Format
- Student Handbook page 65, Model Resume: Anthony Martino
- Student Handbook page 66, Anthony's Experience
- Student Handbook page 67, Campus Security Job Ad

Facilitator-created resource with four job ads (See **PREPARATION.**)

Overhead projector

Chart paper and markers

OBJECTIVES

During this lesson, the student(s) will:

- Understand the purpose and parts of a cover letter.
- Distinguish strong and weak elements of a cover letter.
- Use a cover letter to highlight experiences of interest to an employer.

OVERVIEW

In this lesson, students discover that a well-crafted, professional cover letter can put them ahead of other applicants. By reviewing both strong and weak samples of cover letter elements, students recognize how an effective letter catches an employer’s attention. Students then create a sample cover letter in preparation for writing their own.

PREPARATION

- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook page 64, Cover Letter Format**
 - **Student Handbook page 65, Model Resume: Anthony Martino**
 - **Student Handbook page 66, Anthony’s Experience**
 - **Student Handbook page 67, Campus Security Job Ad**
- For **Activity II, Model Cover Letter**, find job ads from a local newspaper or website that require both resume and cover letter. Paste these on a sheet of paper. Make copies, one for each student in your largest class, or create an overhead transparency on which job requirements are clearly visible.
- List the day’s **BIG IDEA** and activities on the board.
- Write the day’s vocabulary word and definition on the board.
- Write questions from **Activity III**, item 5, on the board or chart paper.

BACKGROUND INFORMATION

A strong resume and effective cover letter are both essential in a job search. For high school students who lack the experience of college graduates or seasoned workers, a professional cover letter provides an opportunity to convince an employer that the skills they’ve acquired in school and through extracurricular activities make them viable job candidates. Through the cover letter, students can provide specific examples of how they might apply their skills — gained inside and outside the classroom — to the job at hand. For example, if a job requires Spanish fluency, they can point to the fact that they speak Spanish at home. Identifying and emphasizing marketable skills relevant to the job are key to a successful cover letter.

VOCABULARY

Cover Letter: A letter that you send to accompany your resume when you apply for a job.

IMPLEMENTATION OPTIONS

DO NOW:

If you prefer, you may choose to use **Student Handbook page 63, You Decide!** as a DO NOW. Give the students five minutes to complete it. Once they complete the page, continue with the Warm Up discussion.

In **Activity III, Assist Anthony**, you may wish to enliven the letter-writing task by creating a class competition for “best letter.” Once pairs have completed their work, have them join with two or three other pairs to read their letters aloud and select the most effective example. Winners of this round read their letters to the entire class, with a prize going to the most convincing letter.

If you think your students will struggle with any aspect of **Activity III**, you may wish to complete Anthony’s cover letter as a class, choosing a recorder to write down the class’s suggestions on chart paper or the overhead projector.

If you feel that two lessons on cover letters is more than your students need, you may prefer to combine this lesson with lesson 7.

ACTIVITY STEPS

I. Warm Up: You're the Boss! (10 minutes)

1. **SAY SOMETHING LIKE:** Last week, you updated your resumes to make sure you included all your experience that would be of interest to an employer. For the next two weeks, we'll be discussing another job hunting tool: the cover letter. Unlike your resume, which simply states the facts, a cover letter gives you a chance to introduce yourself to the employer and describe why you'd be a great fit for the job.
2. [Use the overhead projector to display the want ads you've assembled, or distribute copies to the class.]

SAY SOMETHING LIKE: Many job ads require both a resume and a cover letter. What kinds of jobs are likely to require both? [Let students review the ads before responding.] Why? (*Jobs that require writing often ask for a cover letter as a way to gauge an applicant's ability.*) If you're writing to follow up on a networking contact or a cold call, a cover letter is even more important, because you'll want to explain who you are and why you're sending a resume.

3. **SAY SOMETHING LIKE:** Let's see how a cover letter might be helpful from an employer's perspective. Open to **Student Handbook page 63, You Decide!** Here, you'll find two examples from different parts of a cover letter. This happens to be two versions of a letter Chris Jones has written to the person hiring counselors at Camp Madison. In each pair, one example is stronger. As Chris's potential employer, circle the stronger example – the one that would make you want to hire him. On the line below each pair, write a sentence explaining why you think your choice is the better one.
3. [Allow students five minutes to complete the activity. Give a one-minute warning to wrap up. When time is up, have students share their answers with the class.]

II. Model Cover Letter (10 Minutes)

1. **SAY SOMETHING LIKE:** Open to **Student Handbook page 64, Cover Letter Format.** [Display the page on the overhead projector.] As you can see, a cover letter consists of different parts.
2. **SAY SOMETHING LIKE:** Notice that a cover letter for a job is the same as a business letter. It begins with your address, followed by the date, and then the company's address. Next, the greeting is directed to a specific person, such as Ms. Johnson or

Dr. Parker. It is best to use the specific name of the employer. Sometimes job ads will not list the name, but you should take the time to find out to whom you should direct the letter. This may require calling the company and asking. Doing so reveals to the employer that you are someone who is willing to make an extra effort. How is a cover letter different from a friendly letter? [Students respond.]

3. [Have a volunteer read the information about the first paragraph.]

SAY SOMETHING LIKE: To land an interview, you'll want to hook your reader from the first sentence. Remember, employers have limited time to give to each candidate's letter and resume – some say 10 seconds per resume. If you can grab their attention immediately, they are more likely to read the rest of the letter, and consider you for the job.

4. [Invite another volunteer to read about the middle paragraphs.]

SAY SOMETHING LIKE: In the middle paragraphs, you describe what you have to offer the employer by providing details about your skills or accomplishments – either in or out of school – as they relate to the position. Make connections between your skills and their needs – these may be academic accomplishments or skills used in an extracurricular activity or job. For example, if the job requires good public speaking skills, you might talk about your role on the debate team. Do not repeat exactly what is in your resume; rather, provide more detail about the most relevant facts. Be sure to support each statement with evidence, and don't forget to use action words.

Break up the text into two paragraphs for easier reading. One big block of text is hard to read.

5. [Have another volunteer read the final paragraph and salutation.]

SAY SOMETHING LIKE: Be confident and straightforward. Thank the employer for his or her consideration. Then, be specific about how you will follow up and when.

III. Assist Anthony (20 minutes)

1. [Display **Student Handbook page 65, Model Resume: Anthony Martino** on the overhead projector.]

SAY SOMETHING LIKE: We're going to try a practice cover letter together. Next

week, you'll write your own. Please turn to **Student Handbook page 65, Model Resume: Anthony Martino**, where you'll find the resume of Anthony Martino.

Anthony is about to graduate from high school, and hopes to find part-time work as a security guard to help pay his way through college. Let's look through his resume for evidence that he might be well-suited for this work.

2. [Have students highlight or underline items that would be of interest to his future employer, and list their suggestions on the board or chart paper. The list might include:
 - Interested in a career as a police officer
 - Worked in his uncle's security company
 - Police Scouts?
 - Law Enforcement Cadets?]

SAY SOMETHING LIKE: I'm not sure what a Police Scout or Law Enforcement Cadet does, so it's possible Anthony's future employer won't either. His future boss may decide to call him in for an interview to find out more. Or she may put his resume into the "reject" pile and look for someone with more experience. A good cover letter can give her the information she needs to decide in his favor.

3. Please turn to the next page, **Student Handbook page 66, Anthony's Experience**, to see a more detailed explanation of these activities.

[Have students read these paragraphs to themselves, or choose a student to read each one aloud.]

4. Let's assume Anthony finds an advertisement for a security guard position near the college he'll be attending. (Of course, he'll research to find out more about the campus and the students who go there.) This ad gives him a lot to work with, because his potential employer describes the job in great detail. Now all Anthony has to do is convince her he can do the job, and that's where his cover letter comes in.
5. [Place a transparency of **Student Handbook page 67, Campus Security Job Ad** on the overhead projector, and refer to the questions previously written on the board or chart paper. Have students answer the questions aloud, and write their answers on the board or chart paper to assist them in writing Anthony's cover letter.
 - Background: What does a campus security guard do?
(*Patrols the campus looking for possible threats to safety or security*)

- Profile: What's Anthony's best pitch for getting this job? What should he include in his very first paragraph?
(Answers will vary, but could include his interest in studying criminology, his family history in law enforcement, or his extracurricular activities involving police work.)
 - Details: Even though Anthony has no previous experience as a security guard, what activities might lead an employer to believe he's the right guy for the job? *(He should include his exposure to security work through his uncle's company, or through Police Scouts or Law Enforcement Cadets.)*
 - Conclusion: What should Anthony say in his concluding paragraph? *(He'll want to restate his interest in the job, and set up a time when he'll follow up.)*
6. [Have students work in pairs to write a cover letter for Anthony. (Use **Student Handbook page 64, Cover Letter Format**, for guidance.) Circulate to provide help as needed. Give a 10-minute and five-minute warning to alert students to the time remaining, allowing time to review their work before the end of class.]

IV. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** Since employers have so little time to review cover letters and resumes, you'll want to write cover letters that grab the reader's attention right away. Let's see how you decided to highlight Anthony's accomplishments.
2. [Have student volunteers read sample opening paragraphs aloud. Then move on to examples of middle paragraphs, followed by closing paragraphs. Discuss the merits of sample paragraphs as needed.]
3. **SAY SOMETHING LIKE:** Great job, everyone! Next week, you'll have a chance to work on your own cover letter for a job you're seeking.

DO NOW You Decide!

Directions: Below are two cover letters for the same job, split into sections so you can compare them easily. In each row, circle the stronger choice. In the space below, explain why the one you circled is stronger.

Dear Ms. Garcia	Dear Ma'am
Explain your choice here:	
I'm looking for a summer job before I head off to college, and Camp Madison seems like an exciting place to work. Your science programs seem especially interesting.	I'm a senior at Truman High School with a huge interest in kids and outdoor activities. I'd like to put these interests to work this summer as a counselor at Camp Madison.
Explain your choice here:	
I was born and raised in the Bronx, and had my first up-close-and-personal look at nature in the sixth grade when I attended an outdoor leadership camp as part of the Big Brothers/Big Sisters program. Hiking, exploring, even cooking and cleaning up – I loved it all, and returned year after year. I would like to give other city kids a similar opportunity.	As you'll see in my resume, I'm a good student. My previous experience includes working as a cashier at Food Town.
Explain your choice here:	
I've coached middle-school students in an after-school basketball program and enjoy the challenges of working with this age group. I'm also certified in first aid.	I like sports, and volunteered in an after-school basketball program.
Explain your choice here:	
I hope you feel I am qualified for this position. I look forward to hearing from you soon.	I'd like very much to talk to you about working as a counselor at Camp Madison. I will call next week to arrange a time to meet with you.
Explain your choice here:	
Sincerely, Chris Jones	Sincerely, Chris Jones

Cover Letter Format

Your Street Address
City, State Zip Code
Telephone Number
E-mail Address

Month, Day, Year

Mr./Ms./Dr. First Name Last Name
Title or Position
Name of Organization
Street or P. O. Box Address
City, State Zip Code

Dear Mr./Ms./Dr. Last Name:

Opening paragraph: Grab the employer's attention with a strong opening sentence that makes him/her want to keep reading. Show the employer what you can offer by providing one solid example of a skill or achievement that connects with a main job responsibility. State the position to which you are applying.

Middle Paragraphs: This section is your opportunity to convince the employer that he or she should grant you an interview for the position. Make specific connections between your abilities and the job requirements by emphasizing relevant accomplishments and achievements using lots of action verbs and details. Support each statement you make about yourself with examples, or evidence. Expand, rather than repeat, specific items from your resume that are relevant to the job you are seeking.

Final paragraph: Be proactive by requesting action. Ask for the interview in this paragraph. Reiterate your confidence that you are a good fit for the job. Alert the employer that you plan to follow up, being specific about when.

Sincerely,

(Your handwritten signature)

Your name typed

Anthony Martino, Jr.

661 Idaho Avenue
Chicago, IL 60681
312-555-1212
tony_martino@net.com

Profile

Physically fit and morally strong high school senior seeks part-time job while enrolled in the Portland State University Criminology program

Maintained a solid “B” average in high school courses with honors in math

Comes from three generations of law enforcement officers

Education

Chicago High School, Chicago, IL
2008-2012

Expected graduation date: June 2012

- GPA: 3.4
- Member, Varsity Football Team, 2010-2012
- Member, Varsity Wrestling Team, 2010-2012

Experience

Martino Security Firm, Chicago, IL

General Worker, summers and weekends, 2010 - present

- Answer telephones, fill out customer requests, and schedule appointments for my uncle’s security company
- Run errands and pick up equipment, as needed
- Train new summer workers on company policies
- Supervise one assistant

Interests & Honors

- Member, Police Scouts, 2008 – 2010
- Member, Law Enforcement Cadets, 2010 – Present
- Enjoys hiking, swimming, fishing, and hunting with dad and uncles

ADAPTED FROM: www.resumeedge.com

Anthony's Experience

If Anthony Martino gets invited to an interview, here's what he might say about his volunteer experience in law enforcement.

Q: What are the Police Scouts?

A: Police Scouts is a program for kids 14 and up. We usually work with the police department on community efforts like neighborhood watches or anti-gang programs. Most of the work involves youth and prevention. No guns, violence, or chasing robbers – NONE of the stuff you see on TV.

Q: What are the Law Enforcement Cadets?

A: This is a program for students 16 to 20, who are too young to join the police force. It's selective – you have to complete an application to get in. Cadets participate in activities that will help you consider a career in law enforcement – like classroom exercises and ride-alongs (accompany a police officer on his/her rounds).

Campus Security Job Ad

Job Title: Campus Security Guard

Department: Facilities

Hours PT/FT: 10 hours per week

**Must be able to work Saturdays and some Sundays and special events as needed.

Salary Range: \$10.22-\$12.01, depending on experience

Position Description: Follow and enforce the college's security protocols, using security policies and procedures to protect the college's operations.

Essential Duties & Responsibilities

1. Oversee campus security and act as a visible and available presence to assist students, employees, volunteers, and visitors.
2. Patrol the main campus during hours of campus operation on foot or in a vehicle and report irregularities such as unwelcome guests, fire hazards, leaking water pipes, unlocked doors, etc.
3. Follow the college's emergency procedures to assist students, employees, and guests during emergencies.
4. Provide security coverage on the weekends and/or during special events, and provide public assistance, which includes lockout services and information.
5. Maintain and process accurate, detailed, and professional paperwork and reports as needed and required.

Send or fax resume by 6/15/12

Reply To:

Tabitha Smith
Human Resources/Campus Security Guard
National College of Natural Medicine
049 SW Porter Street
Portland, OR 97201
Fax: (503)-555-1212

EQUAL OPPORTUNITY EMPLOYER

Cover Letters II

The **BIG** Idea

- How can I use my cover letter to highlight my skills and experience?

AGENDA

Approx. 45 minutes

- I. Wanted: Assistant Manager (5 minutes)
- II. Unique Selling Proposition (10 minutes)
- III. Drafting the Cover Letter (20 minutes)
- IV. Wrap Up: Partner Proof-read (10 minutes)

MATERIALS

PORTFOLIO:

- Portfolio page 5, Blank Cover Letter Template

STUDENT HANDBOOK PAGES:

- Student Handbook page 68, Help Wanted: Assistant Manager
- Student Handbook page 69, Bethany Carter's Cover Letter
- Student Handbook page 70, Unique Selling Proposition
- Student Handbook pages 71-72, Cover Letter Proof-reading Checklist (two copies)

- Electronic version of blank cover letter Template

- Overhead projector

OBJECTIVES

During this lesson, the student(s) will:

- Recognize the usefulness of a cover letter.
- Craft an opening sentence that highlights a key aspect of their experience as it connects to the job they're applying for.
- Draft the remainder of the cover letter according to a specified format.
- Proof-read a cover letter for spelling and grammatical errors.

OVERVIEW

The lesson begins with a sample cover letter, with students considering a candidate from the point of view of the employer. Next, students compose a single sentence to describe their unique selling proposition, the hook they'll use to create interest in their skills and experience. The remainder of the lesson focuses on drafting the letter, followed by proof-reading for form and content.

PREPARATION

- The following handouts need to be made into overhead transparencies or copied onto chart paper:
 - **Student Handbook page 68, Help Wanted: Assistant Manager**
 - **Student Handbook page 69, Bethany Carter's Cover Letter**
 - **Student Handbook page 70, Unique Selling Proposition**
 - **Student Handbook pages 71-72, Cover Letter Proof-reading Checklist**
 - **Portfolio page 5, Blank Cover Letter Template**
- If possible, arrange for the class to meet in the computer lab with access to word-processing software. Arrange to download an electronic version of **Portfolio page 5, Blank Cover Letter Template** to each computer. (This template is available at <http://www.roadstosuccess.org/materials/templates>.)
- Make copies of **Student Handbook pages 71-72, Cover Letter Proof-reading Checklist**, one per student, so students can do further proof-reading at home.
- List the day's BIG IDEA, activities, and vocabulary word on the board.

BACKGROUND INFORMATION

Given the limited time an employer or admissions director has to review a cover letter, it is essential that the letter follow a business format and emphasize the most relevant information in the opening paragraph. An effective cover letter has the following qualities:

- **Business Format:** Left justified and single-spaced, except for a double space between paragraphs.

- **Clear Text:** A traditional font, such as Arial or Times Roman in 12 point. Bold text, italics, and artistic fonts are hard to read – as is very small text. The font should not attract attention; rather the letter’s clean, clear appearance, and content should.
- **White Space:** 1” margins on all four sides. Avoid heavy blocks of text with narrow or non-existent margins.

VOCABULARY

Unique Selling Proposition (USP): A term borrowed from advertising. The one thing that makes you different from (and better-qualified than) other candidates applying for the same job.

IMPLEMENTATION OPTIONS

If you prefer, you may choose to use **Student Handbook page 68, Help Wanted: Assistant Manager** as a DO NOW. Give the students three to four minutes to complete it. After completing the activity, continue with the **Warm Up** discussion.

Ideally, students should use a word-processing program to write their cover letters. However, if computer access is limited or non-existent, students may handwrite their letters. At some later point, students will need access to a school or home computer to complete and print out their cover letters.

For **Activity II, Unique Selling Proposition**, you may wish to have students share their USPs anonymously by collecting them and reading samples aloud without identifying who wrote them. (Students should put their names on their papers so you can return them for use in writing their letters.)

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. **SAY SOMETHING LIKE:** Last week, we talked about the importance of a good cover letter, and today you're going to create your own. Who remembers when and why such a letter might be required? (*often accompanies a resume, particularly when a job involves writing*)

Employers don't always have great imaginations when reading resumes. If they don't see exactly the skills and experience they're looking for, they may move on. A good cover letter gives a more complete picture of a job candidate, which helps an employer make an informed decision.

2. [Display **Student Handbook page 68, Help Wanted: Assistant Manager** on the overhead projector. Have a student read the directions aloud. Then have students turn to **Student Handbook page 69, Bethany Carter's Cover Letter**, and determine whether or not they'd call her in for an interview.]
3. [Give students three to four minutes to complete the activity, then reconvene the class to discuss their hiring decision.]

SAY SOMETHING LIKE: Bosses are often nervous about the qualifications of job applicants. The manager of the GAP store may be most comfortable hiring someone with very specific experience – for example, someone who's been an assistant manager at another store, or someone who has previous experience at the GAP. Would you be willing to hire Bethany based on her cover letter? Why or why not? (The store manager might like her positive attitude, understanding of retail clothing sales from her previous job at Target, and experience managing employees on the school newspaper.)

II. Unique Selling Proposition (10 Minutes)

1. **SAY SOMETHING LIKE:** One way to convince an employer that you're worthy of consideration is to create a **unique selling proposition (USP)**. What can you offer that no one else can? Advertising companies do this all the time for products: "Glass Plus does windows, and a whole lot more." "Bounty, the quicker picker-upper."

If you think back to your college essay, you've already created a unique selling proposition by describing an experience that says something about who you are.

(NOTE: not all college essay topics are suitable for sharing with a future employer. You might describe an extracurricular activity that provided you with important experience, but a topic like difficult family circumstances would be too personal.) In your cover letter, you're going to create a picture of yourself in a sentence or two. Will you highlight the same qualities or experience for every employer? (No, you're going to choose the qualities each employer cares most about.)

[Have students turn to **Student Handbook page 70, Unique Selling Proposition**, and create a USP about themselves that relates to a specific employer. As time permits, have students share these so the class can get a sense of what's effective and provide suggestions for improvement.]

III. Drafting the Cover Letter (20 minutes)

1. **SAY SOMETHING LIKE:** The sentences you just wrote are a great beginning for your cover letters. You can add a few details to complete your first paragraph, or use this sentence just as it is.
2. **SAY SOMETHING LIKE:** In the next paragraph or two, you are to provide the employer with more evidence of your skills and qualifications as they connect to the job responsibilities. You already did a lot of thinking about this when you revised your resume two weeks ago. If you need to refresh your memory, you can find a list of your job-related accomplishments on **Student Handbook page 58, Accomplishment Statement Chart**. You'll choose one or two of these items to describe in more detail in the body of your cover letter. You can use one paragraph or two for this.
3. **SAY SOMETHING LIKE:** Finally, you'll create a closing paragraph. What should be included here? (Reiterate your interest in the job, and explain how you'll follow up.)
2. [Allow students 15 minutes to write their cover letters. Place a transparency of **Portfolio page 5, Blank Cover Letter Template** on the overhead projector for reference on formatting, structure, etc. If students are working on computers, have them save their cover letters to the desktop as they work. When they are finished, have them print out their cover letters, and save their files to a disk or flash drive before deleting them from the desktops. **NOTE:** Students need to include a final, edited version of their cover letter in their portfolios.]

IV. Wrap Up: Partner Proof-read (10 minutes)

1. **SAY SOMETHING LIKE:** After working hard to highlight your skills, you want to make sure you do not overlook a silly mistake on your cover letter, like misspelling a word or forgetting a period. You want to show that you pay careful attention to details, so you do not give the employer a reason to decide you're not the right person for the job. In this final activity, you will proof-read your cover letter for correct spelling, grammar, punctuation, and for correct business letter format. Then you'll exchange letters with a partner and help him or her do the same.
2. [Have students open to **Student Handbook pages 71-72, Cover Letter Proof-reading Checklist**. Quickly review the elements on the checklist together, reminding students to consider all of these points when proof-reading their own cover letters. Then have each student exchange his letter with a partner for additional proof-reading.]

SAY SOMETHING LIKE: Congratulations on writing your cover letter! Take a look at the proof-reading notes from your partner and ask him or her any questions you might have about the notes. When you get home, make revisions as suggested by your proof-reader. Then, print out a copy of your cover letter and ask a parent or other adult to proof-read it, too. An extra copy of the proof-reading checklist has been provided for this purpose.

Help Wanted: Assistant Manager

You are the manager of a GAP clothing store, and you need to hire an assistant manager. There's a one-page job description posted on the GAP website. These are the job duties that are most important to you:

- Models and encourages good customer service on the sales floor.
- Maintains company standards of neat, clean, and organized sales floor, cash wrap, and fitting rooms.
- Provides in-the-moment coaching to sales staff to reward good behavior and redirect when needed.
- Communicates effectively with staff and management, even when under pressure.

1. Read Bethany Carter's cover letter and underline the portions that relate to the job duties listed above.

2. Do you call Bethany in for an interview? Why or why not?

Bethany Carter's Cover Letter

Bethany Carter
2512 Rabbit Run Road
Fargo, ND 58103
(304) 555-1212
bethany.carter@example.com

April 27, 2012

Ms. Lisa McGee
The GAP
2033 Quarrier St
Fargo, ND 58103

Dear Ms. McGee,

I'm a graduating high school senior with a strong work ethic and a flair for fashion. For the past two years, I've worked in the Juniors department at the Fargo Target, where I provided friendly service and maintained a neat and well-organized sales floor and stock room. I was thrilled to see you have an opening for an assistant manager at the GAP, and would love to apply my retail skills in a new environment.

I am particularly interested in the opportunity to coach sales staff who are just beginning their careers. As the assistant editor of my high school newspaper, I was in charge of new reporters. I was part boss and part cheerleader. I made sure deadlines were met and articles formatted correctly. I learned a lot about the importance of consistency and respect in managing employees.

I look forward to a chance to talk to you about the assistant manager position, and will call next week to follow up.

Sincerely,

Bethany Carter

Bethany Carter

Unique Selling Proposition

Many high school students find it difficult to enthusiastically describe the things they're good at. When looking for a job, you need to be able to say good things about yourself with gusto and certainty. A cover letter is a good place to put this into practice.

Please complete the following statement, which you'll use to create the first paragraph of your cover letter. Note that the quality you choose to highlight should be something your employer needs!

Three samples have been done for you.

Job You're Applying For:

I am a _____, as evidenced by

Job: Personal assistant

I am a good writer, with excellent attention to detail, as evidenced by my work as the secretary of my high school language club.

Job: Day care provider

I am a responsible problem-solver, as evidenced by the fact that I've cared for my younger siblings after school since I was in the eighth grade.

Job: Sales or customer service rep

I am a warm and outgoing person, as evidenced by the fact that I make friends wherever I go.

Cover Letter Proof-reading Checklist

Directions: Proof-read your letter for each of the points listed below. Then exchange letters with a partner for additional feedback.

Proof-reading Tips

- Check your spelling and grammar carefully. Use the spell-check and grammar-check on your word processing program, but remember this won't catch every error.
- Use a printed copy to proof-read. It's easier to proof-read a printed copy than catch errors on a computer screen.
- Read your essay aloud to make sure everything makes sense.
- Have a second person proof-read your essay.

Content

- Addresses a specific person (not Dear Sir or Dear Ma'am)
- Identifies the position the candidate is applying for
- First paragraph highlights one or two skills or qualifications directly connected to job requirements
- Uses specific examples to show connections between candidate's skills and the job requirements
- States what candidate can do for the employer, not what the employer can do for the candidate
- Clearly describes achievements
- Last paragraph includes a proactive statement of when candidate will follow up

Format

- Includes writer's address and contact information at top
- Includes today's date following writer's information
- Employer's address follows date
- Ends with typed and handwritten signature

Grammar & Spelling

- Check for proper capitalization.
 - First word of a sentence
 - Names of people and places (Future Farmers of America, Cornell University)
- Make sure subjects and verbs agree.
 - Jon runs home every night after work.
 - We run home every night after work.
- Make sure subjects and possessive pronouns agree.
 - Loren will finish her essay.
 - The students will finish their essays.
- Use plurals and possessives correctly.
 - Dogs (more than one dog)
 - Dog's leash (the leash of one dog)
 - Dogs' leashes (the leashes of many dogs)
- Use the following words correctly. (Spell-check won't help you!)
 - There (a place) Please put your essay over there.
 - Their (possessive) The students finished their essays.
 - They're (they are) They're writing the best essays ever written.
 - It's (it is) It's almost time for the bell to ring.
 - Its (possessive) The dog chased its tail.
 - To (a preposition) Send your application to WVU.
 - Too (also) He's applying there, too.
 - Two (the number) Two people from my high school will attend freshman orientation next week.
- Use punctuation to show where your sentences start and end.
 - Wrong: Read each sentence aloud if you think you should stop use a period if you think you should pause use a comma.
 - Right: Read each sentence aloud. If you think you should stop, use a period. If you think you should pause, use a comma.
- Avoid sentence fragments.
 - Wrong: Seemed like a bad omen.
 - Right: The impending thunderstorm seemed like a bad omen.

Your Name
Your Street Number and Name
Your City, State Zip Code
Your Phone Number
Your E-Mail Address

Today's Date

Company Name
Company Street Number and Name
City, State Zip Code

Dear _____,

Introductory paragraph here.

Paragraphs 2 and 3 here.

Sincerely,

Your Name

The Interview

The **BIG** Idea

- How do I prepare for an interview?

AGENDA

- I. Warm Up (5 minutes)
- II. Interview Checklists: Before, During, and After the Interview (10 minutes)
- III. Frequently Asked Interview Questions (15 minutes)
- IV. YOU Ask the Questions (10 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 73, Interview Tips
- Student Handbook pages 74-76, Frequently Asked Interview Questions
- Student Handbook page 77, Questions NOT to Ask in an Interview
- Student Handbook page 78, Good Interview Questions

FACILITATOR PAGES:

- Facilitator Resource 1, Tip Categories Before, During, and After the Interview
- Facilitator Resource 2, Interview Tips Checklist

Overhead projector

Chart paper and markers

OBJECTIVES

During this lesson, the student(s) will:

- Identify what to do before, during, and after an interview.
- Answer commonly asked interview questions.
- Prepare questions for an interviewer.

OVERVIEW

In this lesson, students review the important elements of the job interview, from preparation to follow up. First, students brainstorm tips for before, during, and after the interview. Next, students review frequently asked interview questions and generate responses. Finally, students discuss the importance of asking questions of the employer, review the kinds of questions NOT to ask, and list two questions for an employer they're interested in.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Make the following handouts into overhead transparencies or copy onto chart paper:
 - **Student Handbook page 73, Interview Tips**
 - **Student Handbook pages 74-76, Frequently Asked Interview Questions**
 - **Student Handbook page 77, Questions NOT to Ask in an Interview**
 - **Student Handbook page 78, Good Interview Questions**
 - **Facilitator Resource 1, Tip Categories Before, During, and After the Interview**
 - **Facilitator Resource 2, Interview Tips Checklist**
- Make copies of **Facilitator Resource 2, Interview Tips Checklist**.
- For **Activity I**, consider how you will assign students to the “Before” or “During/After” portion of the Interview Tips.

BACKGROUND INFORMATION

The interview is a critical step in the job search process, and often the most intimidating. Therefore, it is important to help students recognize that preparation can give them the confidence they need to succeed. Preparation includes familiarity with common interview questions, generating answers to frequently asked questions, recognizing basic interview etiquette, and knowing about the company where they are interviewing.

Students should also understand that job interviews are an employer's opportunity to find out what kind of employee they would be, including their attitude, work ethic, ability to get along

with others, and strategies for handling different situations and solving problems. Interviews are also an opportunity for students to determine whether the company and job are a good fit for their personality and skills.

IMPLEMENTATION OPTIONS

For **Activity I**, students may work in pairs to brainstorm, with one student assigned “Before Interview Tips” and the other “During/After Interview” tips.

Your students may enjoy a dramatic recreation of someone not-quite-pulled-together for an interview, with a hot-roller still in her hair or papers falling out of a shopping bag.

One facilitator arranged to have her students act as observers during 10th-graders’ mock interviews with community members, providing the following ground rules: dress for an interview, introduce themselves as observers, refrain from comment during the interview, and take notes (including interview questions). Students shared their observations in class the following week.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter the classroom, ask them to complete **Student Handbook page 73, Interview Tips**. Place a copy of **Facilitator Resource 1, Tip Categories Before, During, and After the Interview** on the overhead projector to assist them in recalling interview tips discussed in previous years. If necessary, you can describe how the categories can help them. For example, explain that “logistics” has to do with time and place of an interview. So, you can ask the students what tips they can think of that have to do with time and place that can help them prepare for an interview.]
2. [Give students a few minutes to complete the student handbook page.]

II. Interview Checklists: Before, During, and After the Interview (10 minutes)

1. **SAY SOMETHING LIKE:** If you’ve landed an interview, then you’ve managed to wow your potential employer with your resume and cover letter. Congratulations! Now you need to make a case for yourself in person during the interview. But an interview involves a lot more than just showing up. This is your chance to show the employer why he or she should hire you, and this comes across not just in what you say, but how you present yourself.

For most people, going on an interview can be nerve-wracking, but there are many things you can do to ease your nerves and give you the confidence you need to succeed.

Let’s see what you already know about this process.

2. [Invite students to share their tips with the class.]

SAY SOMETHING LIKE: Great job brainstorming tips. Now, let’s see what the experts have to say. [Distribute **Facilitator Resource 2, Interview Tips Checklist**.]

Check off the tips you remembered, and take note of any we didn’t cover. [Discuss new ideas as needed.]

III. Frequently Asked Interview Questions (15 minutes)

1. **SAY SOMETHING LIKE:** One of the key tips listed in the “Before the Interview” checklist is to prepare answers for questions that most interviewers will ask. The great

- news is that most employers ask the same questions, no matter what the job, making it possible for you to think about your answers in advance. The other good news about interviews is that there is no one, single right answer. You just need to be clear, honest, and positive.
2. **SAY SOMETHING LIKE:** There is a difference, however, between a good answer and a bad answer. For example, imagine you're interviewing at the Gap, and the interviewer asks why you want a job as a sales associate. Which of the following are probably the wrong answers? Why? Which is the best answer? Why?
 - a. It has been my lifelong dream to work at the Gap. *(Don't say this unless it is absolutely, positively true. Otherwise, it could come off as sarcastic or disrespectful.)*
 - b. For the employee discount. *(This is not a positive answer. It doesn't show maturity or respect for the company.)*
 - c. I think it will give me a great work experience, and an opportunity to learn about the clothing retail industry. *(This answer is honest, direct, and positive – and it shows maturity and a respect for the employer.)*
 3. [Have students open to **Student Handbook pages 74-76, Frequently Asked Interview Questions** and project a copy of the page on the overhead. Explain that these are examples of frequently asked interview questions. Invite volunteers to read aloud each question and the related tip. Encourage students to discuss why the interviewer would ask this question: What does the interviewer REALLY want to know? Give examples, such as, when an interviewer asks, "Why do you want to work here?" what he/she really wants to know is if you've done your research, and are knowledgeable about the company and how you can contribute to its success. Or, if an interviewer asks you about your weaknesses, he/she does NOT want to hear a list of your problems or that you're perfect. What the employer really wants to know is how you resolve problems or overcome weaknesses.]
 4. **SAY SOMETHING LIKE:** Review the list of questions on the handout. Then select two that you find most challenging to answer. Write your answers in the third column.

[If time permits, invite the class to share their responses and help each other improve responses.]

IV. YOU Ask the Questions (10 minutes)

1. **SAY SOMETHING LIKE:** An interview is a two-way street. Though much of the interview focuses on the employer assessing your qualifications, it is also your opportunity

to find out if the job fits your needs and interests. At the end of most interviews, the employer will ask if you have any questions. You should always prepare a few questions. Asking questions not only helps you find out more about the job and the company, it emphasizes your interest in the position.

2. **SAY SOMETHING LIKE:** While asking questions is important, equally important is asking the right kinds of questions. What kinds of questions should you NOT ask? [Give students a chance to respond.] Though you might be dying to find out how much the job pays or how much vacation time you get... DON'T ASK! Why do you think these are not good questions to ask? [Give students a chance to respond.] That's right! These kinds of questions do not show your interest in the position, only the benefits. You want to use your questions to your advantage by demonstrating your work ethic and motivation.
3. [Have students open to **Student Handbook page 77, Questions NOT to Ask in an Interview**. Project the page on the overhead. Explain that there are certain kinds of questions candidates should not ask in an interview. Read aloud each kind of question, an example of that type of question, and then open a discussion about why NOT to ask this kind of question. If students need help getting started, give a model. For example, questions in the first category show that you care more about what you can get from the job than what you can contribute. Obviously, the interviewer is more interested in what you can do for the company than what the company can do for you.]
4. [Have students open to **Student Handbook page 78, Good Questions**. Project the page on the overhead.]

SAY SOMETHING LIKE: Now that we discussed questions NOT to ask, you may be wondering what kinds of questions you CAN ask. [Invite a volunteer to read aloud the questions].

V. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** On the last page of **Student Handbook pages 74-76, Frequently Asked Interview Questions**, you'll find space to list two questions for the employer of your choice. These may be from the list on **Student Handbook page 78, Good Questions**, or more specific questions regarding a particular work situation. Take a minute to write these now. When you're done, I'll choose a few students to share their work.

Tip Categories Before, During, & After the Interview

BEFORE	DURING & AFTER
<ul style="list-style-type: none">• Logistics (where, when)• Appearance• Company research• Questions• Items to bring with you• Practice	<ul style="list-style-type: none">• Greeting and good-bye• Eye contact• Body language/ posture• Handling difficult questions• Enthusiasm• Don'ts• Follow up

Interview Tips Checklist

Before	During	After
<ul style="list-style-type: none"> — Bring a photo I.D., which may be required by building security. — Drive to your interview location and park to see how long it takes. — Bring change for the parking meter. — Keep an umbrella in your car or briefcase, just in case. — Research the company and the job. — Bring clean copies of your resume. — Bring pad and pen. — Confirm the pronunciation of the interviewer's name. — Plan an appropriate outfit. For example, slacks and tie or skirt and blouse. — Call to confirm the interview time. — Prepare answers for commonly asked interview questions. — Make a list of questions to ask the interviewer. — Get a good night's sleep. — Take a shower and brush teeth. 	<ul style="list-style-type: none"> — Arrive at the interview five to 10 minutes early. — Do not chew gum. — Turn off cell phone. — Greet the interviewer with a smile and firm handshake. Use the interviewer's title (Ms., Mr., Dr.) and last name. — Do not just sit down. Wait for interviewer to offer you a seat. — Maintain eye contact during the interview. — Sit straight (don't slouch). — Be enthusiastic about the job and the company. — Speak clearly and strongly. — Emphasize strong points and achievements. — Answer questions honestly. — Avoid answering questions with yes or no. — Give examples to show why you are right for the job. — Show that you know about the company in your answers. — Ask for a business card at the end. (This provides correct spellings and titles for thank-you notes.) 	<ul style="list-style-type: none"> — Write down notes right after the interview so you do not forget important details. — Within 24 hours, send a written thank-you letter to everyone who interviewed you.

Sources: Interviewing Prep: Job Interview Checklist; http://www.quintcareers.com/job_interview_checklist.html
 Monster: <http://career-advice.monster.com/job-interview/Interview-Preparation/Interview-Take-Along-Checklist/article.aspx>
 Localesite.com: <http://localesite.com/my-career/articles/before-during-and-after-an-interview>
 Acing the Interview: <http://jobsearch.about.com/cs/interviews/a/aceinterview.htm>

Interview Tips

Congratulations! Your resume and cover letter impressed your potential employer. Now it's time to prepare for an in-person interview. Below, list interview tips to share with your classmates. (You may complete "before" tips, or "during/after" tips.)

Below, list things to do before the interview.

Below, list things to do during or after the interview.

Frequently Asked Interview Questions

Below are 10 common interview questions, along with tips on what the interviewer is really asking. Write your answers in the right-hand column.

Interview	Tips	Your Answer
Tell me something about yourself.	This is often the first question an interviewer asks. This is your chance to shine, but keep your response short and sweet. Highlight two or three interests or skills that show your ability to do the job. Use positive, work-oriented adjectives, like conscientious, hard working, honest, and courteous.	
Why do you want to work here?	Emphasize your value to the employer, not your need for a job. Also, show that you've done your research. Rather than say, "Because it's a great company," show why you think it's a great company.	
Tell me about your work experience.	If you've never held a job, you've likely been part of a club or team at school, or have volunteer experience. Talk about skills you've gained in those activities, especially ones that match the job description. Make it clear that you're eager to learn.	

<p>Why did you leave your last job?</p>	<p>The interviewer may be worried that you'll leave this job, too. Don't complain about your last boss, how hard the work was, or how little money you made. Give a neutral or positive reason for leaving, like returning to school, or looking for a job where you can learn new skills.</p>	
<p>What are your strengths?</p>	<p>Choose skills that show that you can do this job. Be prepared to give examples of your accomplishments. Include compliments you've received from previous jobs or in school.</p>	
<p>What are your weaknesses?</p>	<p>Don't leave the interviewer with the impression that you'll be a terrible employee. Choose a weakness that you've taken steps to overcome. For example, "Math isn't my strongest subject, so I signed up for after-school tutoring. I went from a D in my freshman year to a B in my sophomore year."</p>	
<p>Describe a conflict you've had with an employer or teacher. How did you resolve it?</p>	<p>This is an opportunity to show how you are a problem solver. Describe the conflict without placing blame, and describe how you successfully resolved the conflict.</p>	
<p>Why should I hire you?</p>	<p>Rather than simply say because you are a hard worker, smart, etc., show how you work hard, are smart, etc. by giving a specific example or two.</p>	

What do you like to do in your spare time?	Be honest, but choose an answer that demonstrates that you have a life, and that you'll fit in with your coworkers.	
What are your plans for the future?	Your answer shows how realistic you are, whether you think ahead, and how hard you're willing to work.	

http://www.quintcareers.com/interview_question_database/interview_questions_database.html

http://teacher.scholastic.com/lessonplans/pdf/march05_unit/InterviewQuestions.qxd.pdf

Questions for Your Employer

1.

2.

Questions NOT to Ask in an Interview

Most interviewers will ask if you have any questions. Here are the kinds of questions NOT to ask and an example of each. Explain why not to ask each type of question.

Question Category	Sample Questions NOT to Ask	Why Not to Ask
Questions that focus on your needs, rather than your employer's	How much will you pay me? How much vacation do I get?	
Questions that reveal insecurity or weaknesses	How can I be sure I won't lose my job within the year? What happens if I don't complete a task on time?	
Questions that are angry or impolite	So, what will you do to me if I'm late to work?	
Questions that reveal you haven't listened or done your research	What does this company do?	

Sources:

http://www.quintcareers.com/job_interviews/no-questions.html

<http://jobsearch.about.com/od/interviewquestionsanswers/a/interviewquest2.htm>

Good Questions

Following are examples of questions you might ask an interviewer. Remember, if the interviewer answered a question earlier in the interview, do not ask it again.

- What are the main responsibilities of the position?
- How would you describe a typical day in this job?
- How do you assess employees' performance? How often?
- To whom does this position report?
- What do you enjoy most about working here?
- What is the company's corporate culture? Is it a formal office, or more casual?
- Does the company offer ongoing education or training?
- What are the company's greatest successes?
- What opportunities is the company looking forward to in the future?
- What are the traits and skills of your most successful employees?

Sources:

http://www.quintcareers.com/asking_interview_questions.html

http://teacher.scholastic.com/lessonplans/pdf/march05_unit/InterviewQuestions.qxd.pdf

<http://jobsearch.about.com/od/interviewquestionsanswers/a/interviewquest2.htm>

Follow Up and Action Plan

The **BIG** Idea

- How do I follow up with my interviews and contacts? What are my next steps in finding a job?

AGENDA

- I. Warm Up: Job Hunt Reflection (5 minutes)
- II. Interview Follow-Up Role Play (15 minutes)
- III. Job Hunt True or False Quiz (10 minutes)
- IV. Job Hunting Planning Pyramid (10 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 19-22, Grade 12 Skills Checklist (Finding a Job skills only)

STUDENT HANDBOOK PAGES:

- Student Handbook page 79, Reflecting on the Job Hunting Process
- Student Handbook page 80, Thank-You Letter Sample 1
- Student Handbook page 81, Thank-You Letter Sample 2
- Student Handbook pages 82-83, Job Hunting True or False Quiz
- Student Handbook page 84, Planning Pyramid

FACILITATOR PAGES:

- Facilitator Resource 1, Interview Follow-Up Role Play Script
- Facilitator Resource 2, Job Hunting True or False ANSWERS

Overhead projector

Chart paper and markers

OBJECTIVES

During this lesson, the student(s) will:

- Know how and why to write a thank-you note.
- Develop an action plan for obtaining work (part- or full-time) after graduation.

OVERVIEW

In this lesson, students reflect on what they have discovered about the job hunting process. First, students assess their strengths and weaknesses as they relate to looking for jobs, as well as identify tools that can help them with their job search. Next, a role play helps students recognize the importance of thank-you notes. Then, students complete a true/false quiz and consider additional job hunting strategies. Finally, students use a planning pyramid to focus their own job searches.

PREPARATION

- List the day's BIG IDEA and activities on the board.
- Make the following handouts into overhead transparencies or copy onto chart paper:
 - Student Handbook page 80, Thank-You Letter Sample 1
 - Student Handbook page 81, Thank-You Letter Sample 2
 - Student Handbook page 84, Planning Pyramid
- Make three copies of **Facilitator Resource 1, Interview Follow-Up Role Play Script**
- For **Activity II**, prior to class, select three students to participate in the role play.

BACKGROUND INFORMATION

Richard Bolles, award-winning author of best-selling career books, points out that the success job hunters experience is in direct proportion to the time and effort they put into their job hunt. Bolles acknowledges there are many factors that contribute to success in landing a job, but that generally, the more hours you put in to finding a job, the faster you will land a job you really want, particularly if you use (up to four) multiple strategies simultaneously.

Bolles suggests changing job strategies if you're not getting the results you desire, for example, going on more informational interviews, or spending more time researching companies that are of interest. And perhaps most importantly, Bolles suggests talking to job hunters who have had success to find out what worked and what didn't work for them.

As with any successful learning experiences, it will serve your students well to reflect upon what they have learned about the job hunting process, including the tools they need, the steps they will take, the contacts they will reach out to, etc. By reviewing what they have learned, students can mentally prepare themselves for the task that lies ahead.

Source: Bolles, Richard Nelson, Carol Christen, and Jean M. Blomquist, *What Color Is Your Parachute? For Teens: Discovering Yourself, Defining Your Future*, Ten Speed Press, 2006.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter the classroom, ask them to complete **Student Handbook page 79, Reflecting on the Job Hunting Process.**
2. [Give students a few minutes to complete the page. Debrief as a class by asking for a few volunteers to share their answers. Talk about common concerns and strategies for addressing them.]

II. Interview Follow Up (15 minutes)

1. **SAY SOMETHING LIKE:** Last week we talked about strategies for a successful job interview. Is your job done once you walk out the door of your interview? [Give students a chance to respond]. You're right! Your job is not done! After an interview, there are still some tasks you need to do. Who can tell me what those tasks are? [As students give responses, record their answers on the blackboard or chart paper. Answers should include: alert their references that they might be contacted, send thank-you notes.]
2. [Address the issue of references as follows:]

SAY SOMETHING LIKE: Most companies will require job candidates to provide references. Last year, we talked about appropriate references for a college or job application.

- Who should you ask to be your references? (Not family or friends. Instead, ask people who know you in a "professional" context, like a teacher or coach.)
- What kinds of questions will be asked? (You'll be asked about your reliability, ability to work as part of a team, strengths and weaknesses, work-specific skills.)
- When should you let them know you'd like to use them as a reference? (Ask permission when you begin your job search.)

Once you've been interviewed, it's a good idea to remind your references that you've given their names as references. This serves two purposes: 1) It gives the reference a chance to prepare in case the employer calls; and 2) It gives you an opportunity to let your reference know what skill the employer is most interested in, enabling the reference to describe your skills in that area.

3. **SAY SOMETHING LIKE:** There's one more task that should follow all interviews . . .

[Invite the three volunteers to the front of the class with copies of the **Facilitator Resource 1, Interview Follow-Up Role Play Script**. Introduce the students as “Chris” who is interviewing at Camp Madison; “Camp Director” and “Head Counselor.” Then have them complete the role play.]

4. **SAY SOMETHING LIKE:** You'll notice that Chris took advantage of the opportunity to send thank-you notes to both of the people who interviewed him. How was this helpful? [Students respond.]

You also may have noticed that Chris's thank-yous did more than convey politeness. How did he use his notes to strengthen his position as a candidate?

5. [Project **Student Handbook page 80, Thank-You Letter Sample 1** on the overhead. Have students underline the additional information that might help convince the employer that Chris is the right person for the job. Then compare answers as a class.]
6. [Now project **Student Handbook page 81, Thank-You Letter Sample 2** on the overhead. Again, have students identify the additional information that Chris has provided. Note that he's addressed a concern raised in the interview and given specifics about his ability to do this part of the job.]

III. Job Hunting True or False (10 minutes)

1. **SAY SOMETHING LIKE:** Job hunting requires its own skills and strategies, and you've had the opportunity to accumulate lots of information over the past eight weeks. Let's take a moment to look at a few more words of wisdom from the experts, and then each of you will create a quick personal plan for moving forward with your own job search.

Please turn to **Student Handbook pages 82-83, Job Hunting True or False Quiz**, where you'll see a number of statements about finding a job. Unfortunately, not all of them are correct. Read each statement about job hunting and decide whether it's true or false. If the statement is false, identify why it is false in the third column. Then we'll talk about which statements offer helpful advice, and why.

2. [After students complete the handout, invite the class to share their answers, explaining why the false statements are false. Use **Facilitator Resource 2, Job Hunting True or False ANSWERS** to confirm answers.]

IV. Job Hunting Planning Pyramid (10 minutes)

1. **SAY SOMETHING LIKE:** Many of you are probably wondering about the best time to begin a job hunt. There are a couple of things to keep in mind. If you're looking for work that's seasonal, like summer camp counselor or retail clerk, you'll want to begin your search a few months in advance — now, if you've not started already. If you're looking for a permanent full-time job, people say that it's easier to look for work while you have work (in this case, as a full-time student). If you start your job search now, you look like a “go-getter,” someone people will want to hire. If you wait until summer or fall, you may feel a little desperate, and employers may wonder what you've been doing for the last few months. Finding just the right job may take weeks or even months; beginning early will keep you from freaking out because you're running out of time or money.
2. **SAY SOMETHING LIKE:** Job hunting experts say that looking for work is a full-time job – and recommend spending 40 hours a week looking for work. Experts say working people should spend 10 hours a week on their job hunt. How much time do you think you should spend if you're a full-time student? Ten hours includes research and writing cover letters. Is two hours a night on weeknights too much? What would be reasonable? Remember, the more time you spend on this, the more successful you'll be.
3. [Have students open to **Student Handbook page 84, Planning Pyramid** and project a copy of the page on the overhead.]
4. **SAY SOMETHING LIKE:** The question you might have now is “Where do I start?” To get the ball rolling, you'll want to have an action plan — organized steps that tell you what to do first, next, etc. This planning pyramid can help you get organized.
5. [Direct students' attention to the planning pyramid on the overhead project. Explain each section of the pyramid, as follows:

Job Hunting Goal: This is where you state your ultimate goal. This is one sentence identifying the job you hope to get. Having that goal front and center at all times will help you focus your job hunt as well as motivate you.

Career Coach: This is a teacher, friend, family member, athletic coach, or any one who has your best interest at heart. Your career coach can serve many roles, including reviewing your resume and cover letters, practicing interview questions with you, making sure you follow through as needed, and cheering you up when you get frustrated. You should check in with your career coach weekly to stay on track.

Three References: References are people who know you well, and who can vouch for your skills, personality, etc. Choose your references carefully. You want to select people who know your strengths and abilities. Always ask a reference before giving his or her name to anyone. Use this pyramid space to brainstorm whom you might ask to serve as references.

Four Personal Qualities or Skills: List personal skills that you feel make you well qualified for the job you seek. These may be job-specific skills mentioned in your resume or cover letter, or personal qualities you identified when working on your college essay. See **Student Handbook pages 23-24, My Main Strengths** for ideas, and add any others.

Five Companies of Interest: You may look back at **Student Handbook page 48, Who's Hiring?** for companies you identified earlier in the unit. Or, you can add new ones to replace ones you may have eliminated.

Six People Who'll Help: These are people you identified on **Student Handbook pages 42-44, Who's In Your Network?** Refer to these pages, if needed, and add any others that come to mind.]

6. **SAY SOMETHING LIKE:** Take a look at “Next Steps” at the bottom of the pyramid. This is where you will list very specific steps or “actions” you will take. For example, “I’m going to meet with my career coach, Ms. Greene, on Monday after school, and ask her to proof-read my resume.” Or, “After basketball practice on Wednesday, I will ask coach Willard if he will serve as one of my job references.” Or, “I will visit company X’s website on Thursday night to see what positions they offer high school graduates.”

V. Wrap Up (5 minutes)

1. [Have students open to **Portfolio pages 19-22, Grade 12 Skills Checklist** (Finding a Job Skills only). Have students complete the skills checklist question for this unit.]

FINDING A JOB

I can ...

Identify the most effective job hunting methods.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Name at least 15 people in my personal network.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Make a cold call to find out if a company is hiring.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Research companies that interest me.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Create a resume that describes my skills and relevant experience.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Write a cover letter that connects my skills to skills needed by an employer.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Describe the purpose of writing a thank-you note following an interview.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Organize and track my job hunting efforts and their results.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

2. **SAY SOMETHING LIKE:** Congratulations! You have completed the Finding a Job unit and are well prepared with the tools and strategies you need to find a job. Remember the words of job-search expert Richard Bolles: *The key to job hunting success is hope and perseverance.*

Next week, we'll begin a four-week unit on budgeting, which will help you decide what to do with all that money once you're earning it.

Interview Follow-Up Role Play Script

Camp Director (*sitting behind desk*): Chris, it has been a pleasure meeting you. Thank you for coming in today.

Head Counselor (*sitting at side of desk*): Yes, Chris, I really enjoyed meeting you, too.

Chris: Thank you for your time. I enjoyed learning more about Camp Madison. I believe my skills and interests are well matched to your job needs. Hope to speak with you soon.
(Chris shakes hands with each interviewer.)

Three days later...

Camp Director (*holding a letter, talking to Head Counselor*): I just received a nice thank-you letter from Chris, who we interviewed for the counselor position. Nice guy, and I'm impressed that he followed up.

Head counselor (*holding a letter, too*): That's great! I got a letter from Chris, too. Remember we were concerned about his ability to teach the astronomy workshop we're planning to offer this summer? Chris reminded me of his great grades in science, and says he's going to check out the astronomy exhibit at the American Museum of Natural History this month. He sure is motivated. I'm impressed, too.

Job Hunting True or False Quiz Answers

Statement	True or False?	Explanation
If you can't get exactly the job you want, adjust your expectations and apply for any job you remotely qualify for.	F	If you can't get exactly the job you want, expand your search to include related fields and activities.
Think about what an employer needs and how you can provide this, even if your "experience" involves work for no pay.	T	Experience counts, even if you weren't paid.
Job hunting is a solitary activity, so involving family or friends is not recommended.	F	Enlist the help of everybody you know. And designate one friend or supportive adult to be your career coach. A career coach can review your resume, practice interview questions, make sure you're following through as needed, and cheer you up when you get frustrated.
Effective job searches use as many strategies (for example, cold calling or networking) as possible.	F	Actually, no. Richard Bolles recommends using two to four methods at a time.
Answering want ads and posting your resume on the Internet are among the most effective job hunting strategies.	F	These are passive strategies. You send out lots of resumes, most of which will probably be ignored. Active strategies (where you have more control over the process) are better. Cold calling and networking are examples of active strategies.
Modern employers will Google you and check your Facebook page, so keep your online presence appropriate for a general audience.	T	They will. Make sure you're a model citizen online.
Proof-read! Errors and typos reflect badly on your attentshun to detail, and employers won't take you or your resume sirously.	T	Always proof-read. Don't let careless mistakes on your resume and cover letter land your resume in the "no" pile.

<p>Do not call employers about the status of your application. Such follow-ups waste time and jeopardize your chances of landing a job.</p>	<p>F</p>	<p>Although it's possible to be too aggressive, most people make the opposite mistake. Keep track of your job hunting efforts and put follow-up dates on your calendar. Be sure to follow up as planned.</p>
<p>Finding a job is largely a matter of luck, and putting extra time and effort into the search won't always yield results.</p>	<p>F</p>	<p>Though "being in the right place at the right time" plays a role in your success, the more time and effort you put in, the better your chances of finding a job.</p>
<p>Not every ad or interview will result in a job. Don't stop looking until you've accepted a real job offer.</p>	<p>T</p>	<p>Absolutely. For every job for which you're a final candidate, there are other finalists as well. Don't waste valuable time by postponing your job search while you wait to hear from an employer.</p>
<p>Saying thanks to everyone who assists in your job search keeps your personal network engaged and eager to help you.</p>	<p>T</p>	<p>Always thank everybody who helps you -- contacts, informational interviewers, job interviewers, etc. Keep track of these helpers, so you can return the favor and/or ask for help in the future.</p>
<p>Expect to hear "no" a lot. You only need one "yes." Keep going until you hear it.</p>	<p>T</p>	<p>"No's" can be discouraging, but they're part of the process. Get the feedback and support you need, and keep going.</p>

Reflecting on the Job Hunting Process

Congratulations! You have almost completed the Finding a Job unit and are well prepared to begin your job hunt. Take some time to reflect on what you have learned about yourself and the job hunt process by answering these questions.

1. Which of the following job hunting tools do you feel will be most useful and why?

- Networking
- Cold Calls
- Logs for Network Calls and Job Leads
- Company Research
- Resume
- Cover Letter
- Interviews

2. What obstacles might you face as you begin your job hunt? How can you overcome them?

Thank-You Letter Sample 1

Chris Jones
3024 Third Avenue
Bronx, NY 10455
(712) 555-1212 / cjones@example.com

Ms. Veronica Garcia, Camp Director
Camp Madison
201 Powder Mill Bridge Rd.
Kingston, NY 12401

Dear Ms. Garcia,

Thank you for taking time out of your busy schedule to interview me for the counselor position at Camp Madison. I am excited about the job and convinced that my experience and energy make me well qualified for the position.

During the interview, I mentioned my job as an assistant at an after-school basketball program. The program is in the Bronx neighborhood where I grew up, and includes students ages 8-14. Some students are referred to the program because of behavioral issues or problems at school or home. My job is to help them use their energy in positive ways by focusing on the discipline and teamwork needed to play basketball.

I believe that my experience working with kids from one of the neighborhoods you serve makes me a good fit for a job at Camp Madison.

Again, it was a pleasure to meet you and learn more about Camp Madison and the position. I look forward to hearing from you soon.

Sincerely,

Chris Jones

Thank-You Letter Sample 2

Chris Jones
3024 Third Avenue
Bronx, NY 10455
(712) 555-1212 / cjones@net.com

Mr. Bob Glass, Head Counselor
Camp Madison
201 Powder Mill Bridge Rd.
Kingston, NY 12401

Dear Mr. Glass,

Thank you for taking the time to interview me for the counselor position. I enjoyed meeting you and learning more about Camp Madison.

After learning about your needs, I am convinced that I have the qualities you are looking for in a counselor. I have experience working with children, I am energetic, and I am a quick learner.

During the interview, you mentioned an astronomy workshop you are offering campers this summer, and were wondering whether I had the knowledge to help lead it. I had mentioned that my science grades have been strong throughout high school, and I'm enclosing my transcript for your review. Additionally, I plan to visit the new astronomy exhibit at the American Museum of Natural History, which is opening this month.

Thank you again, Mr. Glass, for the opportunity to interview for the counselor job. I look forward to hearing from you soon.

Sincerely,

Chris Jones

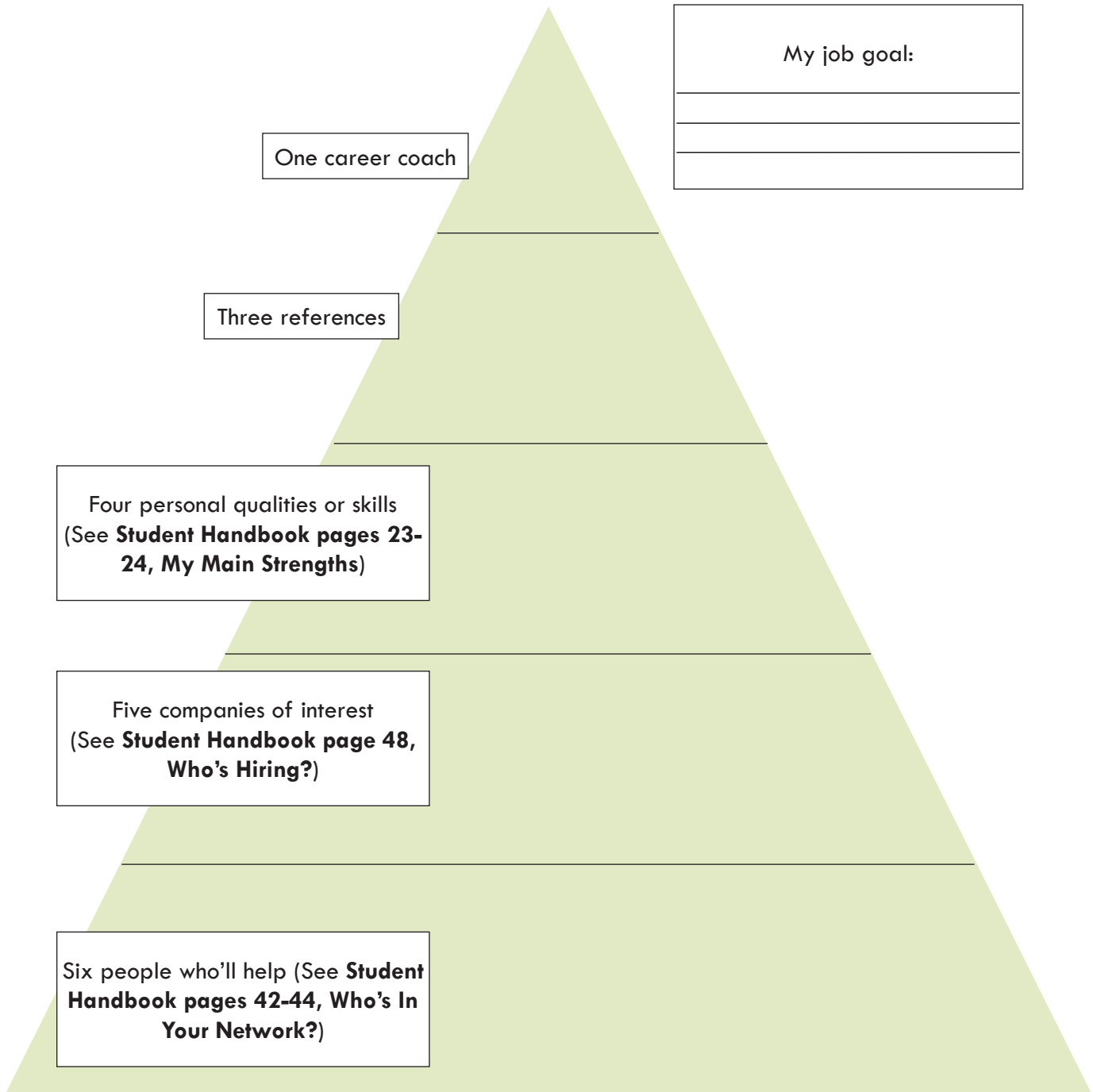
Job Hunting True or False Quiz

Read each statement and identify it as true or false. If a statement is false, explain why it's false in the third column.

Statement	True or False?	If False, Why False?
If you can't get <i>exactly</i> the job you want, adjust your expectations and apply for any job you remotely qualify for.		
Think about what an employer needs and how you can provide this, even if your "experience" involves work for no pay.		
Job hunting is a solitary activity, so involving family or friends is not recommended.		
Effective job searches use as many strategies (for example, cold calling or networking) as possible.		
Answering want ads and posting your resume on the Internet are among the most effective job hunting strategies.		
Modern employers will Google you and check your Facebook page, so keep your online presence appropriate for a general audience.		
Proof-read! Errors and typos reflect badly on your attentshun to detail, and employers won't take you or your resume sirously.		

Do not call employers about the status of your application. Such follow-ups waste time and jeopardize your chances of landing a job.		
Finding a job is largely a matter of luck, and putting extra time and effort into the search won't always yield results.		
Not every ad or interview will result in a job. Don't stop looking until you've accepted a real job offer.		
Saying thanks to everyone who assists in your job search keeps your personal network engaged and eager to help you.		
Expect to hear "no" a lot. You only need one "yes." Keep going until you hear it.		

Planning Pyramid



Next Steps:

FINANCIAL AID

Lesson Descriptions

NOTE: YOU MAY CHOOSE TO TEACH THESE LESSONS ON DATES CORRESPONDING TO FINANCIAL AID DEADLINES. SEE PAGE 269 AND YOUR SCHOOL COUNSELOR FOR DETAILS.

Financial Aid 1: Financial Aid Overview

What types of financial aid are available to me, and what are the advantages and disadvantages of each?

NOTE: This lesson requires coordination with your school counselor.

Financial Aid 2: Searching for Scholarships I

How can I find scholarships that suit my situation?

NOTE: This lesson requires coordination with your school counselor.

Financial Aid 3: Searching for Scholarships II

How can I find scholarships that suit my situation, and how do I keep track of my efforts?

Financial Aid 4: FAFSA I

How do I prepare to complete the FAFSA?

NOTE: This lesson requires coordination with your school counselor.

Financial Aid 5: FAFSA II

How do I complete the FAFSA?

NOTE: This lesson recommends coordination with your school counselor.

Financial Aid 6: Comparing Financial Aid Awards

How do I compare financial award packages and decide which to accept?

PLANNING PYRAMID

GRADE 12, Unit 4, Financial Aid



Some Students Will:

- Obtain parent financial information via the FAFSA on the Web worksheet.
- Contact college financial aid offices to appeal awards packages.



Most Students Will:

- Conduct independent scholarship research.
- Complete the student portion of the FAFSA Online.
- Know where to go for additional FAFSA help.
- Understand and use state and local resources for financial aid.
- Be able to use an online student loan calculator to determine monthly payments after graduation.
- Compare two or more college financial aid packages, and consider which schools are affordable.
- Have a back-up plan if financial aid doesn't make first-choice schools affordable.



All Students Will:

- Understand that financial aid is available for most postsecondary education options.
- Identify the major types of financial aid, and the benefits and drawbacks of each.
- Understand when and why to use a student loan, and the consequences of default.
- Investigate the merits of designated scholarship search websites.
- Understand the purpose of the FAFSA (and the CSS Profile).

ROADS to SUCCESS

Grade 12

Financial Aid

Family Newsletter

Roads to Success is a new program designed to help middle and high school students prepare for their futures. This newsletter will keep you posted on what we're doing in school, and how families can follow through at home.

For more information about Roads to Success, please visit our website: www.roadstosuccess.org.

Did you know? If a financial aid offer seems too good to be true, it probably is. Beware of "special offers" or companies that require you to pay for information about scholarships. Financial aid is available for free, and your student can show you where to find it.

FAFSA Facts for Parents

What is the FAFSA?

The FAFSA is the Free Application for Federal Student Aid. This application is used by the government and colleges to determine how much financial aid your student is eligible for. It's the first step in the financial aid process.

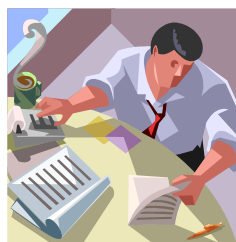
Who must apply?

The FAFSA requires financial information from the student and the parent(s) he lives with. You need to complete the FAFSA even if you are not planning on helping your child pay for college. (Providing your financial information is not a promise to pay for your child's education.)

Who is considered a parent?

The parent(s) the student lives with, including biological parents, adoptive parents, or a step-parent who is married

to the student's parent. See the FAFSA website for rules about parents who are divorced or share custody.



Is there anyone who should not apply?

All students who are legal U.S. residents should complete the FAFSA. Undocumented students may not apply for federal aid, and should talk to their school counselor about other options.

When are applications due?

Students are advised to apply during their senior year of high school, as soon after January 1 as possible. Students must re-apply each year they're in school.

What information do I need?

- Social Security Number
- Your driver's license number if you have one
- Your Alien Registration Number if you are not a U.S. citizen
- Federal tax information or tax returns
- Information on savings, investments, and business and farm assets

How do I get started?

The FAFSA application can be found at www.fafsa.ed.gov.

If you have questions, talk to your school counselor, or go to <http://studentaid.ed.gov/> for more information. You can also call 1-800-4-FED-AID (1-800-433-3243) for answers to specific questions.

Grade by Grade

In Grade 12, Roads to Success explains the financial aid process in three parts.

- In the fall, students get general information and search for scholarships online.
- In early January, students begin their FAFSA applications in class. (You can help by gathering your financial information and following through at home.)
- In early spring, students learn to compare financial aid offers from different colleges, and make the choice that's right for them.

Financial Aid Overview

The **BIG** Idea

- What types of financial aid are available to me, and what are the advantages and disadvantages of each?

AGENDA

Approx. 45 minutes

- I. Warm Up (10 minutes)
- II. Financial Aid Overview (10 minutes)
- III. Consider the Possibilities (20 minutes)
- IV. Wrap Up: Deadlines (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 85, Help Me Pay for College!
- Student Handbook page 86, Financial Aid Research Sheet
- Student Handbook page 87, The Road to Financial Aid

FACILITATOR PAGES:

- Facilitator Resource 1, Financial Aid Overview
- Facilitator Resource 2, State Higher Education Agencies
- Facilitator Resource 3, Financial Aid Options
- Facilitator Resource 4, Financial Aid Research Sheet SAMPLE
- Facilitator Resource 5, Financial Aid From Best to Worst (one copy per student)

Overhead projector (or LCD projector and laptop)

Post-It notes

Butcher paper or chart paper

Markers

OBJECTIVES

During this lesson, the student(s) will:

- Recognize that options exist to make college financially within reach.
- Understand the relative merits of various types of financial aid.
- Understand the role of the FAFSA (and CSS Profile) in determining financial aid.
- Identify next steps in the financial aid process, including deadlines for applying.

OVERVIEW

In this lesson, students review four types of financial aid — grants, scholarships, work-study, and loans — and receive information about how financial need is determined. Next, students research specific financial aid options offered through the federal and state government, as well as private institutions. As a class, they order financial aid options from most to least desirable, and defend their choices. Finally, they receive a handout that highlights important terms and resources, including deadlines.

PREPARATION

- List the day's **BIG IDEA** and activities on the board. List financial aid topics on the board. (See **Activity II, Financial Aid Overview** Item 4.)
- List the day's vocabulary words on the board.
- Make transparencies of **Facilitator Resource 1, Financial Aid Overview**, or create a PowerPoint using these pages.
- The following handouts need to be made into overhead transparencies or added to your laptop for display via LCD projector:
 - **Student Handbook page 85, Help Me Pay for College!**
 - **Student Handbook page 86, Financial Aid Research Sheet**
 - **Student Handbook page 87, The Road to Financial Aid**
- Meet with your school counselor prior to facilitating the lessons in this unit. S/he will be a valuable source of information concerning local scholarships as well as state financial aid programs and deadlines, and may be interested in co-facilitating some of the financial aid lessons.
- Update **Facilitator Resource 3, Financial Aid Information**, and make a packet for each student containing all four pages, as follows:
 - Go to <http://studentaid.ed.gov/resources> to view a copy of **Funding Education: The Guide to Federal Student Aid**. Use this guide to update the federal information on the first and second pages. Review the information in this guide, which will help you answer your students' questions about financial aid.
 - Use **Facilitator Resource 2, State Higher Education Agencies**, to locate financial aid information specific to your state. Create a page of state-specific financial

aid information to replace or update the information found on the third page of **Facilitator Resource 3, Financial Aid Information**. Other financial aid info found on the fourth page.

- Predetermine how you will assign topics in **Activity III**.
- For **Activity IV, Deadlines**, investigate your state’s deadlines for the FAFSA and state financial aid programs, which you’ll need for **Student Handbook page 87, The Road to Financial Aid**.
 - Consult www.fafsa.ed.gov for FAFSA deadlines, which vary by state.
 - Consult your school counselor or the appropriate State Higher Education Agency (**Facilitator Resource 2**) for other deadlines.
- Place chart paper or butcher paper lengthwise across the board. Write “Financial Aid” across the top, and “Most Desirable” or “Best” on the left-hand edge and “Least Desirable” or “Worst” on the right-hand edge. (Students will place their Post-It notes here in **Activity III**.)

VOCABULARY

College Scholarship Service (CSS) Profile: Form frequently used by private schools to determine eligibility for financial aid.

Expected Family Contribution (EFC): An estimate of how much a student and his/her family can afford to pay for college for the next school year, determined by completing the FAFSA.

Financial Need: The amount of financial aid a student is eligible for, calculated by subtracting Expected Family Contribution from Total Cost of Attendance.

Free Application for Federal Student Aid (FAFSA): Form used to determine eligibility for federal financial aid (and often aid from state governments and individual colleges).

Grant: Also called gift aid, financial aid that doesn’t have to be repaid. Comes from federal and state governments and from individual colleges, usually based on financial need.

Loan: Financial aid that must be repaid.

Scholarship: Financial aid distributed according to requirements set by the provider, like excellence in academics or sports.

Total Cost of Attendance: All expenses for college, including tuition and fees, books and supplies, room and board, personal expenses, and transportation.

Work-Study: A federal program that provides students with part-time employment, usually on campus, to help meet their financial needs.

IMPLEMENTATION OPTIONS

Activities I and II: You may prefer to present a less formal overview of financial aid by listing what students already know about each category, then using **Facilitator Resource 1, Financial Aid Overview**, as a reference to fill in any gaps in their knowledge.

Activity III: If you think your students will have difficulty completing **Student Handbook page 86, Financial Aid Research Sheet**, model its completion using **Facilitator Resource 4, Financial Aid Research Sheet SAMPLE**, as a guide.

If you find **Activity II** and/or **Activity III** take(s) more than the allotted time, or if you feel your students will be overwhelmed by the amount of information in **Facilitator Resource 3, Financial Aid Options**, you may prefer to defer this activity to next week, or send this info home as a handout.

ACTIVITY STEPS

I. Warm Up (10 minutes)

1. [As students enter, ask them to complete **Student Handbook page 85, Help Me Pay for College!** Give them five minutes to complete the activity.]
2. [Place a transparency of **Student Handbook page 85, Help Me Pay for College!** on the overhead projector. Have volunteers list types of student aid and their characteristics, and use the chart to record what they already know. Designate any disputed information with a question mark and revisit it in **Activity II, Item 3.**]

II. Financial Aid Overview (10 minutes)

1. **SAY SOMETHING LIKE:** For the next three weeks, we'll be discussing financial aid—money available to help you pay for college. It would be great if there were one single source of financial aid – a warm, fuzzy blanket that wrapped up all of your college expenses. In fact, financial aid is more like a patchwork quilt – one piece from here, another from there. The good news is, you can still be completely covered. You just have to be aware of the steps needed to collect all the pieces. Today we'll take a look at an overview of the process.
2. [Display **Facilitator Resource 1, Financial Aid Overview**, as a PowerPoint or series of overhead transparencies, including the following information with each slide:
 - **What does financial aid offer?**
Note that you can get financial aid for all kinds of postsecondary education. If you're planning on attending a one- or two-year program, one of your first questions should be whether it is eligible for federal and state aid.
 - **What are the basic concepts of financial aid?**
(These terms will be defined in the slides that follow.)
 - **What's included in the Cost of Attendance?**
All college expenses, including shampoo and pizza (personal expenses) and bus or plane fare to and from school (transportation).

[Explain tuition and room and board if students aren't clear about these terms.]

- **What is the Expected Family Contribution (EFC)?**
Programs that offer needs-based financial aid consider what families can afford to pay. That way, money goes to students who need it most.

- **What is Financial Need?**

This equation determines how much financial aid a student is eligible for.

- **Examples:**

In the examples, you'll see that the price of college varies. But the amount that your family is expected to contribute stays the same. Your financial need is greater at expensive schools. These schools often work with students to meet this need.

- **What are the major types of financial aid?**

- **What are the main sources of financial aid?**

- **How do students apply for financial aid?**

Colleges use two different forms to collect information on family finances.

1. The FAFSA is the Free Application for Federal Student Aid. Important details:

- The FAFSA is the key to federal, state, and school aid.
- Financial info from you and your parent(s) is required.
- This form is available online, and it's free.
- You may complete the FAFSA after January 1, not before. (We'll work on the online version later in the year.)

2. The CSS Profile is used by many private schools like Harvard or (name a school in your area).

- **What financial aid info will students need from schools?**

Check with the financial aid office at each school to see what forms are required. (A lot of this information will be available on college websites.)

- **How can students find scholarships?**

Students can begin applying for scholarships now. We'll discuss the details next week.

3. [Take a moment to clarify any misconceptions identified during the **Warm Up Activity**.]

4. [List these items on the board, and refer to them during the following discussion.

Topics We'll Cover

- Kinds of aid
- How to apply, and when
- Scholarship search
- Loan info
- The paperwork (FAFSA and CSS Profile)
- Avoiding scams
- Comparing financial aid awards]

SAY SOMETHING LIKE: We're going to approach the financial aid process in small chunks. We'll do an overview this week, and look at scholarship information in the two lessons after that. In January, we'll talk about how to complete the Free Application for Federal Student Aid (FAFSA), and walk through the online version together. In the spring, you'll learn how to compare financial aid award letters, so you'll be ready when you receive yours from colleges where you've been accepted. [NOTE: If you prefer to teach these lessons consecutively, let students know the plan.]

As always, you should pay close attention even if you have no immediate plans to attend college. Financial aid is available for most education options, including tech and trade schools. And this information will be useful if you decide to attend college at a later date.

III. Consider the Possibilities (20 minutes)

1. **SAY SOMETHING LIKE:** Next, I'd like you to look at the financial aid programs that are available to students in our state. Here's a list of the many possibilities.
2. [Distribute copies of **Facilitator Resource 5, Financial Aid Options**, and let students know these are theirs to keep, so it's OK to underline and take notes. Assign a topic to each individual or group of students.]

SAY SOMETHING LIKE: Each of you will read about one type of aid listed in the left-hand column, and then present your research to the group. Please turn to **Student Handbook page 86, Financial Aid Research Sheet**, for a list of questions I'd like you to answer.

You'll have 10 minutes to complete your research. When you've finished, please put the name of your type of aid on a Post-it note, and place it on the approximate place on the chart where you think it belongs. The most desirable (best) kinds of aid should be on the far left, and the least desirable (worst) on the far right. Then we'll discuss your findings as a class.

3. [When students have completed their research, ask individuals or teams to justify their choices, explaining the advantages and disadvantages of each type of aid. See **Facilitator Resource 5, Financial Aid from Best to Worst** for guidelines re: grouping.]

IV. Wrap Up: Deadlines (5 minutes)

1. **SAY SOMETHING LIKE:** Fortunately, most of these types of aid can be obtained by completing only one form. Who remembers the name of this form? (*the FAFSA*) When do you complete it? (*after January 1*)
2. [Have students turn to **Student Handbook page 87, The Road to Financial Aid**, and provide them with the deadlines they need to complete the form: the FAFSA, the CSS Profile, and state aid. If a separate application is required for state aid, let students know how to apply. Encourage students to take this page with them for easy reference.]
3. **SAY SOMETHING LIKE:** If you've not talked to your parents about paying for college, now's a good time to start. Whether or not they're planning on helping you pay for college, you'll need financial information from them when you apply for aid. You'll want to share this week's Family Newsletter with them, as it's full of useful information about the FAFSA and a few cautions about scholarship scams.

Next week, we'll talk about financial aid that you can apply for right now — scholarships. I'll see you then.



What Does Financial Aid Offer?

Access to funds to help pay for:

- Four-year public and private colleges
- Community colleges
- Private career colleges

Choice among schools

The best academic, cultural, and social fit rather than the least expensive program

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

What are the Basic Concepts of Financial Aid?

- *Student* **Cost of Attendance**
- *Parent and Student*
Expected Family Contribution
- *Student* **Financial Need**

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

What's Included in the Cost of Attendance?

- Tuition & Fees
- Books & Supplies
- Room & Board
- Personal Expenses
- Transportation

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

What is the **Expected Family Contribution?**

The Expected Family Contribution (EFC) is the amount a family (parents and student) is expected to pay from income and assets.

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

What is **Financial Need**?

$$\begin{array}{r} \text{Total Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline \text{Financial Need*} \end{array}$$

*Financial need is the student's financial aid eligibility.

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

Examples:

	Community	State (Public)	Private
Cost	\$ 4,000	\$ 11,000	\$ 35,000
EFC	– 500	– 500	– 500
Need	\$ 3,500	\$ 10,500	\$ 34,500

In the best of all possible worlds, full “need” will be met with a financial aid package made up of grants and scholarships along with reasonable amounts of work-study and student loans. Some schools are not able to meet full need.

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

What are the Major Types of Financial Aid?

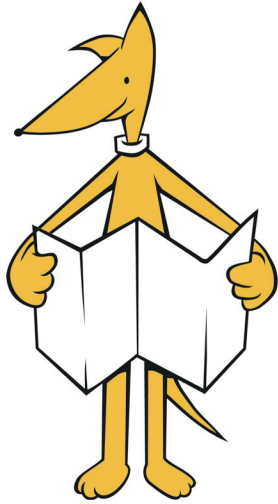
- **Gift Aid** — Grants or scholarships that do not need to be repaid.
- **Work** — Money earned by the student as payment for a job on or off campus (aka Work-Study).
- **Loans** — Borrowed money to be paid back with interest.

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

What are the Main Sources of Financial Aid?

- Federal government
- State governments
- Colleges and universities
- Private agencies and organizations

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org



How Do Students Apply for Financial Aid?

- Federal, state,
and school aid:

FAFSA:

www.fafsa.ed.gov

- Some schools:
CSS Profile

www.collegeboard.com

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

What Financial Aid Info Will Students Need from Schools?

- FAFSA only or both FAFSA + CSS Profile?
- School-specific form?
- Deadlines?

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org



How Can Students Find Scholarships?

- Available from colleges, companies, community-based groups, and other organizations
- Usually require separate applications
- May require transcript, essay, interview, or audition
- Check with your high school about scholarship opportunities
- Use free scholarship searches

ADAPTED FROM: The Fulfillment Fund, www.fulfillment.org

State Higher Education Agencies

Find a list of the agencies responsible for administering state financial aid programs for each state and U.S. territory at http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE.. You should encourage students to apply for any available state aid as well as federal aid and private scholarships.

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Financial Aid Options: Federal

All information is for undergraduate students, and was compiled in the fall of 2012. For updates, visit studentaid.ed.gov

PROGRAM	TYPE OF AID	NOTES	AMOUNT
Pell Grant	Grant, does not have to be repaid	Based on financial need. Foundation of federal student financial aid, other aid is added to this. May be awarded to part-time students.	Can change yearly. Up to \$5,550 in 2011-2012.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant, does not have to be repaid	Awarded to students with lowest Expected Family Contribution. May be awarded to part-time students. School Financial Aid Office determines amount. Depends on amount of other aid you get and availability of funds at your school. Not all schools participate. Apply early to get aid before all funds have been disbursed (distributed).	From \$100 to \$4,000 a year.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Grant, does not have to be repaid unless you fail to carry out the service obligation.	For students completing (or planning to complete) course work in teaching. To receive the grant, student must sign an Agreement to Serve as a full-time teacher in certain low-income schools in high-needs fields for at least four academic years (within eight years of completing (or ceasing enrollment in) the course of study for which the grant was received. Must submit evidence of employment to meet this requirement. <u>Recipients who fail to comply with these terms must repay the grant, with interest from the date of disbursement.</u> More information can be found here: http://studentaid.ed.gov/types/grants-scholarships/teach	Up to \$4,000 a year for four years.
Federal Work-Study	Money earned while attending school. Does not have to be repaid	Provides part-time employment while you are enrolled in school. Is available to full- or part-time students. Work may be on-campus or off-campus in the public interest. If you attend a for-profit school, there may be restrictions on the types of jobs you can hold. School must be a participant in the Federal Work Study program.	At least the current federal minimum wage for work performed.

PROGRAM	TYPE OF AID	NOTES	AMOUNT
Federal Perkins Loan	Loan, must be repaid.	Based on financial need. Available to full- or part-time students. Repaid to school. Up to 10 years to repay, depending on amount owed. Amount depends on need, amount of other aid, and availability of funds from school. 5% interest.	Up to \$5,500 per year.
William D. Ford Direct Loans Direct Subsidized Loans	Loan, must be repaid.	Based on financial need. Must be at least a half-time student. The U.S. Department of Education is the lender and pays interest while you're in school. 10 – 25 years to pay, depending on amount and repayment plan. Interest rate is 6.8% with interest.	\$3,500 to \$5,500 depending on year in school.
William D. Ford Direct Loans Direct Unsubsidized Loans	Loan, must be repaid with interest.	Financial need is not a requirement. Borrower is responsible for paying all interest. Ten to 25 years to pay, depending on amount and repayment plan. Interest rate is 6.8%. Lender is U.S. Dept of Ed	\$5,500 to \$20,500 (less any subsidized amount received for the same period), depending on year in school and dependency status.
PLUS Loan	Loan, must be repaid.	Loans for parents to help pay the cost of education for dependent students. Must be at least a half-time student. Parents must have good credit. Borrower is responsible for paying all interest. Lender is U.S. Dept of Ed. Interest rate is 7.9%.	Cannot be more than cost of attendance less other student aid.

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Financial Aid Options (Other)

PROGRAM	TYPE OF AID	NOTES	AMOUNT
Scholarships	Scholarship, does not need to be repaid.	<p>Scholarships can be given by colleges to attract students with particular talents or interests (for example, athletic or academic achievement). They can be given by corporations as a gesture of community support or to encourage students to enter a particular field. They may be given by an organization (for example, a company, trade union, church, or synagogue) to help children of its members. Military scholarships are awarded in exchange for service.</p> <p>High schools or chambers of commerce may know of scholarships offered to local students.</p> <p>You must apply separately for different scholarships, and it's easy to get overwhelmed by too much information. Use a search engine or use the Scholarship Finder in RUReadyND.com to find scholarships that match your talents and interests, and don't forget to ask your school counselor about local options.</p>	Range from \$50 to \$20,000+.
Institutional Aid	Scholarship or grant. Does not need to be repaid.	<p>May be offered by colleges and universities when federal and state financial aid fail to meet all of a students' financial need.</p> <p>Decision is made by the school. This type of aid is most likely to come from private colleges and universities with money for this purpose. Institutional aid can make very expensive schools affordable.</p>	Range.
Private (Alternative) Loan	Loan, must be repaid.	Private (alternative) college loans are made by banks, and are similar to car loans and mortgages. Bank loans have higher interest rates than government loans, and repayment begins immediately. Always compare interest rates, and be cautious about loans offered to you by "special invitation" or found by clicking on a link to the website of a non-government lender.	Range.

Financial Aid Research Sheet SAMPLE

Financial Aid Program William D. Ford Direct Loans

What type of aid is this? (Grant, loan, work-study)	Loan
Who provides the aid? (U.S. government, state, etc.)	The U.S. Dept of Ed William D. Ford Direct Loans
What are the eligibility criteria? (briefly)	Financial need, must be at least a half-time student
What institution determines whether a student receives it, regardless of eligibility?	Not sure.
What is the maximum amount?	\$3,500 - \$5,500, depending on year in school
If it's a loan, what is the interest rate?	6.8%
What are its advantages?	Dept of Ed pays interest while you're in school Can take 10 - 25 years to pay back
What are its disadvantages?	Based on need, so higher income students may be ineligible Have to pay back
Other useful information	

SOURCE: Funding Your Education: <http://studentaid.ed.gov/sites/default/files/2012-13-funding-your-education.pdf>

Financial Aid From Best to Worst

NOTE: State aid programs are not included on this list due to variations from state to state.

BEST OPTIONS:

Free money, scholarships, and grants

Students may rank in different order based on perceptions of restrictiveness.

- Pell Grant — great to get, triggers the availability of others.
- FSEOG — amount depends on funds available at your school. Apply early while money's available!
- TEACH — requires four years of teaching in low-income areas in high-needs fields, or must be paid back as a loan, with interest from date of disbursement.
- Scholarships — require a match between talents and personal characteristics and those the provider is looking for. Doesn't require financial need.

MEDIUM OPTION:

Work-Study

- A part-time job, good for expenses. Not good for up-front costs like tuition and room and board because it's paid throughout the year, via a paycheck as student completes the work.

WORST OPTIONS:

Loans

- Big drawback is they need to be paid back, whether or not you graduate or find employment in your field.
- Loans are listed in their order of desirability on the second page of Financial Aid Options, based on interest rate and repayment options.
- Private (alternative) loans are the worst option of all, the loans of last resort due to high interest rates. (Only credit cards are worse.)

Help Me Pay For College!

In the left-hand column, list each of the four types of financial aid. In the right-hand column, list at least one characteristic (pro or con) of each.

An example has been provided. Please list a second characteristic of a scholarship.

Type of Aid	Characteristic(s) of this Type of Aid
Scholarship	Doesn't have to be repaid.

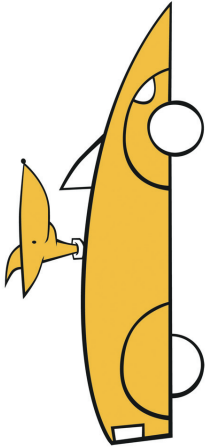
Financial Aid Research Sheet

Financial Aid Program _____

What type of aid is this? (Grant, loan, work-study)	
Who provides the aid? (U.S. government, state, etc.)	
What are the eligibility criteria? (briefly)	
What institution determines whether a student receives it, regardless of eligibility?	
What is the maximum amount?	
If it's a loan, what is the interest rate?	
What are its advantages?	
What are its disadvantages?	
Other useful information	

SOURCE: Funding Your Education: <http://studentaid.ed.gov/sites/default/files/2012-13-funding-your-education.pdf>

The Road to Financial Aid



Free Money!!!

Grants

Scholarships

- www.fastweb.com
- www.scholarships.com
- www.scholarshipexperts.com
- www.collegeboard.com
- www.uncf.org
- www.latincollegedollars.org

Work Study

Part-time jobs arranged as part of your financial aid.

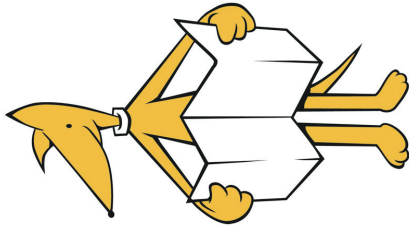
Timeline

First day to fill out FAFSA
January 1, _____

State FAFSA deadline

State aid deadline

Other deadlines:



Financial Aid Equation

Cost of Attendance – EFC = Financial Need

Forms

FAFSA: Form to receive aid from federal & state governments, as well as public colleges & universities. You must be a citizen or legal resident to use this form.
www.fafsa.ed.gov

CSS Profile: Form to receive aid from private colleges and universities.
<https://profileonline.collegeboard.org/prf/index.jsp>

State Aid:

Help

Financial Aid Info

<http://studentaid.ed.gov/sites/default/files/2012-13-funding-your-education.pdf>

www.finaid.com

Loans from Least to

Most Expensive

Perkins: Best federal loan with lowest interest rate & flexible repayment options. Opportunities for cancellation after graduation if you work in law enforcement, nursing, teaching, or some non-profits.

William D. Ford Subsidized:

Reasonable interest rate, don't owe interest while you're in school, flexible repayment.

William D. Ford Unsubsidized:

Reasonable interest rate, you pay interest while in school, flexible repayment.

PLUS: Loan to parents; need good credit. Lower interest rate than bank loans. Repayment starts right away.

Private: Use caution. Higher interest rates than government loans.

Credit Cards: Don't even think about it! Extremely high interest rates, payments due right away.

Terms

EFC: Expected Family Contribution – an estimate of how much money you and your family can afford to pay for your education for the next school year.

SAR: Student Aid Report – summarizes the info you provided on the FAFSA and reports your Expected Family Contribution.

Cost of Attendance – sum of all college expenses, including tuition and fees, room and board, books and supplies, personal expenses, and transportation.

Searching for Scholarships I

The **BIG** Idea

- How can I find scholarships that suit my situation?

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. Where to Begin, What to Avoid (20 minutes)
- III. Share Info (10 minutes)
- IV. Get Started (10 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 88, The Seven Commandments of Financial Aid
- Student Handbook page 89, Undergraduate Financial Aid 2011-2012
- Student Handbook pages 90-91, Scholarship Dos and Don'ts
- Student Handbook page 92, Scholarship Website Research
- Student Handbook pages 93-95, Scholarship Website Summaries

FACILITATOR PAGES:

- Facilitator Resource 1, Notes on Scholarship Websites
- List of local scholarships (one copy per student)
- Overhead projector or laptop and LCD projector

OBJECTIVES

During this lesson, the student(s) will:

- Understand how scholarship aid fits into the total financial aid picture.
- Consider the merits of scholarship search websites.
- Complete a profile on one of six scholarship sites.

OVERVIEW

In this lesson, students review basic financial aid concepts and determine how scholarships fit into the big picture. In teams, students review features of scholarship search websites and report on their findings. Finally, each student creates a personal profile on a scholarship search website of interest.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- List the day's vocabulary words on the board.
- The following handouts need to be made into overhead transparencies or added to your laptop for display via LCD projector:
 - **Student Handbook page 89, Undergraduate Financial Aid, 2007-2008**
 - **Student Handbook page 92, Scholarship Website Research**
 - **Student Handbook pages 93-95, Scholarship Website Summaries**
- Consider how you will group your students for **Activity II**, Items 4 – 6.
- Obtain a list of local scholarships from your school counselor, and make a copy for each student.
- Arrange for students to use the computer lab.

VOCABULARY

Disburse: To pay out, as from a fund.

Grant: Also called gift aid, financial aid that doesn't have to be repaid. Comes from federal and state governments and from individual colleges, usually based on financial need.

Loan: Financial aid that must be repaid.

Scholarship: Financial aid distributed according to requirements set by the provider, like excellence in academics or sports.

Work-Study: A federal program that provides students with part-time employment, usually on campus, to help meet their financial needs.

IMPLEMENTATION OPTIONS

Lessons 2 and 3 provide class time for investigating scholarships online. If your students require more time for a thorough exploration of financial aid options (for example, the completion of **Activity III** from last week's lesson), or your students are already sophisticated users of scholarship sites, you may wish to adjust the timing of these lessons accordingly.

If your class needs additional time to complete last week's financial aid discussion, feel free to abbreviate or omit the small-group investigation of scholarship websites in **Activity II, Items 4 - 6**. You may also wish to reduce the number of websites investigated, based on your students' needs.

For **Activity IV**, you may wish to specify whether students may continue scholarship research on a site on which they already have an account or whether they must check out a site that's new to them.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [Have students turn to **Student Handbook page 88, The Seven Commandments of Financial Aid**. Give them a minute or two to select a “Do” or “Don’t” for each answer.]
2. [When students have finished, quickly go over the answers as a class. Most are obvious (1 and 2 are Don’ts; 3 – 7 are Do’s.), but you’ll want to reinforce the following points:]

SAY SOMETHING LIKE:

- Item 2: There are plenty of resources for locating scholarships for free, so why pay? More importantly, there are lots of scholarship scams where you pay for “help,” and get nothing in return. We’ll talk about how to avoid these in a few minutes.
- Item 3: When you complete the FAFSA, you’ll need to provide info about your parents’ income even if they’re not helping you pay for college.
- Item 6: You’ll want to make sure you’re getting the best deal, which isn’t always obvious. Later in the year, we’ll talk about how to compare financial aid awards.

II. Where to Begin, What to Avoid (20 minutes)

1. **SAY SOMETHING LIKE:** Who remembers the four kinds of financial aid? (*scholarships, grants, work-study, loans*) This week and next, we’ll be covering scholarships — where to find them and how to apply. But first, let’s see how they fit into the big picture. Please turn to **Student Handbook page 89, Undergraduate Financial Aid 2011-2012**. [Display this page via a transparency on the overhead projector or a laptop and LCD projector.] More than 236.7 billion dollars in financial aid was disbursed in that year, and this graph shows what percentage was paid out in each category.
 - What was the largest category of aid? (Federal **loans**, 44%)
 - You’ll see that another 8% was given as tax credits to students and families paying for college.
 - What percentage was paid through the Federal **Work-Study** program? (<1%)
 - If you add all three of these categories together, you get 52%. The remainder was disbursed as **grants**. That’s over 100 billion dollars! What’s so special about this kind of aid? (You don’t have to pay it back.)

The majority of this “gift” aid is based on need, and the amount you receive will be determined when you complete the FAFSA after January 1.

A smaller portion of this free aid is based on who you are and what you're good at. On the chart, it appears as "Private & Employer Grants" – a tiny 5% of the total financial pie. In reality, it's not tiny at all. In 2011-2012, 11 billion dollars were given away in this type of gift aid, also known as **scholarships**.

2. **SAY SOMETHING LIKE:** So how do you get your hands on this money? You'll find suggestions on **Student Handbook pages 90-91, Scholarship Dos and Don'ts**. Please be sure to read through the items under "Don't Be Fooled."

[You may wish to review this page with students if time permits.]

3. **SAY SOMETHING LIKE:** For the remainder of the class, we're going to examine scholarship search websites. On most of these websites, you create an account and provide personal information about yourself. This information leads to a list of scholarships for which you might be eligible – based on everything from your grades to your height – so accuracy is important. (Yes, there really is a scholarship for tall people!)

To make this research easier, each of you will be assigned to a team. You and your teammates will be responsible for reviewing a designated website and reporting your findings to the class. At the end of the class, you'll have a chance to begin – or continue – your scholarship search using one of these websites.

4. [Assign students to teams and direct them to **Student Handbook page 92, Scholarship Website Research**. If needed, display a copy of this page using the overhead projector, or your laptop and an LCD projector, and model what's required.]

SAY SOMETHING LIKE: Each team should choose a recorder to complete this page and a reporter to present this information to the class. You'll find instructions for logging on to each website on **Student Handbook pages 93-95, Scholarship Website Summaries**. You don't need to fill out anything on these pages yet. You'll use them to take notes when your classmates report on each site.

5. [Allow students about 10 minutes to research their assigned websites.]

III. Share Info (10 minutes)

1. [Reconvene the class and allow each group about a minute to report its findings. Instruct students to use **Student Handbook pages 93-95, Scholarship Website Summaries**, to take notes about each website so they can compare sites for further investigation on their own. See **Facilitator Resource 1, Notes on Scholarship Websites**, for details you'll want to include if students don't.]

IV. Get Started (10 minutes)

1. [In the time that remains, each student should choose a scholarship website and create an account, then investigate the scholarship offerings there. Remind students that they should be as accurate as possible in completing their profiles, which will create a list of scholarships best suited to them. Instruct students to record their username and password at the top of **Student Handbook pages 93, Scholarship Website Summaries**, so they can return to their account next week.]
2. [Circulate to answer students' questions and define any unfamiliar vocabulary they encounter.]
3. [Thank the students for their time, and distribute local scholarship information provided by your school counselor. Remind students that they'll have a chance to continue their research next week.]

Notes on Scholarship Websites

RUReadyND.com

Students sign into RUReadyND.com and select **Financial Aid Planning**. In the **Scholarships** section, students will find the Scholarship Finder, which they can use to locate scholarships.

www.fastweb.com

Five minute registration yields a few scholarships. Additional personal info provides a more tailored list. Highly user-friendly. Many scholarship options. E-mail address is required.

<https://bigfuture.collegeboard.org/scholarship-search>

Students complete minimal information for a list of scholarships. More info leads to a more tailored list.

www.latinocollegedollars.org

Two features make this a great site for (but not limited to) undocumented students: 1) No registration required, and 2) an option to select scholarships where citizenship is not required. A user-friendly scroll-down feature allows students to see scholarship summaries at a glance, including eligibility and application requirements, as well as a link to the application.

www.scholarshipexperts.com

Similar to FastWeb, in that students provide personal information in exchange for a customized list of scholarships. Students may click more than one answer in each category, and need to click "Add Choice" to register their results. Registration takes about 20 minutes, so this is not a site for those who are impatient. E-mail address is required.

www.uncf.org (United Negro College Fund)

Students select from a list of scholarship titles, then click to view specifications. Registration (including social security number) is required to access an online application. Students must certify that they meet eligibility requirements in order to view applications. E-mail address is required.

www.scholarships.com

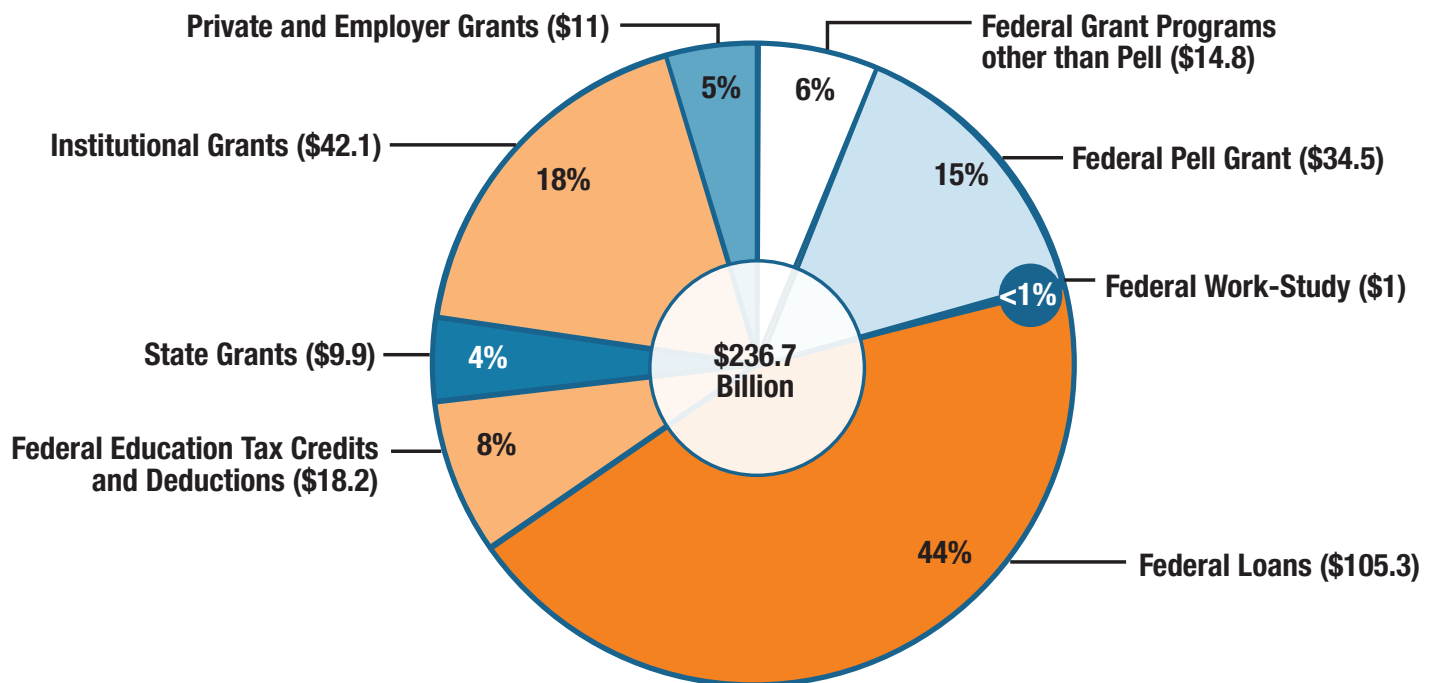
User-friendly 10-minute registration. Warning: ads for Airforce ROTC, Kaplan University, and online degrees are interspersed among scholarship info. List of scholarships doesn't automatically appear; need to click on "scholarships" after creating profile. E-mail address is required.

The Seven Commandments of Financial Aid

For each commandment below, circle “do” or “don’t” to make the statement correct.

1. **DO/DON'T** limit your search to colleges you can pay for without financial aid.
2. **DO/DON'T** pay an expert to help you find scholarships appropriate for you.
3. **DO/DON'T** involve your parents in the financial aid process, even if they've already told you they can't afford to send you to college.
4. **DO/DON'T** calculate what college loan payments will cost you each month once you've graduated.
5. **DO/DON'T** include items like airfare to far-away schools and local transportation in your calculations of what college will cost.
6. **DO/DON'T** compare financial aid awards from different schools.
7. **DO/DON'T** have a back-up plan in case hoped-for financial aid isn't available.

Undergraduate Financial Aid 2011-2012



Total Aid: \$236.7 Billion

Adapted from: *Trends in Student Aid: Data on Postsecondary Financial Assistance*, The College Board, <http://trends.collegeboard.org/student-aid/figures-tables/total-student-aid-source-billions-2010-11>.

Scholarship Dos and Don'ts

Don't Be Fooled!

If a scholarship offer sounds too good to be true, it probably is. Here are some false claims that could mean you're about to lose money:

- “Thousands of dollars in scholarships go unclaimed each year.”
- “Guaranteed or your money back!”
- “Give me your credit card or bank account number to hold this scholarship.”
- “The scholarship will cost some money.”
- “You've been selected . . .”*
- “You're a finalist in a contest” (that you never entered.)

*You should also be skeptical about “special offers” on college loans. Always compare loan terms with college loans offered by the government.

Smart Strategies:

Financial aid rules require that you report scholarships you receive to the financial aid office of the school you'll attend. (Aid from the school may be reduced by the amount of the scholarship, so be prepared to make the case that this money be subtracted from loans or your family's contribution instead.)

Gather all the materials you'll need. Here are some things you may be asked to submit with scholarship applications:

- One or two essays
- Letter(s) of reference
- Writing sample
- Resume
- Transcripts
- Copy of student aid report
- Parent and student tax returns and W-2 forms
- GPA certification form
- Enrollment verification form
- Copy of financial aid award letter

Check with the college financial aid office about scholarships available through the college.

Check with your high school counselor about local scholarships.

In addition to online databases (like www.fastweb.com and www.collegeboard.com), use scholarship guide books available at your public library or counselor's office.

Prioritize your scholarship applications. Spend your energy on those that are the closest match for your qualifications.

Put deadlines on your calendar. Complete those with early due dates first.

Keep copies of your submitted applications for your records.

Send thank-you notes to let committees know you appreciate their consideration.

SOURCES:

The Fulfillment Fund: www.fulfillment.org

OPTIONS CAPDI of Goddard Riverside Community Center, www.goddard.org

Rutherford, Audrey, "Crash Course in Scholarships," **Next Step Magazine**, 10/18/04

www.latinocollegedollars.org

Scholarship Website Research

Use this page to investigate and rate one of the following free scholarship websites. Circle the website you're investigating.

- RUReadyND.com
- www.fastweb.com
- www.scholarships.com
- www.scholarshipexperts.com
- <https://bigfuture.collegeboard.org/scholarship-search>
- www.uncf.org
- www.latinocollegedollars.org

You will share your recommendations with classmates, so please be as specific as possible about what the site does and doesn't offer, and how easy or difficult it is to use.

REGISTRATION

Is there a registration process? Yes No

How long does it take to register? _____ minutes

Are you required to provide an e-mail address? Yes No

List any info you were surprised to be asked about:

SCHOLARSHIP NOTIFICATION

Does the website send you e-mails about scholarships for which you might qualify?

Yes No

Can you opt out of these e-mail updates if you don't want them? Yes No

SCHOLARSHIP CHARACTERISTICS (Place a check mark beside all that apply.)

This website offers scholarships for the following groups of students:

- Students who are not citizens or legal permanent residents
- Students of specific races or ethnicities
- Students with learning disabilities
- Students with achievements in specific areas
- Students studying particular subjects in college
- Students writing essays on an assigned topic
- Other _____

RATE THIS SITE (Circle one.)

Difficult to use Some annoying stuff OK Pretty good Easy to use

COMMENTS:

Scholarship Website Summaries

Website: www.latinocollegedollars.org

Username: _____
Password: _____

What does it offer?

Advantages:

Disadvantages:

Website: www.uncf.org (United Negro College Fund)

What does it offer?

Advantages:

Disadvantages:



Website: www.scholarshipexperts.com

What does it offer?

Advantages:

Disadvantages:

Website: www.fastweb.com

What does it offer?

Advantages:

Disadvantages:

Website: <https://bigfuture.collegeboard.org/scholarship-search>

What does it offer?

Advantages:

Disadvantages:

Website: www.scholarships.com

What does it offer?

Advantages:

Disadvantages:

Website: RUPrepareND.com

What does it offer?

Advantages:

Disadvantages:

Searching for Scholarships II

The **BIG** Idea

- How can I find scholarships that suit my situation, and how do I keep track of my efforts?

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. The Truth About Student Loans (10 minutes)
- III. Scholarship Search (20 minutes)
- IV. Next Steps (10 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 6-9, My Scholarships

STUDENT HANDBOOK PAGES:

- Student Handbook page 96, How Much Do You Know About Student Loans?
- Student Handbook page 97, Five Facts About Loans
- Student Handbook page 98, Financial Aid Next Steps

FACILITATOR PAGES:

- Facilitator Resource 1, How Much Do You Know About Student Loans? Answers

OBJECTIVES

During this lesson, the student(s) will:

- Identify reasons why scholarships are superior to student loans, including need to repay loans, amount of monthly payments, and dangers of defaulting.
- Use a scholarship search website to find at least two scholarships for which he/she qualifies.
- Assess chances of receiving each scholarship, and identify next steps to apply.

OVERVIEW

In this lesson, students briefly consider information about student loans via a quiz and follow-up discussion. Next, they independently research scholarship opportunities online, and use a chart to record their findings. Finally, they learn about financial aid activities to be completed between now and the FAFSA (to be filed online in early January.)

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- List the day's vocabulary words on the board.
- The following handouts need to be made into overhead transparencies or added to your laptop for display via LCD projector:
 - **Student Handbook page 96, How Much Do You Know About Student Loans?**
 - **Student Handbook page 98, Financial Aid Next Steps**
 - **Portfolio pages 6-7, My Scholarships**
- Make extra copies of **Portfolio pages 8-9, My Scholarships** for students who'll need them for further research.
- This lesson requires computers and Internet access for individual research, so you'll need to make arrangements to use the computer lab.
- Familiarize yourself with student loan information found in the following resources:
 - <http://studentaid.ed.gov/resources>
(Repaying Loans)
 - www.finaid.org (Loans)
- Preview these websites so you can introduce them to your students:
 - www.collegeboard.com (For Students, How to Pay, CSS/Profile)
 - www.fafsa.ed.gov
- For **Activity II, Item 3**, you may wish to provide an example of a local entry-level salary, calculate net pay by subtracting 30% for taxes, and dividing by 12 to determine monthly income, so students can gauge the significance of a \$173 payment on a student loan.

VOCABULARY

Default: Fail to make payments on a loan. (The time period which must elapse before a person is considered “in default” is specified in the terms of the loan.)

Deferment: A period of time during which no payments are required. (You may request a deferment due to economic hardship or active military duty. You cannot get a deferment once a loan is in default.)

Discharge: Cancellation of a loan, only happens under specific circumstances like disability or death, or for “qualifying public service,” such as teaching in a low-income area.

Eligibility requirements: Conditions that must be met to be considered for a scholarship.

Forbearance: A period of time during which payments are temporarily reduced or postponed. (This is for a limited and specific period of time by agreement with the lender.)

IMPLEMENTATION OPTIONS

Activity IV: If time permits, you may wish to log on to the following websites, and show students where to find the info they’ll need.

- www.fafsa.ed.gov
- www.collegeboard.com (Information about the CSS/Profile.)

ACTIVITY STEPS

I. Warm Up (5 minutes)

[Have students complete **Student Handbook page 96, How Much Do You Know About Student Loans?** as a Do Now.]

II. The Truth About Student Loans (10 minutes)

1. **SAY SOMETHING LIKE:** Later today, you'll have time to go back to the website you chose last week, and search for scholarship opportunities that are a good match for you. Before you return to that research, I'd like to take a few minutes to give you the low-down on loans. Let's begin by reviewing the answers to **Student Handbook page 96, How Much Do You Know About Student Loans?**

[Display **Student Handbook page 96, How Much Do You Know About Student Loans?** and discuss the answers. Use **Facilitator Resource 1, How Much Do You Know About Student Loans? Answers** as a guide.]

2. [After questions 1 and 2], **SAY SOMETHING LIKE:** How important are student loans to the overall financial aid picture?
 - As you can see, student loans are a significant source of financial aid — both as a percentage of all types of aid and in terms of individual student debt.

What are some advantages of student loans?

- They make college affordable for more people.
- They're an investment in the future – the more education you have, the more you earn. [You may want to compare the monthly payment on a car loan with the monthly payment on a student loan, reminding students that a car depreciates in value, while a college education provides long-term benefits.]

3. [After questions 3 and 4], **SAY SOMETHING LIKE:** What loan amount might be comfortable for you as an individual?
 - Repayment terms vary, depending on the type of loan. You have at least 10 years to pay off most loans, and some offer up to 25 years to pay. Some repayment plans allow you to start with low payments, which increase with time. (Presumably you're gaining more work experience and earning more money.) Some repayment plans base your required payment on your current income.
 - But you should use caution when accepting a student loan. A fairly modest loan of less than \$4,000 a year (\$15,000 total for four years of college) is going to cost \$173

a month, every month, for 10 years. That's a lot of money for someone earning an entry-level salary.

- Experts advise borrowing no more than you'll get paid in your first year of work.

[If desired, provide an example of an entry-level salary so students can get a realistic idea of the suggested limit on borrowing and gauge the significance of a \$173 payment. See **PREPARATION** for details.]

4. [After questions 5 and 6], **SAY SOMETHING LIKE:** What are the consequences of not repaying your loan?
 - When you fail to make your student loan payments, you're said to be "in default." The terms of the loan will specify the time period that must elapse before you're considered in default.
 - The important thing to remember is that if you're having difficulty making your payments, you need to let your lender — the bank or the Department of Education — know right away. You can ask for a deferment, which postpones payments if you're facing a financial hardship or active military duty. If you don't meet these criteria, you can ask for forbearance, which reduces or postpones payment for a briefer period. In these cases, you must take action before you're in default.
 - An unpaid student loan debt can ruin your credit, making it difficult to get a loan for a house or car. The government may even request that your employer hold back a portion of each paycheck so that the loan can be repaid.
 - Almost nothing except permanent disability or death cancels a student loan. Even if you drop out of college or have a low-paying job, your student loan remains. Even bankruptcy doesn't guarantee an end to student loan payments.
5. [Direct students to **Student Handbook page 97, Five Facts About Loans**, for further information. Ask for volunteers to summarize advice about student loans.]

III. Scholarship Search (20 minutes)

1. **SAY SOMETHING LIKE:** How does this information about student loans impact your scholarship research? (*Should provide an incentive to search, because it's free money with no worries about paying it back.*) Please turn to **Portfolio pages 6-9, My Scholarships**, which provides a great way to prioritize your search and keep track of your work. Each page provides space to record information about two different scholarships.
2. [Display **Portfolio pages 6-7, My Scholarships**, using an overhead projector or laptop and LCD projector. Briefly describe how each section is used, referring to the example provided.]

SAY SOMETHING LIKE: As you browse available scholarships that look interesting, you can record what you find in the first section (above **Contact Information**). Notice the question on the sixth line: “How Well Do I Meet Qualifications?” If your honest answer is that you’re a pretty good match, write down why. But if you’re an obvious mismatch — it’s a scholarship for students with GPAs of 3.0 or higher and you seldom do better than a C, go no further. Spend your time where it counts — on the scholarships that are the best fit for your qualifications.

The next section is for **Contact Information**. Fill this in so you know whom to call if you have a question and how to submit your application. (The website in the example didn’t provide contact info, so the student has indicated how to find it.)

There’s also a section for **Required Documents**. Most scholarships will require only some of these. Check the ones that are required, and keep all of these documents in a folder so you don’t have to search for info you’ll need again and again. It’s also a good idea to print out details for specific scholarships and keep these pages in a folder.

The final section lists the **Actions Taken** to submit your application. Write down the date as you complete each step, so that you’ll have a record of your work.

3. **SAY SOMETHING LIKE:** Finally, as you discover scholarships you want to apply for, transfer each deadline to a calendar or day planner so you can see what’s coming up.
4. **SAY SOMETHING LIKE:** You’ll be spending the next 20 minutes researching scholarships that might work for you. To do this, return to the account created last week. You’ll find your username and password, if applicable, on **Student Handbook pages 93-95, Scholarship Website Summaries**, which you completed last week.
5. [Circulate among the students to answer any questions that come up.]
6. [Give students a two-minute warning before time is up. Let them know when it’s time to log off, and reconvene the class.]

IV. Next Steps (10 minutes)

1. **SAY SOMETHING LIKE:** We’re going to leave the topic of financial aid until early in January, when we’ll get started on the FAFSA on the web. In the meantime, there are several steps to take to maximize your opportunities for financial aid.

2. Please turn to **Student Handbook page 98, Financial Aid Next Steps**, to see a list of these steps. You should remove this from your binder and take this with you as a reminder. It would also be a great idea to share this with your parents and anyone else who is helping you prepare for college. Let's take a look at what's here.
 - 1) Continue your scholarship research on your own. Please see me or the school counselor if you have questions about this process.
 - 2) If you're considering a private college, check to see if the CSS/Profile is required. If it is, visit the College Board's website for instructions on completing this form.
 - 3) Prepare for the FAFSA by doing the following:
 - Apply for a PIN number for yourself, and show your parents how to apply for a PIN number for themselves. Keep these numbers confidential, as they allow access to family financial information and are used as an electronic signature for student loans.
 - If you're curious about your Expected Family Contribution, complete the FAFSA4caster online. The cool thing about this form is that the info you enter is transferred to the FAFSA when you apply in January.
 - Get your parents' help to start a folder of the forms needed for the FAFSA. Remember that all tax documents will be for this year, the year before you begin college. (That's the reason why you can't file the FAFSA now; you need to wait until January 1 when your info for this year is complete.)
3. **SAY SOMETHING LIKE:** Great job, everybody. I'll see you next week, when we'll begin a unit about the best strategies for finding a job.

How Much Do You Know About Student Loans? Answers

Complete this short quiz to determine how much you already know about student loans. Circle the best answer(s) to the questions below.

1. Federal loans make up about what percentage of total student aid?
 - a. 7%
 - b. 14%
 - c. 33%
 - d. 44%

SOURCE: Trends in Student Aid 2011-2012, The College Board

2. The average student loan debt for graduating seniors is
 - a. less than \$5,000
 - b. about \$27,000
 - c. about \$35,000
 - d. more than \$50,000

SOURCES: <http://projectonstudentdebt.org/files/pub/classof2011.pdf>

The Institute for College Access and Success's report "Student Debt and the Class of 2011" notes that 66% of college seniors had student loan debt with an average of \$26,600 for those with loans. It should be noted that debt varies widely depending on the type of school attended.

3. Suppose you borrow \$15,000 to attend college. (\$3,750 a year for four years.) Your interest rate is 6.8% and the term of your loan is 10 years. About how much would your monthly payments be?
 - a. \$64
 - b. \$173
 - c. \$381
 - d. \$555

SOURCES: <http://www.finaid.org/calculators/loanpayments.phtml> and www.federalstudentaid.ed.gov

4. Experts recommend that your total student loan be less than
- a. the salary you expect to make your first year after graduation
 - b. the price of your first car
 - c. the least expensive house in the city in which you plan to live

SOURCE: www.finaid.org

According to finaid.org, your total education debt should be less than your starting salary. If you borrow more than twice your expected starting salary, you will find it extremely difficult to pay the debt.

5. Which of the following can happen if you default (fail to make payments) on a student loan? (Circle all that apply.)
- a. bad credit rating
 - b. difficulty buying a car or house
 - c. employer takes money out of your paycheck to make payments

SOURCE: www.finaid.org/loans/default.phtml

6. Under what circumstances is a student loan cancelled? (That is, you don't need to make any more payments, ever.) (Circle all that apply.)
- a. You don't graduate
 - b. Your job pays too little
 - c. You declare bankruptcy
 - d. You become permanently disabled or die

SOURCE: www.finaid.org/loans/default.phtml

How Much Do You Know About Student Loans?

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 - a. You don't graduate
 - b. Your job pays too little
 - c. You declare bankruptcy
 - d. You become permanently disabled or die

Five Facts About Loans

1. **GOOD NEWS:** A student loan is an investment in the future. Money borrowed in the short term will have long-term financial benefits: increased earning power over a lifetime of work.
2. **CAUTION:** If you leave college, you must begin paying off your loans within six to nine months (depending on the type of loan), even if you don't graduate.
3. **CAUTION:** Student loans are not discharged by bankruptcy. An employer may deduct money from your wages to pay off loans you've defaulted on.
4. **BE RESPONSIBLE:** If special circumstances (job loss, disability) prevent you from making a payment, you should contact your lender immediately.
5. **PLAN AHEAD:** New college graduates should be sure to include their student loan payment in their monthly budgets. A \$15,000 loan (\$3,750 a year for four years of school) might cost \$170 a month for 10 years.

For everything you need to know about student loans, visit <https://studentloans.gov/myDirectLoan/index.action> There's even an online calculator that can help you determine how much your monthly payments will be.

See <http://www.finaid.org/calculators/loanpayments.phtml> for another online loan calculator.

The Language of Loans

Default: Fail to make payments on a loan. (The time period which must elapse before a person is considered "in default" is specified in the terms of the loan.)

Deferment: A period of time during which no payments are required. (You may request a deferment due to economic hardship or active military duty. You cannot get a deferment once a loan is in default.)

Discharge: Cancellation of a loan, only happens under specific circumstances like disability or death, or for "qualifying public service," such as teaching in a low-income area.

Forbearance: A period of time during which payments are temporarily reduced or postponed (This is for a limited and specific period of time by agreement with the lender.)

Financial Aid Next Steps

The Free Application for Federal Student Aid (FAFSA) is the key to aid from a variety of sources – the federal and state government as well as some colleges. The first date to begin this application is January 1st. What can you do between now and then? Plenty!

Here are “next steps” to make the next few months productive ones.

1. **Scholarship Search:** Continue scholarship research on your own. Be sure to note deadlines so you can submit materials on time.
2. **CSS/Profile:** If you’re considering a private school, check to see if the CSS/Profile is required in addition to the FAFSA. If so, visit the College Board’s CSS/Profile website: <https://profileonline.collegeboard.org/prf/index.jsp>. Here, you’ll find the online form, instructions, and a list of schools that require it. Note there’s a \$25 charge for an application and a report to one college. Additional reports are \$16 each. Fee waivers are available.
3. **FAFSA:**
 - a. Students and parents can use separate Personal Identification Numbers (PINs) to sign forms and access personal financial aid information online. To sign up for them, go to www.pin.ed.gov.
 - b. If you’re curious about your family’s Expected Family Contribution, you can complete the FAFSA4caster for a sneak preview. Info you enter is transferred to the FAFSA when you apply after January 1st. Go to www.fafsa4caster.ed.gov.
 - c. Get your parent’s help in collecting the paperwork needed to complete the FAFSA. Create a file that contains the following:
 - Social Security Number
 - Driver’s license (if you have one)
 - W-2 forms and other records of money earned
 - Your income tax return (for example, 2012 income tax form if applying to college for the 2013-2014 school year)
 - Your parents’ income tax form
 - Untaxed income records (veterans benefits records, child support received, workmen’s compensation)
 - Current bank statements
 - Your current business and investment mortgage information, business and farm records, stock, bond and other investment records
 - Your alien registration or permanent resident card (if you are not a U.S. citizen)

For more information, visit www.fafsa.ed.gov.



Use this page to track your scholarship applications.

MY SCHOLARSHIPS

Name of Scholarship	Optimist International Essay Contest
Deadline	Check with local chapter, no later than early February.
Amount of Award	Up to \$6,000
Eligibility Requirements	Essay on "The Power of Youth," under 19, U.S. citizen
Number of Scholarships Awarded	53 district awards of \$650 each, first prize of \$6,000, one second prize of \$3,750, one third prize of \$2,250
How Well Do I Meet Qualifications?	I'm a good writer, tiny chance of local prize, probably not bigger prizes. Limit amount of time spent.
Contact Information	
Person	
Name of Organization	Optimist Club, e-mail programs@optimist.org for contact
Street Address	
City, State, Zip Code	
Phone	
E-mail	

Required Documents	
One or two essays	400 – 500 word essay
Letter(s) of reference	
Writing sample	
Resume	
Transcripts	
Student aid report	
Tax returns and W-2 forms	
GPA certification form	
Enrollment verification form	
Financial aid award letter	
Other	Application form, birth certificate
Action Taken	
Made a copy for my records	
Application mailed	
Thank-you note sent	

MY SCHOLARSHIPS

Name of Scholarship		
Deadline		
Amount of Award		
Eligibility Requirements		
Number of Scholarships Awarded		
How Well Do I Meet Qualifications?		
Contact Information		
Person		
Name of Organization		
Street Address		
City, State, Zip Code		
Phone		
E-mail		

Required Documents		
One or two essays		
Letter(s) of reference		
Writing sample		
Resume		
Transcripts		
Student aid report		
Tax returns and W-2 forms		
GPA Certification form		
Enrollment verification form		
Financial aid award letter		
Other		
Action Taken		
Made a copy for my records		
Application mailed		
Thank-you note sent		

FAFSA I

The **BIG** Idea

- How do I prepare to complete the FAFSA?

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. FAFSA Scavenger Hunt (10 minutes)
- III. Overview (15 minutes)
- IV. Next Steps (10 minutes)
- V. Wrap Up (5 minutes)

MATERIALS **STUDENT HANDBOOK PAGES:**

- Student Handbook page 99, The FAFSA: Fact or Fiction?
- Student Handbook pages 100-101, FAFSA Scavenger Hunt
- Student Handbook page 102, Sign Me Up for a PIN

 FACILITATOR PAGES:

- Facilitator Resource 1, FAFSA Facts (one copy per student)
- FAFSA on the Web Worksheet (one per student)
- Highlighters

OBJECTIVES

During or following this lesson, the student(s) will:

- Apply for PIN numbers for themselves and parents (following this lesson).
- Understand what documents are needed to complete the FAFSA.
- Understand definitions needed to complete the FAFSA.
- Know what information the FAFSA yields, and how this information will be used by colleges.

OVERVIEW

In this lesson, students begin by taking a brief quiz to assess their knowledge of the FAFSA. Next, they visit the official FAFSA website, each student researching one of six specified topics. Then an overview of the FAFSA is provided, with students contributing information as their topics are discussed. In preparation for working on online FAFSA applications next week, students receive instructions for completing the FAFSA online worksheet and obtaining a PIN. Finally, students revisit the FAFSA quiz taken at the beginning of class to see what they learned.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- List the day's vocabulary words on the board.
- The following handouts need to be made into overhead transparencies or added to your laptop for display via LCD projector:
 - **Facilitator Resource 1, FAFSA Facts**
 - **Student Handbook page 99, The FAFSA, Fact or Fiction?**
 - **Student Handbook pages 100-101, FAFSA Scavenger Hunt**
 - **Student Handbook page 102, Sign Me Up for a PIN**
- Reserve the computer lab and make sure the Internet is accessible. Familiarize yourself with the FAFSA website: www.fafsa.ed.gov. Double-check to make sure all of the information on **Facilitator Resource 1, FAFSA Facts**, is current, and make changes as needed.
- For **Activity IV**, go to <http://studentaid.ed.gov/fafsa/filling-out> and click on the link for a FAFSA on the Web Worksheet. Download a copy. Read through it carefully so that you can anticipate questions students might have. (Since this form undergoes frequent changes, you'll need to review the dialogue in this section and make the necessary updates.) Make a copy of all pages of this worksheet for each student. These will be taken home for research between this week and next.
- With your school administrator and/or school counselor, discuss how you will address the issue of undocumented students when the class works on the FAFSA online next week. No federal aid is given to undocumented students, and although there's an option to complete the FAFSA if you're "neither a citizen nor eligible non-citizen," the form won't be processed without a social security number.

Students not wishing to complete the FAFSA on the Web can participate next week using the demonstration website for counselors:

<http://fafsademotest.ed.gov>

Username: eddemo

Password: fafsatest

Students who are undocumented may wish to contact the financial aid office at their colleges, whose recommendations may include sending a paper FAFSA directly to the school or completing a CSS Profile instead.

VOCABULARY

Binding Legal Obligation: A responsibility enforced by law. For example, parents have a binding legal obligation to send their children to school. In the world of financial aid, signing a promise to pay back your student loan creates a binding legal obligation.

Dependent: For FAFSA purposes, a dependent student is one whose parents' income must be considered in determining financial need.

Independent: For FAFSA purposes, an independent student is one whose parents' income is not considered in determining financial need.

Selective Service: Government agency that keeps a list of men of eligible age to be drafted into military service in case of war.

Verification: Process by which something is proven to be true.

IMPLEMENTATION OPTIONS

Activity II: If computer access is not available, go to <http://studentaid.ed.gov/>, FAQs, and print out the pages necessary to complete **Student Handbook pages 100-101, FAFSA Scavenger Hunt**. Make enough copies so that each student can research one section, and save materials for re-use from class to class.

You may wish to provide small prizes for work on **Activity II, FAFSA Scavenger Hunt**. You could also announce a reward for FAFSA worksheets that are returned next week with the student portion completed.

You may wish to change the time allocated to **Activities III and IV** so that your students feel most comfortable with the FAFSA. Feel free to skip **Activity V** if time is short.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [Have students complete **Student Handbook page 99, The FAFSA: Fact or Fiction?** as they enter the classroom. When they've finished, let them know they'll return to this page at the end of class to check their answers.]

II. FAFSA Scavenger Hunt (10 minutes)

1. **SAY SOMETHING LIKE:** Happy New Year, everyone. This week and next, we're going to celebrate by beginning the FAFSA together.

[Ask for a student to remind the group of the purpose of the FAFSA. Ask for a second volunteer to explain the significance of the January 1st date.]

SAY SOMETHING LIKE: As you know, the FAFSA is the key to all need-based forms of financial aid. Once you complete it, you'll be eligible for grants and loans from the federal and state governments, as well as individual colleges.

Today, we'll visit the FAFSA and/or the Federal Student Aid website for an overview of the application process. There's a wealth of information there, and many of your questions will be answered. If you think of something that's not covered, there are ways to get in touch with an actual human who can help.

Next week, we'll begin the online application together. At the end of class, I'll give you a worksheet that will help you and your parents assemble the information you need.

2. [Let students know they'll be assigned to one of six tasks for the next activity. Have them count off by letter (A,B,C,D,E,F) or draw letters from a hat to receive their assignments.]
3. **SAY SOMETHING LIKE:** To get started, please turn to **Student Handbook pages 100-101, FAFSA Scavenger Hunt.**

[Display a copy of this page using the overhead projector or laptop and LCD projector.]

SAY SOMETHING LIKE: Note that there are instructions at the top of the page and six sections of questions corresponding to the letters you were just assigned.

[Have a student read the directions aloud. Using your laptop and LCD projector, model how to view the Help section of the FAFSA website.]

Give students 10 minutes to work, and advise them to hold on to their research as you review the key features of the FAFSA. You'll call on them to report their findings when you reach their assigned topics. Invite students to take notes, and let them know that you'll distribute a handout of the information you're covering.]

III. Overview (15 minutes)

1. [Display a copy of **Facilitator Resource 1, FAFSA Facts**, using the overhead or LCD projector. Cover all but the first question and convey the key points from the paragraph below. Continue the same way through all 15 questions, calling on volunteers to present information when you reach each of the following topics:
 - A group: Question 2, Eligibility
 - B group: Question 4, Receiving and Using a PIN
 - C group: Question 9, Getting Help
 - D group: Question 12, Finding and Using Federal School Codes
 - E group: Question 13, Definitions
 - F group: Question 14, Technical Questions

Note: When discussing **Question 2, Eligibility**, describe your expectations for undocumented students when the class completes the FAFSA next week. See **PREPARATION** for details.

IV. Next Steps (10 minutes)

1. **SAY SOMETHING LIKE:** We only have one class period to devote to working on the FAFSA online, so there's work to be done between now and next week. The Federal Student Aid website provides a handy worksheet to help you gather data offline, which makes working online much, much easier. I'll review the key sections now, so you'll know what to look for.

If your parents are unable to complete their portions this week, or if they're unwilling to send financial information to school, no worries. You can assist them in filling out the parent info at a later date.

2. [Distribute copies of the FAFSA on the Web worksheet, and direct students' attention as follows.]

SAY SOMETHING LIKE: Don't be alarmed by the many pages of small type! Some pages are only for your parents, and some won't apply to you. Let's look at the rest together.

You should feel free to take notes directly on this page, as this is a worksheet for your use only. It is not a mail-in application.

- The first page includes directions, which you can review at your leisure.
- You'll also see a list of state aid deadlines in the box at the right. Remember, you'll want to apply well in advance of these deadlines in order to get the maximum state aid. [Point out the deadline for aid in your state.]
- Two important notes here:
 - If your parent or step-parent doesn't have a Social Security Number, you can use all zeroes. (If they do have SSNs, you'll need to use them.)
 - You'll need financial information for both yourself and your parents. Don't worry if you've never worked, or never filled out a tax return. Many high school students will find themselves in this situation. Keep in mind this form is for college students of all ages.

[Read through the list, and answer any questions the student might have.]

SECTION 1: STUDENT INFORMATION

- **Are you a U.S. citizen?** You need a social security number to complete the FAFSA on the Web. If you don't have one, don't fill out the FAFSA next week. I'll have a demonstration website available for anyone who wants to participate without providing personal information.
Those of you who aren't legally documented will want to check with your college financial aid office for the best advice on how to proceed.
- **Selective Service** If you're a guy 18 or over, and have not registered for the selective service, check the "Register Me" box. If you are not registered, you cannot receive financial aid.

SECTION 2 – STUDENT DEPENDENCY STATUS

- All of these questions are designed to determine if you can be considered an independent student.
- You can be considered independent if you're married, homeless, a veteran, have a child for whom you provide more than half the financial support, etc.

SECTION 3 – PARENTAL INFORMATION

- The good news is, you don't have to answer anything in this section. But you may need to make sure your parents answer them. Even if they're unable to do this this week, you should let them know what the process is, and figure out a convenient time to work on it. Note: this worksheet is like a study guide for completing the FAFSA, which could be worth thousands of dollars in financial aid. Your parents will really, really want to know that you have this information.

SECTION 4 – STUDENT INFORMATION

- Note that many of the questions in this section ask for information from your tax return. These questions apply to older students as well as high school students; don't worry if you didn't file a tax return.
3. **SAY SOMETHING LIKE:** I'd like you to turn to **Student Handbook page 102, Sign Me Up for a PIN**, and remove it from your binder. This page includes instructions for creating a Personal Identification Number (PIN) for the FAFSA. You can get a jump on next week's work by creating a PIN this week. One parent must also sign the FAFSA, so encourage them to get a PIN as well.

V. Wrap Up

1. **SAY SOMETHING LIKE:** Finally, let's return to **Student Handbook page 99, The FAFSA: Fact or Fiction?** [Allow students to share their answers, and discuss as needed. NOTE: Every answer should be checked; all are true.]
2. [Thank students for their attention, and encourage them to return with their portion of the FAFSA worksheet completed next week.]

FAFSA Facts

1. Why file the FAFSA?

The Free Application for Federal Student Aid (FAFSA) determines how much your family can afford to contribute to your postsecondary education, including four-year college, community college, and many tech/trade programs. It provides information necessary for all needs-based financial aid, including federal, state, and some institutional (school) aid.

2. Who's eligible?

Eligibility requirements include the following:

- You must be a U.S. citizen or documented legal resident
- You must be a high school graduate (or have a GED, or pass an ability-to-benefit test)
- If you're a male from 18 through 25, you must be registered with the Selective Service. (If you're not, you can do this while completing the FAFSA.)
- Be enrolled in an eligible postsecondary program

3. Why file online?

- Your application is more likely to be accurate – the computer program prompts you to correct mistakes.
- The process will be shorter – the computer program skips questions that don't apply to you.
- You'll get your Student Aid Report (SAR) faster.
- You can access and update information easily. NOTE: This is especially important because you'll need to reapply for aid each year that you're in school.

4. How do I sign my online application?

You can do this in one of two ways:

- Use a Personal Identification Number (PIN) and sign electronically.

If you're a dependent student, one of your parents can also get a PIN to sign your FAFSA electronically.

For up-to-date information and further details, visit www.fafsa.ed.gov.

5. How will my parents be involved?

Dependent students must provide financial information for themselves and their parents, whether or not their parents are planning to help pay for college. There are specific rules regarding who's considered a parent for the purposes of the FAFSA:

- Report information for your biological or adoptive parents. If your parents are married, provide income information for both parents.
- If your parents are divorced or separated, report the income of the parent with whom you lived for most of the year.
- If your parents share custody equally, report the income of the parent who provided most of your financial support.
- The income of a step-parent with whom you live is reported only if he or she is legally married to your parent.
- Income of legal guardians, foster parents, or other family members (for example, a grandparent, aunt, or uncle) isn't reported.

Very few high school students are considered **independent** for the purpose of the FAFSA. To learn more about whether you are an independent or dependent student, see <http://studentaid.ed.gov/fafsa/filling-out/dependency>.

(NOTE: Don't skip the FAFSA because you think your parents make too much money to be eligible for aid – you never know.)

6. What are the deadlines?

You can't begin the FAFSA until January 1 because you need income information from the previous year in order to file. It's easiest to complete the FAFSA if you and your parents fill out your tax returns before you begin. (FAFSA instructions contain helpful directions like "Income tax amount is on IRS Form 1040 – line 56.") If you prefer, you can estimate your income and correct your estimates when you finish your taxes.

Each state has its own deadline for filing, but this is a situation where waiting till the last minute can really hurt you. (Some funds are awarded on a first-come, first-served basis, and you don't want to miss your chance to get all the money you're eligible for.) For a list of state deadlines, go to www.fafsa.ed.gov.

You should complete your portion of the FAFSA as soon as possible, then urge your parents to do the same. If you anticipate problems getting your parent to do his/her part, you should troubleshoot this with your school counselor right away.

For up-to-date information and further details, visit www.fafsa.ed.gov.

7. How do I make corrections?

You can use the “Corrections on the Web” feature of the FAFSA to correct mistakes or update information, except for the following:

- Your Social Security Number. If your SSN is incorrect, you need to file a new application.
- Financial information that was correct on the day the FAFSA was submitted should not be updated.
- Marital status that was correct on the day the FAFSA was submitted should not be updated.

8. How will my information be verified?

About 1/3 of all FAFSA applications are selected for **verification**, which means you must send requested documents to your college. These documents support information you’ve provided on your FAFSA. Your application may be randomly selected, or it may be selected because there’s a discrepancy in your information, or because information is missing from your application. Keep copies of all of your financial documents together, just in case more info is requested.

9. Where do I go for help?

The FAFSA provides both online and phone support for families with questions:

- 1-800-4-FED-AID (1-800-433-3243). TTY line (for callers who are hearing impaired) 1-800-730-8913.
- <http://studentaid.ed.gov/>
- www.fafsa.ed.gov

10. When do I need to speak with a financial aid administrator?

Your college’s financial aid office can answer questions about financial aid at that school. You’ll need to alert them to circumstances that either aren’t reflected on the FAFSA or change after the FAFSA is filed (for example, unusual medical expenses, or a job loss). You’ll also want to ask for advice about other special circumstances.

11. What happens after the FAFSA is filed?

You receive a Student Aid Report (SAR) that summarizes the information you’ve provided and gives the amount of your Expected Family Contribution (EFC). You should review your SAR to make sure everything’s correct. This information is automatically provided to the colleges you’ve specified, and they use it to determine the type/amount of financial aid they’ll offer if you’re accepted for admission. Financial aid will be paid to you through your school.

For up-to-date information and further details, visit www.fafsa.ed.gov.

12. How do I report my information to schools?

You can select up to 10 schools to receive your Student Aid Report. If you need to include additional schools, you must delete some from your first list before adding more. (NOTE: Deleted schools won't receive any corrections you make after deleting them.)

13. What definitions do I need to know?

- **PIN:** Personal Identification Number
A four-digit number that, along with your name, Social Security Number, and date of birth, identifies you as someone who has a right to access your personal info on Federal Student Aid websites.
To obtain a PIN, go to www.pin.ed.gov.
- **EFC:** Expected Family Contribution
A measure of how much your family can afford to pay for your education for the next school year. Your EFC is based on the information you provided on the FAFSA. Your EFC determines your eligibility for financial aid for one school year.
- **SAR:** Student Aid Report
Contains the information you provided on the FAFSA as well as your EFC (Expected Family Contribution)

14. How do I save my work on the online application?

You can save your work as you go by clicking the “save” button at the bottom of the page. Incomplete applications remain on the FAFSA website for 45 days, or until the federal application deadline, whichever comes first.

15. Is there anything else I need to do?

Make sure to check state and college financial aid requirements. Both may have additional paperwork to complete, for example, a CSS Profile for some private schools.

For up-to-date information and further details, visit www.fafsa.ed.gov.

The FAFSA: Fact or Fiction?

Read each prompt below and check each box that makes the statement true.
(NOTE: You can check as many boxes as you wish in each category.)

1. You must complete the FAFSA in order to receive
 - Financial aid from the federal government.
 - Financial aid from your state government.
 - Financial aid from many schools.
2. Government aid may be used to pay for
 - Full-time attendance at four-year colleges.
 - Full-time attendance at community colleges.
 - Full-time attendance at some tech and trade schools.
3. The FAFSA includes financial information about
 - The student who will be attending school.
 - The student's biological or adoptive parent(s).
 - The student's step-parent with whom s/he lives.
4. The FAFSA should be completed
 - No earlier than January 1 of the year before beginning college.
 - By a deadline that varies from state to state.
 - As early as possible to receive the maximum financial aid.

FAFSA Scavenger Hunt

You have 10 minutes to accurately answer as many of the following FAFSA questions as possible. Please answer the questions in your assigned section (A, B, C, D, E, or F) first. If you finish early, please try a few questions in another section. Be prepared to explain your answers to your classmates.

To begin:

- Go to the FAFSA website at www.fafsa.ed.gov.
- Click on Help in the top bar.
- Locate your topic in the menu on the left-hand side of the page. You may have to explore the titles under each heading to find what you're looking for.

Eligibility (A)
Citizenship?
Selective Service?
Eligible program?
Drug conviction?
Receiving and Using a PIN (B)
Who needs a PIN?
What is a PIN used for?
Why is it important not to tell anyone your PIN?
How do you get a PIN?
Getting Help (C)
List three options for getting help in completing the FAFSA. Note: All are available via the website.

Finding and Using Federal School Codes (D)

Where can you find Federal School Codes?

What are they used for?

What if you want to apply to more than 10 schools?

Definitions (E)

Define each of the terms below.

PIN

EFC

SAR

Technical Questions (F)

How do I save my application so I can return to it later?

How do I return to my saved application?

How long will my application be saved?

Sign Me Up for a PIN

A PIN is a four-digit number that is used in combination with your Social Security Number, name, and date of birth to identify you as someone who has the right to access your own personal information on Federal Student Aid websites, such as FAFSA on the Web.

The security of your PIN is important because it can be used to:

- Electronically sign Federal Student Aid documents;
- Access your personal records; and
- Make binding legal obligations (like signing for a student loan).

If you are a dependent student, both you and your parent(s) will need PINs. You can apply for them online at www.pin.ed.gov. All you need is:

- Your Social Security Number
- Full name and address
- Date of birth

Important Note: A PIN that is selected or viewed instantly online or is sent to you in an e-mail is considered to be conditional until your information is verified with the Social Security Administration (1-3 days from the date you first apply). You may sign your FAFSA with it, but nothing else. Once we complete this verification, you will be able to use your PIN for other purposes (such as correcting your SAR or accessing other Federal Student Aid websites).

SOURCE: www.fafsa.ed.gov and <http://www.pin.ed.gov/PINWebApp/pinindex.jsp>

FAFSA II

The **BIG** Idea

- How do I complete the FAFSA?

AGENDA

- Approx. 45 minutes
- I. Warm Up (5 minutes)
 - II. FAFSA Online (30 minutes)
 - III. Next Steps (10 minutes)

MATERIALS

- STUDENT HANDBOOK PAGES:**
 - Student Handbook page 103, FAFSA on the Web
 - Student Handbook pages 104-106, FAFSA Completion Tips
 - Student Handbook page 107, Signing Your FAFSA Application
 - Student Handbook page 108, FAFSA Next Steps
- FAFSA on the Web worksheets completed as homework
- Laptop and LCD projector
- Additional copies of “FAFSA on the Web” worksheets for students who’ve misplaced their copies (From Financial Aid 4: FAFSA I)

OBJECTIVES

During this lesson, the student(s) will:

- Complete student sections of the FAFSA online.
- Understand the additional steps required to complete their applications.

OVERVIEW

In this lesson, students learn to navigate the FAFSA website. Beginning the application as a class, they complete five of the first six sections, skipping the “Parent Information” section for later input. They discuss the information contained on the signature page, necessary follow-up, and what to expect after their applications are submitted. If time permits, students may create the Personal Identification Numbers (PINs) needed to sign their applications electronically.

PREPARATION

- List the day’s **BIG IDEA** and activities on the board.
- List the day’s vocabulary words on the board.
- The following handouts need to be made into overhead transparencies or added to your laptop for display via LCD projector:
 - **Student Handbook pages 104-106, FAFSA Completion Tips**
 - **Student Handbook page 107, Signing Your FAFSA Application**
 - **Student Handbook page 108, FAFSA Next Steps**
- Log on to <http://fafsademotest.ed.gov>, where you’ll find a FAFSA on the Web demonstration tool for counselors. Username: **eddemo**; Password: **fafsatest**. Navigate through the entire application so that you are able to point out various features, can predict the questions that will be difficult for your students, and are familiar with the answers. **NOTE: Do not use actual personal identifying information on this site.**

Click on “FAFSA on the Web Demo System” at the bottom of the page to begin.

Compare the lesson instructions and student materials with the current version of the FAFSA, and make any changes needed.
- Sign up to use the computer lab. Make sure you have Internet access, and that the FAFSA on the Web works in your classroom.
- You may wish to invite your school counselor to co-present this lesson.
- Check with your school’s technology expert for instructions on clearing the browser’s cache after students complete their applications. Clearing the cache removes stored personal information. (Information on clearing the cache can also be found at www.fafsa.ed.gov/cache.htm.)

BACKGROUND INFORMATION

By now, students should be familiar with the Free Application for Federal Student Aid (FAFSA) – the key to federal, state, and some institutional (college) aid. There are many advantages to completing this application online, and this lesson focuses on that process.

Students who are considered dependent students by the Department of Education must supply parental information as well as their own. You and your school counselors will play an important role in educating parents about the FAFSA, prompting students to encourage parents to complete the process. A financial aid night for hands-on completion of the parent portion of the FAFSA is highly recommended. The National Association of Student Financial Aid Administrators (NASFAA) has tools for presenting this information to parents. (http://www.nasfaa.org/counselors/Financial_Aid_Night_Presentation.aspx)

The official FAFSA website (www.fafsa.ed.gov) provides very thorough instructions for completing the online application. A preparatory “FAFSA on the Web” worksheet may also be downloaded from the Federal Student Aid site (<http://studentaid.ed.gov/fafsa/filling-out>). Families with questions may access help via phone or the website. Student and parent Personal Identification Numbers (PINs) can be obtained at www.pin.ed.gov.

More information on the FAFSA, and other financial aid concerns, can be found at <http://studentaid.ed.gov/>.

You should be alert to special cases that require help from the school counselor – for example, undocumented students who can’t complete the FAFSA online, students in need of dependency overrides (situations in which students are considered dependent by Department of Education standards, but need to appeal their cases to the financial aid offices at their colleges), and students required to complete the CSS Profile (www.collegeboard.com) by their colleges. You will also want to remind students of additional applications needed for state aid.

It’s helpful to keep in mind a counselor’s role in the financial aid process. Options Institute (<http://goddard.org/our-programs/education-college-access/options-institute/>) includes the following among its guidelines for counselors:

- Counselors help the student and family through the financial aid process, as families often find it complicated and intimidating. Because the financial aid process can be

arduous and confusing, counselors often need to be proactive in guiding the student and family through all the steps of applying for, evaluating, and accepting financial aid.

- Counselors empower students and their families with information so that they can make informed decisions about how to complete the financial aid process.
- Counselors cannot participate in helping the students knowingly provide false information in the financial aid process.
- Counselors are not “preparers;” they do not fill out the forms for the student, or sign in the box at the bottom of the last page of the FAFSA.

*SOURCE: OPTIONS CAPDI at Goddard Riverside Community Center, www.goddard.org

VOCABULARY

Dependent: For FAFSA purposes, a dependent student is one whose parents’ income must be considered in determining financial need.

Expected Family Contribution (EFC): An estimate of how much a student and his/her family can afford to pay for college for the next school year, determined by completing the FAFSA.

Independent: For FAFSA purposes, an independent student is one whose parents’ income is not considered in determining financial need.

Personal Identification Number (PIN): Number chosen to provide access to student’s financial aid records on the web; allows student and parent to sign FAFSA electronically.

Student Aid Report (SAR): Document provided to student and his or her selected colleges that summarizes financial aid information and reports Expected Family Contribution.

IMPLEMENTATION OPTION

Activity II: If you’re teaching this lesson during the fall semester, you may wish to distribute **Student Handbook pages 104 - 106, FAFSA Completion Tips**, after the first of the year as a reminder to students completing their applications at home.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. **SAY SOMETHING LIKE:** Today's the big day! We're going to sign on to the FAFSA website, where each of you will have a chance to begin your online application. The FAFSA allows you to apply for financial aid for all approved postsecondary programs – including four-year colleges, community colleges, and many tech/trade programs, so I encourage you to log on and complete the application no matter what your educational plans are.
2. **SAY SOMETHING LIKE:** As I mentioned last week, you'll need a social security number to complete the FAFSA on the Web. If you're not a U.S. citizen or eligible non-citizen, or you don't want to provide personal information today, you can still check out the FAFSA by logging on to the demonstration website, which I'll be using as well.
[Write the following on the board:
fafsademo.test.ed.gov
username: eddemo
password: fafsatest]

Please **do not** use your actual personal information on the demo website.

If you're not completing the FAFSA today because of citizenship issues, please remember that even though undocumented students are not eligible for federal aid, they may be eligible for other kinds of aid. If you're in this situation, you'll want to get advice from your college's financial aid office.

3. **SAY SOMETHING LIKE:** Please turn to **Student Handbook page 103, FAFSA on the Web**, for a look at some of the features of the online application.
4. [Point out the space at the top of the page for students to record their names as they appear on the application, as well as the passwords they use. Provide students with dates to fill in the blanks at the top of the page: 45 days from today's date (the date on which their saved info will be dumped if they've not completed their applications), and the state and federal deadlines for submitting their applications (available on the FAFSA website). You can briefly review the list of FAFSA features, or point them out as you go.]

II. FAFSA Online (30 Minutes)

1. **SAY SOMETHING LIKE:** We'll be completing the FAFSA together so I can answer common questions as we go. We'll do Student Demographics, School Selection and "Dependency Status" – as a class. After that, if you prefer to move ahead on your own, you may. Turn to **Student Handbook pages 104-106, FAFSA Completion Tips**, for important reminders on completing each section.
2. **SAY SOMETHING LIKE:** Ready to log on? If you're completing a real application, use www.fafsa.ed.gov. If you choose not to provide personal information today, use <http://fafsademotest.ed.gov>, then the username and password that I've written on the board. (You may be asked to provide it several times.) Once you've reached the FAFSA home page, let me know by looking up from your computer, and we'll continue together.
3. [Use your laptop and LCD projector to model each step, making clear that your first few steps are for the demo site only. Instruct students using the demo site to click on "FAFSA on the Web Demo System" at the bottom of the page.]
4. **SAY SOMETHING LIKE:** You should all be on the home page.

Student Demographics

In the first section, you'll be asked for identifying information about you and your plans for college.

Enter your nine-digit Social Security Number without hyphens. If you're using the demo site, enter 236-04-2001. [Write this number on the board.] Check this carefully, as you will not be able to change your Social Security Number after you leave this page.

[Instruct students to complete the info on this page. Remind the class that the passwords they create are case-sensitive. Students using the demo site should make up names and other identifying information.]

SAY SOMETHING LIKE: Take a moment to write down your name and password so that you can return to your application at a later date. Click "Next."

SAY SOMETHING LIKE: Enter all of the information on this page. You can see that helpful information appears on the right side of the page as you move through the questions. Make sure you read the Help and Hints as you complete the questions.

[Allow students time to complete the page.]

Answer the remaining questions in the “Student Demographics” section. You’ll find helpful tips on **Student Handbook pages 104-106, FAFSA Completion Tips**. When you reach the “School Selection” section, stop.

[Allow students time to answer the remaining questions in this section. If you think your students will need assistance with the remainder of this section, use **Student Handbook pages 104-106, FAFSA Completion Tips** as a guide.] Find the schools that you’re interested in attending and add them to your FAFSA list on the School Selection page.

5. Dependency Status

SAY SOMETHING LIKE: You should all be on the first “Dependency Status” page. The questions in this section determine whether you’re considered **dependent** or **independent**, according to the Department of Education definition.

If the Department of Education considers you a dependent student, you must provide information about your parent(s) as well as yourself. There are rare situations where you can appeal to be considered an independent student. This requires providing supporting evidence to your college’s financial aid office. If you believe your circumstances might qualify you for independent status, ask your school counselor for help.

Answer each of the questions. When you reach where you’re asked to select whether you will or will not provide your parents’ information, stop.

[Provide time for students to answer the questions in this section. If you feel your students will struggle, read each “Dependency Status” question aloud and explain as needed.]

6. Parent Information

SAY SOMETHING LIKE: You should now be on a page that asks whether you will or will not provide parent information on the FAFSA. We’re going to skip the Parent Information section for now. **You must return to this section later and complete it before submitting the FAFSA.** In order to skip this section and move on, select “I am unable to provide parental information.” You’ll see one or more screens that ask if you’re sure. Select the “I am unable . . .” choices, and click “Next.”

Save your work. Once we've completed the remaining sections, we'll come back to this one.

7. Financial Information

SAY SOMETHING LIKE: We have two more sections to complete in class today. Those of you who wish to work on these sections on your own may do so. Please complete "Financial Information". Then stop. Do not submit your signature page or application today.

If you're working on your own, please do not interrupt the class to ask questions about topics the rest of us have not yet reached. Wait for us, refer to the Help and Hints at the right-hand side of each page. You'll find tips on **Student Handbook pages 104-106, FAFSA Completion Tips.**

[Use your laptop and LCD Projector to demonstrate completion of this section. Refer to **FAFSA Completion Tips** as needed.]

8. [When all students have completed "Financial Information", remind them to save their work.

Ask all dependent students to return to the Dependency Status section. Scroll through the first three pages of questions. When you reach the page that asks whether students will provide parental information, **have all students click "I will provide parental information" and save again. Remind students that they must complete this section in order for the FAFSA to be processed.**

III. Next Steps (10 minutes)

1. [Write the following on the board:
 - Provide parental information
 - Check to make sure all info is correct
 - Sign your application (Get PINs)
 - Submit your application]

SAY SOMETHING LIKE: These are the final steps needed to process your application. Once you've input all of your information, you'll see a Signature page. You and your parent can sign your application by printing, signing, and mailing the form, or by signing electronically using a Personal Identification Number (PIN). See **Student Handbook pages 104-106, FAFSA Completion Tips** to review these steps.

2. **SAY SOMETHING LIKE:** Let's look at a sample signature page to see what you're agreeing to. Please turn to **Student Handbook page 107, Signing Your FAFSA Application**. You should review this as you would any contract. Let's have a look.

[Write the following questions on the board. Quickly assign groups of students to find the answer to one of three questions:

- List three things you're agreeing not to do. (Top of page, items 1-5)
- List two ways the Department of Education may verify your records (Middle of page, items 1 and 2)
- What are the possible penalties for knowingly providing false information? (last paragraph)]

[Have students underline the answers to their assigned questions. Discuss as a class.]

3. **SAY SOMETHING LIKE:** You did a great job of completing your portion of the FAFSA today. You are now ready to coach your parents through the process of completing their portion as well. Remember, some grants are offered on a first-come, first-served basis, so you'll want to encourage your parents to do this soon. If you have questions, you can reach a FAFSA representative by phone or e-mail.

Once you've input and double-checked all of your information, sign your application, and print your confirmation page. Your results should be available in one to three weeks.

[Direct students to **Student Handbook page 108, FAFSA Next Steps**, for information about their Student Aid Reports and how the results will be reported to their schools.]

SAY SOMETHING LIKE: We'll return to the topic of financial aid one more time at the end of March, when we'll talk about how to compare the financial aid awards that will be arriving from different schools.

In the meantime, please feel free to ask me or the school counselor if you need help with the remaining FAFSA steps.

[If time remains, conclude the lesson by allowing students who have not already done so to apply for PINs at www.pin.ed.gov.]

FAFSA on the Web

LAST NAME: _____ FIRST NAME: _____

PASSWORD: _____

DEADLINES

45 days from now _____

State deadline: _____

Federal deadline: _____

TIPS

- **NAVIGATING AND SAVING**

SAVE often. Use the SAVE button at the bottom of the page, not the one from your browser's toolbar. Navigate using the PREVIOUS and NEXT buttons at the bottom of the page. You can return to any section you've completed by clicking on its title on the left side of the page.

- **CORRECTING ERRORS**

An error message will appear at the top of your page if you fail to answer a required question, or give an answer that conflicts with one given previously. You'll need to fix the error before continuing.

- **HELP**

If you need help filling out the FAFSA, use these free tools:

Read the "Help and Hints" located on the right side of any FAFSA on the Web entry page. (The hints change depending on what question you're on.)

Click "Need Help?" at the bottom of any FAFSA on the Web entry page (in other words, any page where you're entering information into the application).

Chat (in English or Spanish) with live technical support staff by clicking the "Contact Us" icon at the top of any FAFSA on the Web entry page.

- **PARENT INFORMATION**

If you don't have this information today, select "I am unable to provide parental information" on the last page of the Dependency Status section. If you are a dependent student, your application will not be complete, and your EFC will not be calculated, without this information. **Remember to return later to select "I will provide parental information," and input the correct information.**

- **SIGNING AN ONLINE APPLICATION**

Your application is not complete until you submit and sign it. To sign,

- Apply for Personal Identification Numbers for you and your parent, and sign electronically.

FAFSA Completion Tips

Place a check mark beside each section as you complete it, so you'll have a record of what still needs to be done.

- Student Demographics
- School Selection
- Dependency Status
- Parent Demographics
- Financial Information
- Sign and Submit
- Confirmation

The FAFSA can change from year to year. To keep up with the latest advice and updates, please visit: <http://studentaid.ed.gov/fafsa/filling-out>

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Signing Your FAFSA Application

This is a sample signature page for the FAFSA. Please review so you know what you're signing.

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, you agree if asked:

1. to provide information that will verify the accuracy of your completed form.
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined \$20,000, sent to prison, or both.

If you agree to these terms select 'I Agree.'

I Agree

I Disagree

FAFSA Next Steps

Once your FAFSA has been processed, you'll get a Student Aid Report (SAR). If you provided an e-mail address, you'll receive an e-mail telling you how to access an electronic version. If you've not provided an e-mail address, you'll receive a letter containing your SAR.

Your SAR will include a request for further information, if needed. If your application was complete, your SAR will include your Expected Family Contribution (EFC). The colleges you listed in your application will receive an electronic copy of your SAR. They'll use your EFC to calculate how much financial aid you'll be eligible for.

You can check the status of your FAFSA immediately after submitting it online. You can check the status of a paper FAFSA after it has been processed (roughly seven to 10 days from the date mailed). Here's how:

Option 1: Go to www.fafsa.gov and click Start Here to log in.

Option 2: Contact the Federal Student Aid Information Center.

If your FAFSA is still being processed, we recommend that you wait a few days before checking the status again.

You can also use the FAFSA website to make corrections to a FAFSA you've already submitted.

Comparing Financial Aid Awards

The **BIG** Idea

- How do I compare financial aid award packages and decide which to accept?

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. Financial Aid Awards At-A-Glance (10 minutes)
- III. Comparing Financial Aid Awards (20 minutes)
- IV. Wrap Up: Next Steps (10 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 10-13, Financial Aid Comparison Worksheet (two copies)
- Portfolio pages 19-22, Grade 12 Skills Checklist (Finding a Job skills only)

STUDENT HANDBOOK PAGES:

- Student Handbook page 109, Financial Aid Match Up
- Student Handbook pages 110-112, Award Letters
- Student Handbook page 113, Financial Aid Considerations
- Student Handbook page 114, Tips for Calling Financial Aid Office
- Student Handbook pages 115-116, Appealing a Financial Aid Package

FACILITATOR PAGES:

- Facilitator Resource 1, Financial Aid Comparison Worksheet ANSWERS

Laptop and LCD projector

Calculators

OBJECTIVES

During this activity, the student(s) will:

- Use a form to compare financial aid awards for two or more schools.
- Know how to follow up with a college's financial aid office, including appealing an award, accepting an award, or considering other options.

OVERVIEW

In this lesson, students evaluate financial aid award offers they receive. The lesson begins with students solving a financial aid puzzle, matching aid type with dollar amounts. Then, student pairs review two financial aid award letters and identify the pros and cons of each. Next, students conduct a deeper, more detailed analytical review of the two offers using a chart and breaking down the costs, type of aid, and gaps between aid and cost of attendance. The lesson — and unit — concludes with a discussion of next steps, including how to appeal an offer, how to assess whether a gap in aid is manageable, and how to accept an award.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Make the following handouts into overhead transparencies or copy onto chart paper:
 - **Student Handbook pages 110-112, Award Letters**
 - **Student Handbook page 113, Financial Aid Considerations**
 - **Portfolio pages 10-13, Financial Aid Comparison Worksheet**
- For **Activity III**, review the online loan calculator at FinAid's website: <http://www.finaid.org/calculators/loanpayments.phtml> and be prepared to demonstrate its use to your students. (This requires Internet access.)
- Note that some of the grant options in **Facilitator Resources 1, Financial Aid Comparison Worksheet Answers** (and the corresponding **Portfolio pages 10-13,**) are identified as generic "state grants." You should be prepared to instruct your students to list loans particular to your state.
- Make additional copies of **Portfolio pages 10-13, Financial Aid Comparison Worksheet**, to distribute to students who have multiple schools to compare.
- You may wish to substitute a recent financial aid award letter from a local college for one provided in **Student Handbook pages 110-112, Award Letters**. If you choose this option, you'll need to make an overhead transparency and/or student copies of this letter.

BACKGROUND INFORMATION

May 1 is known informally as National Decision Day. For many colleges, this is the deadline by which students must accept offers of admission. Because financial aid considerations

are such an important part of this process, this lesson should be presented during the last week of March (or earlier, if recommended by your school counselor), so that students have the tools they need to compare financial aid awards from different schools.

Each year, millions of students receive billions of dollars in financial aid from federal, state, and private sources to pay for college. A student's financial need is determined by figuring the **Total Cost of Attendance** (direct costs — e.g., tuition, room and board, registration fees, plus indirect costs — e.g., travel, books, personal expenses), then subtracting the **Expected Family Contribution**.

Students should not dismiss a college simply because it appears to be out of financial reach. Attending an expensive college may be feasible if a school offers a financial award package that can cover all of a student's financial need.

Since financial aid packages vary among colleges, students need to compare award letters side by side using a worksheet to calculate what their financial responsibility would be at each school. They do this by subtracting all grants and scholarships (known as 'gift aid' since they are not repaid) from the total cost of attendance. Next, they consider how much of the remaining cost can be offset by loans. (For the purposes of this lesson, work-study is not included in this calculation, since it is paid out for work completed during the year and isn't available for direct costs at the beginning of the year.) The amount that is not covered is referred to as the "gap." If the gap can't be covered by work-study, family contributions, and/or part-time work, students need to consider other school choices, or consider appealing to the school for more aid.

VOCABULARY

Expected Family Contribution (EFC): An estimate of how much a student and his/her family can afford to pay for college for the next school year, determined by completing the FAFSA.

Financial Awards Letter: A letter from a college to which a student has been accepted that provides the details of his or her financial aid package, including grants, loans, and work study.

Financial Need: The amount of financial aid a student is eligible for, calculated by subtracting Expected Family Contribution from Total Cost of Attendance.

Financial Aid Package: The total amount of financial aid offered to a student to assist in funding his or her higher education. The sources of aid include federal and non-federal grants, loans, and work-study.

Gap: The amount a student is financially responsible for that is not accounted for by financial aid (loan, grant, scholarship).

Total Cost of Attendance: All expenses for college, including tuition and fees, books and supplies, room and board, personal expenses, and transportation.

IMPLEMENTATION OPTIONS

You may find that the information presented in this lesson is too much for a single class period, or overwhelming to your students. You may prefer to complete **Activity II, Financial Aid Awards At-A-Glance**, and **Activity III, Comparing Financial Aid Awards**, as a whole class rather than in pairs. Or, for **Activity III, Comparing Financial Aid Awards**, you might opt to complete the “College 1” column for University of Tampa as a whole class. Then have students fill in information for “College 2” in the same pairs as **Activity II**.

If few of your students are considering multiple schools, a line-by-line review of a single award letter may be most appropriate. (Students should be able to calculate Total Cost of Attendance and compare with financial aid offered at a particular school.)

Time considerations and/or student anxiety about debt may make a complete discussion of student loans difficult or inadvisable. If so, you may wish to skip **Activity III, Comparing Financial Aid Awards, steps 5 - 8**. Instead, call students’ attention to the student loan calculator available at <http://www.finaid.org/calculators/loanpayments.phtml> and review the expert recommendation re: loan amounts at the bottom of page 369.

For **Activity IV, Wrap Up**, if time permits, have students read the **Student Handbook page 114, Tips for Calling Financial Aid Office** to themselves. Then select a student to role-play making a call to appeal the financial aid package offered by Tulane.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [As students enter the classroom, ask them to complete **Student Handbook page 109, Financial Aid Match Up.**]
2. [Give students a few minutes to complete the handbook page.]
3. **SAY SOMETHING LIKE:** In the next few weeks, many of you will be receiving letters from colleges letting you know whether or not you've been accepted for admission next fall. If you receive more than one acceptance letter, you'll need to figure out which college you want to attend. You should check your acceptance letters carefully and note the deadline for each school.

One important factor in your decision will be the amount of financial aid the school can offer, and whether you can afford to attend. That's what we'll be discussing today.

But first, let's review the four types of aid, and how you chose to allocate the amounts in the problem posed on **Student Handbook page 109, Financial Aid Match Up.**

4. [Display **Student Handbook page 109, Financial Aid Match Up** using an overhead projector. Ask students to explain their answers, which should include the following ideas:

There are four sources of financial aid. Grants and scholarships are known as "gift aid" because you do not repay them. This is why you want your largest sources of aid to come from grants and scholarships. You should have matched one \$7,500 to grants and the other to scholarships. Since you must repay loans, it's wise to assign \$500 to this category. This leaves you with \$2,500 to allocate to work-study. Under this scenario, you need to repay only a \$500 loan, which leaves you with the lowest debt.]

[As students explain their answers, fill in the correct amounts on the overhead projector.]

II. Financial Aid Awards At-A-Glance (10 minutes)

1. **SAY SOMETHING LIKE:** Once you've been accepted for admission, schools will send you a financial aid award letter that explains the type of aid you're being offered. (If you've applied for financial aid, but have not received an award letter, check with your college financial aid office to make sure your records are complete.)

In the best of all possible worlds, the school you most want to attend will offer you all the financial aid you need. In the real world, however, this may not happen. Instead, you will likely receive offers of varying amounts from the schools to which you applied. How do you decide which of several financial aid offers to accept?

2. [Have students open to **Student Handbook pages 110-112, Award Letters.**]

SAY SOMETHING LIKE: Take a look at the award information from two schools — one from Tulane University and the other from The University of Tampa. These are actual letters received by a student who applied to both schools. He really, really wanted to attend Tulane, but wasn't sure he'd be able to afford it.

With a partner, please review the award information for both colleges. In the margins of each letter, list the positives (pros) and the negatives (cons) that you notice, as well as any questions you have. How would you advise this student? You have 10 minutes to decide.

3. [After students have reviewed the letters, list students' considerations — their pros and cons for each school — and why (e.g., "Pro: Tulane offers larger grants.)]
4. **SAY SOMETHING LIKE:** Comparing financial aid awards can be challenging when each school presents its offer in a different form. In the next activity, you'll use a worksheet to compare financial aid awards side by side.

III. Comparing Financial Aid Awards (20 minutes)

1. [Have students turn to **Portfolio pages 10-13, Financial Aid Comparison Worksheet** and project a copy on the overhead. (See **IMPLEMENTATION OPTIONS** if you think your students will have difficulty completing this in pairs.)]
2. **SAY SOMETHING LIKE:** Now let's consider the information in the awards letters more systematically. Working in the same pairs, you'll list the information for both colleges side by side. Be sure to write the name of each college in the space at the top.

Cost of Attendance

First, you'll calculate the cost of attendance at each school. Direct costs refer to the amount paid to the school in order to register or stay enrolled. It includes tuition, room and board, and other registration fees.

Indirect costs refer to other items, including books, travel to and from school, and other personal expenses. In this example, we'll ignore the costs of travel to and from school.

This is something you'll need to consider when completing calculations for the schools you wish to attend.

The University of Tampa does not provide costs for books or personal items. Use \$2,000 as an estimate for the total.

When you're doing this for your own school, be careful to include costs for a whole year. If costs are listed by semester, you'll need to multiply by two. If costs are listed by quarter, and you're attending fall, winter, and spring quarters, you'll need to multiply by three.

Cost of attendance is the sum of the direct and indirect costs.

Grants & Scholarships

Next, you'll list each type of free aid offered — both grants and scholarships. If you were using this worksheet for your own financial aid calculations, you would enter the total of any outside/private scholarships under both schools. These may not appear on your award letter, as they're awarded by outside organizations and may be applied wherever you attend. (If your scholarships are restricted to the school you attend, for example, schools in North Dakota only, enter only under the colleges to which they apply.)

Because the student in this example planned to attend schools in another state, he wasn't eligible for North Dakota grants. Your situation may be different.

Work-Study

Next, you'll enter the amount of work-study offered. Note that work-study is considered as a separate category because the full work-study amount is not available at the beginning of the year. Instead, students receive periodic paychecks based on the number of hours worked each week. Work-study aid should be applied to indirect costs, such as travel and other personal expenses, which occur throughout the year.

Loans

Finally, you'll enter each loan.

The Gap

When you've entered all of the financial aid information, calculate your total financial aid from each school by adding lines 4 (total grants & scholarships) and 6 (total loans)

together. (For the reasons described above, don't include work-study in this total.)

Subtract total financial aid from the total cost of attendance to calculate the "gap" – the amount for one year of college that's not covered by financial aid. Stop there. We'll complete the last two sections together.

3. [Give students 10 minutes to complete the chart. Circulate, helping students as needed. Once they've completed calculations through the gap, have students regroup for further instructions.]
4. [When the class has completed their charts, have them open to **Student Handbook page 113, Financial Aid Considerations** and project a copy on the overhead. Discuss students' findings by reading aloud each question and choosing different students or pairs to answer. Items to note:

Is this school a viable choice?

- Financial aid nearly covers the student's expenses at Tampa. In fact, the aid provided by work-study will compensate for the gap. One thing students would still need to consider is the airfare back and forth from Florida several times a year, which is not included in the current calculations.
- With a gap of \$35,970, Tulane is out of the running. (More about this below.)

Is there anything offered by one school that's not offered by the other?

- In the real-life situation on which these letters are based, the student was resigned to going to Tampa, his second choice. But his counselor noticed that there were significant grants and scholarships missing from Tulane's awards (smaller SEOG, and no institutional grant), and wondered if this was a mistake. The student and counselor called the school to appeal, and discovered that the student was entitled to more aid than appeared on his letter. Once the mistake was corrected, he was able to attend Tulane, after all. (More about this in the next activity.)

5. [Ask students to return to **Student Handbook page 113, Financial Aid Considerations**, before answering the questions about student loans.]

SAY SOMETHING LIKE:

- What is the total amount in loans over the course of four years? To answer that question about loans, let's take a look at the last two sections on **Portfolio page 11 (or 13), Financial Aid Comparison Worksheet**. Question 9 asks you to calculate your financial responsibility for one year by subtracting grants and scholarships

from total cost of attendance. The remainder is the amount to be covered in loans and any other money you and your family are able to set aside for school.

[Allow students to calculate this amount.]

6. **SAY SOMETHING LIKE:** As you can see, this student will need to contribute a significant amount of money — now or later, as loans that have to be paid off — to go to either of these schools. For the moment, we’re going to consider all of this as money to be borrowed, since we have no idea what kind of money he’s able to contribute during the school year. We’ll multiply his total financial responsibility times four, the number of years he’ll spend in school.

[Allow students to calculate this amount.]

Now let’s see how long it might take to pay off each loan, and what the monthly payments might be.

[Model how to calculate monthly loan payments as follows. Use your laptop and LCD to access and display the online loan calculator at FinAid’s web site: <http://www.finaid.org/calculators/loanpayments.phtml>.]

SAY SOMETHING LIKE: In the “Loan Balance” field, we’ll type in the amount on line 10 for Tampa, \$51,392. Although interest rates vary according to the type of loan, we’ll use the default setting of 6.8%. We’ll leave the loan term as 10 years.

[Click “Calculate,” and point out the monthly loan payment in bold to the class: \$591.42. Explain that this is the amount they will pay on this specific loan each month for 10 years. Note that this would be a heavy burden for someone working at an entry-level job, and re-calculate using a term of 25 years, which results in a monthly payment of \$356.70.]

7. [Repeat steps above for Tulane’s loan, which should yield the following numbers.
Total Financial Responsibility for four years: \$173,880.
Monthly loan payment at 6.8% for 10 years: \$2,001.02.
Monthly loan payment at 6.8% for 25 years: \$1,206.85.]

8. **SAY SOMETHING LIKE:**

- Is this a financial burden you or your family is willing to bear? Note that without the additional aid offered, Tulane would have been out of the question. And even the more reasonably-priced Tampa leaves the student in a lot of debt.

Experts recommend that your total education debt should be less than your starting salary. If you borrow more than twice your expected starting salary, you will find it extremely difficult to pay the debt.

9. **SAY SOMETHING LIKE:** You can use **Portfolio pages 10-13, Financial Aid Comparison Worksheet** to compare the financial aid packages offered by schools you hope to attend. [Point out the lines devoted to state grants and remind students of the grants they may be eligible for in your state.]

To compare financial aid awards accurately, you'll need all the information and numbers as listed on the worksheet you just completed. Make sure you know whether each award from your college is a one-time offer, or is renewable each year. If any information is missing, unclear, or inaccurate, call the college's financial aid office. In fact, it's a great idea to call the financial aid office before you have questions or problems. Identify yourself, and ask if there is a particular counselor you should talk to when you have questions. Write down the name of your contact, and keep it so you can ask specifically for that person when questions arise. Before making a call, review **Student Handbook page 114, Tips for Calling Financial Aid Office.**

IV. Wrap Up: Next Steps (10 minutes)

SAY SOMETHING LIKE: After comparing your financial aid awards, there are different steps you might take, depending on what you discovered. [Pose the following situations, and ask students for suggestions on what to do next. Recommended actions follow each scenario.]

- **SITUATION:** The college you most want to attend offers significantly less financial aid than others (e.g, omitting a grant for which you are eligible, or not offering institutional aid).
ACTION: Appeal to the college for more aid by contacting the financial aid officer assigned to your case. For details on how to appeal, read **Student Handbook pages 115-116, Appealing a Financial Aid Package.** [Review this material if time permits. See **IMPLEMENTATION OPTIONS** for details.]
- **SITUATION:** The “gap” (your financial responsibility) is too big to be met by reasonable loans, family contributions, and the work-study offered.
ACTION: If work-study isn't part of your financial aid package, consider taking a part-time job to close the gap enough to make the school affordable. If the gap between your financial need and the available financial aid is too wide, consider less expensive options, for example, beginning at a community college and transferring after two years.

- SITUATION:** The financial aid awards will cover your cost of attendance. You can afford to attend the college!

ACTION: Most financial aid awards include instructions at the end of the letter. Some schools will include a Data Change Form to select or decline individual awards within the total package. (For example, you may prefer not to accept the loans offered.) Other schools may simply ask that you draw a line through the awards you are declining and return a copy of the letter within a certain number of days. Still other schools may assume that you fully accept the awards unless you submit changes immediately. Be sure to read each letter carefully to find out what procedures to follow. Always keep a copy of the letter and other forms for your files.

This concludes our lesson on financial aid. You're in the home stretch of the college selection process. You'll be making your college decisions over the next few weeks, and will want to discuss your options with your parents and other trusted adults. If you have unanswered questions, please don't hesitate to ask me for help.

Next week, we'll return to [name the unit already in progress].

SKILLS CHECKLIST

Direct students' attention to **Portfolio pages 19-22, Grade 12 Skills Checklist**. Have students complete the skills checklist questions for financial aid skills.

FINANCIAL AID

I can ...

Rate the merits and drawbacks of different kinds of financial aid.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Find and apply for scholarships suited to my needs.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Use an online tool to calculate the monthly payments on a student loan.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Understand the consequences of defaulting on a student loan.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Complete the FAFSA.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Compare financial aid awards from two or more schools.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

Financial Aid Comparison Worksheet Answers

College 1: _____ College 2: _____

Total Cost Of Attendance	College 1	College 2
Tuition	19,700	36,610
Room and board	7,616	8,690
Fees	982	included in Tuition
Other costs: _____		
1. Direct Costs Subtotal: add above three lines. This is the amount you owe the school in order to register/stay enrolled.	28,298	45,300
Books		900
Travel	variable	variable
Personal expenses & miscellaneous		930
2. Indirect Costs Subtotal: add above three lines	2,000 estimated	1,830
3. Total Costs Add #1 and #2	30,298	47,130

Grants and Scholarships	College 1	College 2
Pell Grant (federal)	3,000	3,160
SEOG: Supplemental Educational Opportunity Grant (federal)	1,600	500
State grant:		
State grant:		
Institutional Grants (from college; add all together)	12,850	
Outside/private scholarships (add together)		
4. Total Grants/Scholarships: Add all amounts, above six lines	17,450	3,660

Work-Study*	College 1	College 2
5.	2,000	2,500

* **Note:** Work-study funds are earned throughout the year. Make sure the number of work-study hours are reasonable for a full-time student, and don't count on these funds for anything other than personal expenses, since they won't be available at the beginning of the year.

Loans	College 1	College 2
Perkins	1,100	4,000
Subsidized Stafford	3,500	3,500
Unsubsidized Stafford		
PLUS	7,100	
Other _____		
6. Total Loans: Add all loan amounts, above five lines	11,700	7,500

College 1: _____ College 2: _____

The Gap	College 1	College 2
7. Total Financial Aid Awards, not including work-study (Add lines 4 and 6)	29,150	11,160
8. The Gap: Cost of Attendance – Financial Aid Awards, not including work-study (Line 3 – Line 7)	1,148	35,970

Your Financial Responsibility**	College 1	College 2
9. Your Financial Responsibility: Total cost – grants/scholarships (subtract line 4 from line 3)	12,848	43,470

**This does not include eventual interest you will pay on any loans you may take.

Projected Cost -- All College Years***	College 1	College 2
10. Your Total Financial Responsibility: Financial Responsibility x Number of Years in College (Line 5 x 4)	51,392	173,880
11. Your Monthly Financial Responsibility: Using a loan calculator, which can be found at http://www.finaid.org/calculators/loanpayments.phtml , determine what #10 (your total financial responsibility) would equal in monthly payments.	<i>Varies with terms of the loan. At 6.8 interest, monthly payment is 591 over 10 years, or 357 over 25 years.</i>	<i>Varies with terms of the loan. At 6.8 interest, monthly payment is 2,001 over 10 years, or 1,207 over 25 years.</i>

***This is an estimate, as the cost of attendance will increase each school year.

According to www.finaid.org:

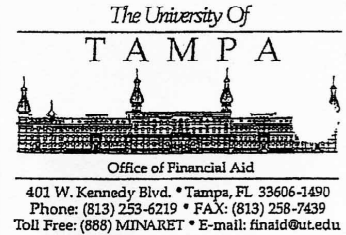
Your total education debt should be less than your starting salary. If you borrow more than twice your expected starting salary, you will find it extremely difficult to pay the debt. Live like a student while you are in school, so you don't have to live like a student after you graduate.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, www.goddard.org

Financial Aid Match Up

1. Imagine that a school has offered you aid in the following amounts: \$7,500 for one kind of aid; \$7,500 for another kind of aid; \$2,500 for the third kind; and \$500 for the fourth. In the second column, list one of these amounts next to each type of aid. Make the choices that will provide the best financial advantages.
2. In the third column, explain your choices.

Aid Type	Aid Amount	Explain Your Choice
Grant		
Scholarship		
Work-study		
Loan		



Dear _____
Based on the information you provided, The University of Tampa is pleased to offer this award package for the 2007-2008 academic year.

FINANCIAL AID AWARD LETTER
2007- 2008

Type of Aid	FA2007	SP2008	Total
Academic Comp. Grant YR1	375.00	375.00	750.00
Fed. Work Study Program	1,000.00	1,000.00	2,000.00
PLUS-Parent loan elig.	3,550.00	3,550.00	7,100.00
Sub Federal Student Loan	1,750.00	1,750.00	3,500.00
Federal Pell Grant	1,500.00	1,500.00	3,000.00
Federal Perkins Loan	550.00	550.00	1,100.00
UT Presidential Scholar	4,250.00	4,250.00	8,500.00
Federal SEOG Grant	800.00	800.00	1,600.00
UT Need Based Grant	1,800.00	1,800.00	3,600.00
Total Awarded Funds	15,575.00	15,575.00	31,150.00

It is important that you read the detailed information provided about each of the aid programs listed above. *PLUS-- Parent loan eligibility * This loan, and all loans listed are optional. **The PLUS loan MUST be applied for and is credit based.** Please review the information provided regarding this loan.

If the information you provided is not accurate, this package may change upon receipt of correct information. We are required by law to include all educational resources in your package, including those funds not administered directly by The University of Tampa.

2007- 2008 AVERAGE DIRECT COSTS

Budget Item	FA2007	SP2008	Total
Standard Fees	491.00	491.00	982.00
Meal Expense Average	1,770.00	1,770.00	3,540.00
Room - Average	2,038.00	2,038.00	4,076.00
Tuition	9,850.00	9,850.00	19,700.00
Total Budgeted Funds	14,149.00	14,149.00	28,298.00

The above costs are an average. **This is NOT an invoice.** Your actual billing statement will be sent to you by the Bursar's Office, beginning mid July 2007 for the fall semester. **Further action is required on your part to secure the above noted funds. Secured funds will be reflected on the billing statement.**

To receive the funding from the above sources, you must submit the following documents. Funds can not be disbursed to your account if your financial aid file is incomplete. ****NOTE:** Not all documents may be included at this time.

Perkins Loan Paperwork Bursar Office

Loan Entrance Counseling & Student Refund Authorization Form

Student Loan Questionnaire to initiate Sub Unsub

Parent & Student Federal IRS 1040 Tax Return year 2006

FAFSA Worksheet A,B,C & Verification Worksheet - Dependent

To reserve these funds, sign and return a copy of this letter within 21 days of receipt. If you wish to decline any individual award(s) please indicate this by drawing a line through the award(s). If you will be enrolling at The University of Tampa for the **first time** during the Fall 07 term, and have not already paid an admissions deposit of \$200, please submit the deposit with your award acceptance.

This award was based on your housing plans as reported on the FAFSA, or on assumptions we made based on your dependency status and state of residency. Please confirm your housing plans by circling the appropriate description listed below. If your housing plans have changed or our assumptions are inaccurate your award may be adjusted to reflect the change in your anticipated direct costs.

During 2007-2008 I plan to live (circle one): On-campus With Parent Other(specify)

Student signature _____

Date _____

TULANE University

Award information for Academic Year 2007-2008

Award Offers - Awaiting your reply

Award Type	Fall 2007	Spring 2008	Total
FEDERAL WORK STUDY AWARD	1250.00	1250.00	2500.00
<u>Additional Information for Award Shown Above</u>			
STAFFORD LOAN SUB/UNSUB ELIGIBILITY	1750.00	1750.00	3500.00
<u>Additional Information for Award Shown Above</u>			
SUPPLEMENTAL EDUC OPP GRANT	250.00	250.00	500.00
<u>Additional Information for Award Shown Above</u>			
PERKINS LOAN	2000.00	2000.00	4000.00
<u>Additional Information for Award Shown Above</u>			
ESTIMATED PELL GRANT	1580.00	1580.00	3160.00
<u>Additional Information for Award Shown Above</u>			
Total Awards Offered	6,830.00	6,830.00	13,660.00

Tulane Cost of Attendance

Full-Time Undergraduate Students

The following is the 2007-2008 cost of attendance for undergraduate students enrolled full-time in one of the full-time divisions (Newcomb-Tulane College , School of Architecture , A.B. Freeman School of Business, School of Science and Engineering and School of Liberal Arts):

	Freshman Resident
Tuition and Fees	\$36,610
Room	\$5,140
Board	\$3,550
Books	\$900
Transportation	Variable
Miscellaneous	\$930
TOTAL	\$47,130 + transportation

SOURCE: <http://www.tulane.edu/~finaid/idxcoa0708.htm>

Financial Aid Considerations

- 1) What's the gap between aid and cost of attendance? Is this school a viable choice? Why or why not?

- 2) How does the aid offered by each school compare?

- Is anything offered by one school that's not offered by the other? (possibility of appeal)

- What's the total amount in loans over the course of four years? (What will the monthly payments be? Use the loan calculator at FinAid website: <http://www.finaid.org/calculators/loanpayments.phtml>)

- Is this a financial burden you or your family is willing to take on?

- What portion of the aid is in work-study? Since money is paid in exchange for the student's work, it will not be available for direct expenses (such as tuition and room & board) at the beginning of the year, and is best reserved for monthly, or indirect expenses. Is this do-able?

- 3) How do other considerations, like the strength of the academic program or the school's location, factor in?

Tips for Calling a Financial Aid Office

- Always find out the name of the person you are talking to and write it down.
- Keep a log of every phone conversation, including what the person told you.
- Make sure you understand what the person is telling you. If you do not understand, ask for clarification.
- If you have had previous conversations with someone in the financial aid office, or if you know the financial aid officer assigned to your file, ask for that person. Building a relationship with one financial aid officer can help you avoid misunderstandings and get the most accurate information.
- When asking questions about a specific document, have a copy of that document in front of you.
- Have your Social Security number handy. Most colleges identify applicants by their Social Security number.
- Confirm that the financial aid officer you are speaking with has your actual file in front of him or her, so that the information they provide is not hypothetical, but referring directly to your case.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, www.goddard.org

Appealing a Financial Aid Package

Students and families often want to know if they can appeal to a college for more financial aid. Our answer is that it is probably worth a try. With college costs increasing at a faster rate than grant aid, the question of whether and how to appeal is becoming increasingly complex and sensitive. If you are not sure whether you should try to appeal, here are some basic guidelines. You should consider appealing if:

- Your financial or family circumstances have changed since you filled out your financial aid applications or are soon going to change. (ex. *death, divorce, disability, job loss, large medical expenses, or natural disasters*);
- There are financial or family circumstances that affect your family's ability to pay for college that were not clear on your financial aid applications. (ex. *day care expenses, excessive debt due to a business failure*);
- You are eligible for all types of aid, but were not packaged for particular types at a college;
- You have unusual expenses, which will make it more costly for you than for other students to attend a college (ex. *extraordinary transportation costs*); or
- You received a better package at a comparable college.

Whom to Appeal to

Your first step should be to work with the financial aid officer assigned to work with you. If you are getting nowhere and you really believe you have a case, contact the director of financial aid. It's important to be courteous if you ask to speak to the director of financial aid. (You're asking to speak to the financial aid officer's boss, and getting angry or hostile won't help.) You could also try the staff in charge of special interests — for example, if you are EOP eligible, your EOP director may be able to help you.

How to Appeal

Take the time to learn what will help (or hurt) your case. The phrase “you can attract more flies with honey than vinegar” sums up the best approach to appealing your financial aid packages. It will help your case to approach the financial aid officers in a calm and respectful manner.

If you truly feel some part of your award should be changed, then contact your financial aid officer and do so with sound reason and documentation. In most cases, financial aid officers say that a telephone call is the best initial way to discuss financial aid packages. After a phone call, letters may be necessary to document your situation or to provide further explanation.

If you try to appeal your financial aid package, you will likely be asked to document your claims. So, be ready with any letters or forms requested by the college.

Tips for Letter writing

- Always put your name, Social Security number, addresses, and telephone number on your correspondence;
- Try to be brief and to the point;
- Keep copies of anything you send;
- If you fax a letter, you may also need to send the original in the mail; and
- Call to make sure the office received your letter and that it was placed in your file.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, www.goddard.org

Financial Aid Comparison Worksheet: Year 1

College 1: _____ College 2: _____

Total Cost Of Attendance	College 1	College 2
Tuition		
Room and board		
Fees		
Other costs: _____		
1. Direct Costs Subtotal: add above three lines. This is the amount you owe the school in order to register/stay enrolled.		
Books		
Travel		
Personal expenses & miscellaneous		
2. Indirect Costs Subtotal: add above three lines		
3. Total Costs Add #1 and #2		

Grants and Scholarships	College 1	College 2
Pell Grant (federal)		
SEOG: Supplemental Educational Opportunity Grant SEOG (federal)		
State grant:		
State grant:		
Institutional Grants (from college; add all together)		
Outside/private scholarships (add together)		
4. Total Grants/Scholarships: Add all amounts, above six lines		

Work/Study*	College 1	College 2
5.		

* **Note:** Work/study funds are earned throughout the year. Make sure the number of work/study hours are reasonable for a full-time student, and don't count on these funds for anything other than personal expenses, since they won't be available at the beginning of the year.

Loans	College 1	College 2
Perkins		
Subsidized Stafford		
Unsubsidized Stafford		
PLUS		
Other _____		
6. Total Loans: Add all loan amounts, above five lines		

College 1: _____ College 2: _____

The Gap	College 1	College 2
7. Total Financial Aid Awards, not including work/study (Add lines 4 and 6)		
8. The Gap: Cost of Attendance – Financial Aid Awards, not including work/study (Line 3 – Line 7)		

Your Financial Responsibility**	College 1	College 2
9. Your Financial Responsibility: Total cost – grants/scholarships (subtract line 4 from line 3)		

**This does not include eventual interest you will pay on any loans you may take.

Projected Cost -- All College Years***	College 1	College 2
10. Your Total Financial Responsibility: Financial Responsibility x Number of Years in College (Line 5 x 4)		
11. Your Monthly Financial Responsibility: Using a loan calculator, which can be found at www.finaid.org/calculators/loanpayments.phtml , determine what #10 (your total financial responsibility) would equal in monthly payments.		

***This is an estimate, as the cost of attendance will increase each school year.

According to www.finaid.org:

Your total education debt should be less than your starting salary. If you borrow more than twice your expected starting salary, you will find it extremely difficult to pay the debt. Live like a student while you are in school, so you don't have to live like a student after you graduate.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, www.goddard.org

Financial Aid Comparison Worksheet: Year 1

College 1: _____ College 2: _____

Total Cost Of Attendance	College 1	College 2
Tuition		
Room and board		
Fees		
Other costs: _____		
1. Direct Costs Subtotal: add above three lines. This is the amount you owe the school in order to register/stay enrolled.		
Books		
Travel		
Personal expenses & miscellaneous		
2. Indirect Costs Subtotal: add above three lines		
3. Total Costs Add #1 and #2		

Grants and Scholarships	College 1	College 2
Pell Grant (federal)		
SEOG: Supplemental Educational Opportunity Grant SEOG (federal)		
State grant:		
State grant:		
Institutional Grants (from college; add all together)		
Outside/private scholarships (add together)		
4. Total Grants/Scholarships: Add all amounts, above six lines		

Work/Study*	College 1	College 2
5.		

* **Note:** Work/study funds are earned throughout the year. Make sure the number of work/study hours are reasonable for a full-time student, and don't count on these funds for anything other than personal expenses, since they won't be available at the beginning of the year.

Loans	College 1	College 2
Perkins		
Subsidized Stafford		
Unsubsidized Stafford		
PLUS		
Other _____		
6. Total Loans: Add all loan amounts, above five lines		

College 1: _____ College 2: _____

Grade 12, Financial Aid 6: Comparing Financial Aid Awards
Portfolio, Financial Aid Comparison Worksheet

The Gap	College 1	College 2
7. Total Financial Aid Awards, not including work/study (Add lines 4 and 6)		
8. The Gap: Cost of Attendance – Financial Aid Awards, not including work/study (Line 3 – Line 7)		

Your Financial Responsibility**	College 1	College 2
9. Your Financial Responsibility: Total cost – grants/scholarships (subtract line 4 from line 3)		

**This does not include eventual interest you will pay on any loans you may take.

Projected Cost -- All College Years***	College 1	College 2
10. Your Total Financial Responsibility: Financial Responsibility x Number of Years in College (Line 5 x 4)		
11. Your Monthly Financial Responsibility: Using a loan calculator, which can be found at www.finaid.org/calculators/loanpayments.phtml , determine what #10 (your total financial responsibility) would equal in monthly payments.		

***This is an estimate, as the cost of attendance will increase each school year.

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Your total education debt should be less than your starting salary. If you borrow more than twice your expected starting salary, you will find it extremely difficult to pay the debt. Live like a student while you are in school, so you don't have to live like a student after you graduate.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, www.goddard.org

MONEY MATTERS

Lesson Descriptions

Money Matters 1: Post-Graduation Budget

Why should I make a budget and where do I start?

Money Matters 2: Big Ticket Expenses

How much should I plan to spend on housing and transportation?

Money Matters 3: Health Insurance

Why do I need health insurance and where can I get it?

Money Matters 4: The Details

Now that I've gathered the details, how do I make my budget work for me?

PLANNING PYRAMID

GRADE 12, Unit 5, Money Matters



Some Students Will:

- Be able to accurately estimate income for the year following high school.
- Revise budgets as needed during the year following high school.

Most Students Will:

- Given gross income, be able to calculate net income.
- Be able to list expenses for the year following high school.
- Identify sources of health insurance depending on their situation.
- Use current information to create a budget for the year following high school.
- Revise budgets so that expenses don't exceed income.

All Students Will:

- Understand the purpose of a budget.
- Understand the need for health insurance.

Roads to Success is a new program designed to help middle and high school students prepare for their futures. This newsletter will keep you posted on what we're doing in school, and how families can follow through at home.

For more information about Roads to Success, please visit our website: www.roadstosuccess.org.

Did you know? The average credit card debt for a college senior was \$4,100 in 2009. (This is on top of what they owe for student loans.)

SOURCE: Sallie Mae
https://www1.salliemae.com/about/news_info/newsreleases/041309.htm.

Less debt. No surprises. Budget before you go.

Students leaving home for college or careers may be experiencing financial freedom for the first time. The thrill of independence, plus a little cash, can make it difficult to think realistically about spending. Make sure that money is one of the things you talk about before your teen is out the door.

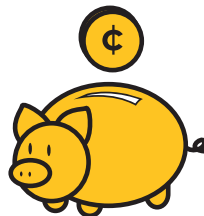
Why Budget?

Making a budget is not about depriving yourself of the good things in life. It is about 1) recognizing how much money you have, and 2) choosing the things that are most important to you.

Sensible spending can be difficult, especially when you're out in the world with lots of new options, people who may have more money than you, and a desire to reward yourself. That's why you need to make a budget before you're officially on your own.

Step 1: Add Income

Count up all the money you have coming in, and pay attention to when it will arrive. (For example, work-study is paid out during the school year, and won't be available for expenses at the beginning of the semester.) If you're working full time, don't forget to subtract your payroll deductions — about 30% of your pay.



Step 2: Add Expenses

Now add up all your expenses. Don't forget to include the hidden costs — like transportation to and from college, shampoo, and the occasional pizza.

Step 3: Subtract

Now subtract your expenses from your income. If

your income won't cover everything you want, you'll have to find ways to cut down or earn a little extra.

Step 4: Revise

This is the step that actually makes your budget work. Add up your monthly expenses and compare each category to your original estimate. Decide where you're doing well, and where you're spending too much. Revise your budget and aim for improvement next month.

Knowing how much you have and keeping your goals in mind makes it easier to say no. "No thanks, I can't afford it." "No thanks, I'm saving for a trip over spring break." "No thanks, I want to buy a house before I'm 30."

For more info on money matters, check out:

- www.themint.org
- www.360financialliteracy.org
- www.practicalmoneyskills.com

Grade by Grade

In Roads to Success, 12th-graders create a budget for the year after graduation. They include all the details they know about their lives after high school — whether they're headed off to college, moving into their own apartments, or living at home for now. Students figure out their incomes (including financial aid) and expenses (including housing, transportation, and health insurance). They consider where to cut spending, if needed. The goal is a realistic look at personal finances before they're on their own.

Post-Graduation Budget

The **BIG** Idea

- Why should I make a budget and where do I start?

AGENDA

Approx. 45 minutes

- I. Warm Up: Budget Basics (5 minutes)
- II. Financial Planning: “Moving Out” Video (10 minutes)
- III. Know What You’ll Owe: College Expenses (10 minutes)
- IV. Adding it Up: Gross Monthly Income (10 minutes)
- V. The Government Takes a Bite: Net Monthly Income (5 minutes)
- VI. Wrap Up (5 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 14-18, Post-Graduation Budget

STUDENT HANDBOOK PAGES:

- Student Handbook page 117, Budget Basics
- Student Handbook page 118, Sample College Bill
- Student Handbook page 119, Sample Pay Stub

FACILITATOR PAGES:

- Facilitator Resource 1, Budget Basics Answer Key

Laptop computer and LCD projector

Overhead projector

Calculators, one per student

Index cards, one per student

OBJECTIVES

During this lesson, the student(s) will:

- Understand the value of a budget, and begin to make one.
- Tally income for the year following high school graduation, including college financial aid and/or wages.
- List required college expenses.
- Calculate income after taxes.
- Understand why it’s necessary to file a tax return.

OVERVIEW

In this unit, students will learn how to create a budget for the year following high school, when they will go to college or enter the workforce. They'll tally their income and adjust it for taxes. They'll generate a complete list of expenses, including the cost of health insurance. Then they'll revisit and revise their findings, in order to develop a budget that works for them.

In this lesson, students discuss what they know about budgets and explore the reasons to make one. They watch a video about a forward-thinking college student who consults a financial planner. They begin to create their own budget for next year by listing income and college-related expenses, accounting for the difference between gross and net income, and learning why they need to file a tax return.

PREPARATION

- Investigate the possibility of using the computer lab for this unit. In this lesson, students might need to access college websites for tuition costs, and career websites for income information.
- Make overhead transparencies of:
 - **Student Handbook page 118, Sample College Bill**
 - **Student Handbook page 119, Sample Pay Stub.**
- Download the “Moving Out” video onto your laptop (www.thirteen.org/finance/about/video2.html), and make sure it plays correctly.
- Review Ithaca College’s website showing how to understand your college bill. http://www.ithaca.edu/finaid/billing/your_bill/
- List the day’s **BIG IDEA** and activities on the board.
- Write the day’s vocabulary words and definitions on the board.
- Connect your laptop to the LCD projector in the classroom.
- Let students know prior to this lesson that they will need to bring in the following resources:

If they expect to enter college:

 - financial aid awards (grants, scholarships, work-study packages)
 - family contribution amount (for tuition as well as living expenses)
 - their own contribution from savings

- college tuition and fees
- room and board fees (i.e., dorm room and meal plan)
- books (if the college specifies how much to estimate)

If they expect to enter the workforce:

- a realistic target salary

VOCABULARY

Budget: A plan that helps people balance income and expenses, so they have enough money to pay their bills.

Financial Planner: A professional who helps people think about and manage their finances.

Gross Income: The money you earn before taxes are taken out.

Taxes Withheld: Money taken out of your paycheck for taxes.

Net Income: The money you earn after taxes have been taken out.

Tax Return: A required government form you fill out and submit, that reports your earnings and deductions.

Surplus: The amount of money left over, if your income is greater than your expenses.

Shortfall: The amount of money you'll "fall short" of what's required, if your expenses are greater than your income.

IMPLEMENTATION OPTIONS

You may prefer to begin class with a discussion of the questions on **Student Handbook page 117, Budget Basics** rather than starting with a quiz.

Activities III and IV:

If your students are lacking the information needed to complete their personal budgets (for example, they've not yet received their financial aid award letters, or they don't have employment lined up for next year), you may wish to send **Portfolio pages 14 - 16, Post-Graduation Budgets**, home with them for future reference.

In **Activity IV**, you may choose to provide an example using an entry-level income typical for your location.

ACTIVITY STEPS

I. Warm Up: Budget Basics (5 minutes)

1. [As students enter the classroom, refer them to **Student Handbook page 117, Budget Basics**. Give them a few minutes to answer the questions.]
2. **SAY SOMETHING LIKE:** Welcome, everybody. Today we start looking ahead to next year — your first year out of high school — when you'll be paying the bills and managing your own money. Why is this important? Let's take a look at the statistics:
 - More than a million people filed for bankruptcy in 2007 and 40,000 of them were under 25.*
 - Robert Manning, best-selling author of a book called Credit Card Nation, estimates that up to 10% of college students drop out because of credit problems.
 - The average credit card debt for a college senior was \$4,100 in 2009, on top of what they owe for student loans.**

(* AARP Policy and Research, June 2008
assets.aarp.org/rgcenter/consume/2008_11_debt.pdf)

(**Sallie Mae Student Loan Company, 2009
https://www1.salliemae.com/about/news_info/newsreleases/041309.htm)

So how can you organize your life to avoid these situations? Let's start by naming some of the reasons young people might get into financial trouble.

3. [Call on students to answer. Possibilities include:]
 - I have no experience managing money
 - I like to reward myself for working hard
 - I buy things to keep up with friends
 - I won't make enough money (low starting salary)
 - High college expenses]
4. **SAY SOMETHING LIKE:** One way to overcome these obstacles is to think ahead and be prepared. Starting today, and continuing for three more lessons, each of you will create a tailor-made budget for your own circumstances next year – whether it's college, work, or some combination of the two. We've already begun preparation for this in 10th and 11th grade. Your "Post-Graduation Budget" is a chance to plug in the real numbers – for college, a car, maybe even a place of your own. Will you be able

to afford pizza and a movie every Friday night? What about spring break in Florida? This is your chance to find out.

5. Let's discuss your answers on **Student Handbook page 117, Budget Basics**, and see what you already know.
6. [Refer to **Facilitator Resource 1, Budget Basics Answer Key**. Read each of the following questions, and call on students to respond. Include answers from your sheet that students don't mention.
 - Name some reasons to make a budget.
 - What expenses should be included?
 - What do you do with a budget once it's "finished?"
 - Have you ever made a budget? Describe your budgeting experience.]
7. **SAY SOMETHING LIKE:** As you can see, making a budget is more than just a mathematical exercise. It puts you in charge of your money, it enables you to save for things you want, and it can help you from going bankrupt or ending up in serious debt.

II. Financial Planning: "Moving Out" Video: (10 Minutes)

1. **SAY SOMETHING LIKE:** We're going to watch a short video about a guy who's probably a year or two older than you. He's juggling work and community college, and is just moving into his own apartment. Will he be able to accomplish his goals, or is he headed for financial disaster? Let's watch to find out how he manages his money.
2. [Play the "Moving Out" video (www.thirteen.org/finance/about/video2.html).]
3. **SAY SOMETHING LIKE:** Were any of you surprised that a guy like Eddie was thinking ahead, and taking action to manage his money? [Students raise hands.] Was this a good move? Why or why not?

[Let students answer. Then continue the discussion with the following questions.]

- Why did Eddie consult a financial planner?
- How did Louis, the financial planner, help Eddie focus on his financial goals?
- How did keeping track of his expenses help Eddie meet his financial goals?

III. Know What You Owe: College Expenses (10 minutes)

1. **SAY SOMETHING LIKE:** Now it's your turn to plan for your financial future. [Have students turn to **Portfolio pages 14-18, Freshman Year Budget**.]

2. **SAY SOMETHING LIKE:** This document will help you develop a budget that's personally tailored to your expectations for next year. Today you'll complete pages 1, 2, and 3. Pages 1 and 2 are designed for college-bound students, and page 3 is for everyone entering the work world, which will eventually be all of you. Please listen to the directions for both pages before beginning to work, so you'll know how to handle either event, regardless of your immediate plans.
3. **SAY SOMETHING LIKE:** Let's start on page 1, which deals with college expenses and income. You'll note that the boxes are in gray; that's the color used throughout the budget to represent college-related items. We're going to talk about college expenses first, since many of these terms are relatively new.
4. **SAY SOMETHING LIKE:** The first section asks you to list "College Expenses." Every school has different expenses, so you'll need to find the details in a bill from your specific school, or from the college's website. I have a sample here to show you, which you also can find on **Student Handbook page 118, Sample College Bill**.
5. [Display **Student Handbook page 118, Sample College Bill** on the overhead projector.]
6. **SAY SOMETHING LIKE:** This is an example of a typical college bill. Let's look at the costs at this school for a year. All of the expenses for this school can be found under the column that says "Charges."

[Direct students to find the following:

- Undergraduate tuition – charges for academic courses and programs
- Meal Plan – charges for food services program (19 meals a week)
- Dorm charge – charges to live in student dormitories
- Comprehensive Fee – activities, cable, wireless technology, etc.]

There are two other charges you may not see on every college bill: (1) The first is a dorm damage key deposit fee. What do you suppose this is for? (2) The second is a medical insurance fee. Many colleges require full-time students to carry insurance. This college provides an insurance plan if a student is not covered under his parent's policy.

7. **SAY SOMETHING LIKE:** Now, if you look back at the "expenses" column on the first page of your Portfolio budget, you'll see that you also need to include an estimate for books. Most college websites or acceptance letters give a ballpark figure. Remember to multiply this number times 2, to cover both semesters. Then, you'll add up all your expenses, to get your total for college expenses, and put that sum in box "a."

8. **SAY SOMETHING LIKE:** Now let's continue on to the next section, where you'll be adding up your College Income. This refers to all the money you will have to help pay for college. This includes money from the following sources:
- Financial aid awards, like grants and scholarships, work-study, and student loans.** If you are receiving financial aid, you will have already received a letter itemizing your awards. Or, if you have a copy of your college bill, you can find it listed there. [Point to the sample bill on the overhead transparency, where financial aid awards are listed under Payments/Credits.] The name of each grant or scholarship will be listed, with the amount of the award next to it.
 - Your family contribution for college bills.** This is the total amount of money, or the "lump sum" that your family will be giving you to pay for your first year of college.
 - Your family contribution for personal allowance.** This is the amount of money your family will give you for personal expenses, like shampoo, laundry detergent, and entertainment. If your parents have specified a monthly allowance for this, multiply by 10 to get the total for the months you'll attend.
 - Your personal savings, like the money you socked away from summer jobs.** If you know you'll have a summer job this coming year, add in what you expect to save.
9. **SAY SOMETHING LIKE:** Once you've listed all the sums, add them up to get a total for College Income, and put that sum in box "b."
10. **SAY SOMETHING LIKE:** Turn to second page. This is where you'll subtract your expenses from your income. Do this by subtracting the number in box "a" from the number in box "b." Place the total in box "c," and learn whether the news is good or bad.
11. [Point to the vocabulary word and definition of "surplus" on the board.] If your income is higher than your expenses, you will have a "surplus": extra money to live on after your bills are paid.
12. [Point to the vocabulary word and definition of "shortfall" on the board.] If your college income is lower than your expenses, you will have a "shortfall," and need to earn that amount of money to pay your college bills next year.
13. **SAY SOMETHING LIKE:** In order to figure out a monthly budget, you'll need to divide the amount of money in answer box "c" by 10, for the number of months you'll attend school. Put your answer in the box called "d," and add a plus sign to reflect a surplus, or a minus sign to reflect a shortfall.

IV. Adding It All Up: Gross Monthly Income (10 minutes)

1. **SAY SOMETHING LIKE:** Now let's move on to page 16, which everyone will complete. Here you'll list any job-related income you'll have coming in next year. Your objective is to determine your gross monthly income – which is the amount of money you earn before taxes are taken out.
2. **SAY SOMETHING LIKE:** You'll see on the budget there are lines for Job 1 and Job 2. Put down the amount of money you expect to make from each job you'll hold. For example, if you work at a full-time job Monday through Friday, and also babysit on weekends, you'll have income from both jobs to list.
3. **SAY SOMETHING LIKE:** For those of you who are planning to enter the workforce next year, but don't yet have a job, you'll need to find some realistic numbers to use here. If you brought some possibilities in today, use those figures.
4. **SAY SOMETHING LIKE:** For now, let's use the income for an entry-level job as an example. Later, you can check the Internet to find the entry level salary, or hourly wage, for the job you're most likely to have.
5. **SAY SOMETHING LIKE:** One thing to remember: you're creating a monthly budget, so the numbers you write down must reflect monthly income. If the numbers you're working with reflect a yearly salary, divide by 12 to figure out how much you'll make each month. If the numbers reflect an hourly wage, multiply times the number of hours you'll work each month, usually 40 hours a week x four weeks/month.
6. **SAY SOMETHING LIKE:** Once you've listed all your monthly income, add it up. If you plan on attending college, and you had a surplus on page 1, include it. Your grand total will represent your gross monthly income.
7. **SAY SOMETHING LIKE:** All right, everyone, let's begin. You'll have five minutes to work. Stop before continuing on to "Net Monthly Income." We'll go over that section together.

[Have students work on their budgets. Move on when they're finished.]

V. The Government Takes a Bite: Net Monthly Income (5 minutes)

1. **SAY SOMETHING LIKE:** Now that you've added up your gross monthly income, it's time for a reality check. Do you get to keep your entire salary? No, you do not. Who can explain approximately how much you keep, and where the rest of it goes? [Let

students answer.]

2. [Point to the vocabulary word and definition of “Net Monthly Income” on the board.] **SAY SOMETHING LIKE:** “Net Monthly Income” is the amount of money you earn after taxes are taken out. [Point to the vocabulary definition for “taxes withheld” on the board.] The main taxes withheld are federal, state, local, and social security. This money goes to pay for public services like police and fire protection, schools and parks, and also for benefits given to people who are disabled or retired.
3. [Project the transparency of **Student Handbook page 119, Sample Pay Stub** for the class to see.] **SAY SOMETHING LIKE:** Here’s a sample of a typical pay stub. It lists money earned and taxes withheld. You have a copy of this stub on **Student Handbook page 119, Sample Pay Stub**. It should be similar to the pay stubs you’ll receive when you get a paycheck.
4. [Point out a few of the itemizations on the pay stub. Be sure to include the following:
 - “Net pay,” or net income, which refers to the actual amount you “take home” after taxes.
 - Regular salary, which refers to gross pay.
 - Taxes withheld, which shows you how much money has been withheld by each government agency.]
5. **SAY SOMETHING LIKE:** Typically, the amount of tax withheld from a paycheck is about 30%. This percentage depends on many things, like if you support children or not, but for our purposes today, we’ll use 30%.
6. [Remove the sample pay stub from the overhead projector.]
7. **SAY SOMETHING LIKE:** Now, let’s return to page 3 of your budget, to the section called “Net Monthly Income.” Write down the total for your gross monthly income, which we called “e” in the previous section. To figure out how much money will be withheld for taxes, figure out 30% of your gross monthly income. You can do this by multiplying “e” by 30%, or 0.30. [Write the following calculation on the board.] For example, if your gross monthly income is \$100.00, 30% is 100 times 0.30, or \$30.00.
8. **SAY SOMETHING LIKE:** Now subtract the 30% from your gross monthly income. This gives you the amount of money you will actually receive in your paycheck, or your net monthly income. [Write the following calculation on the board.] For example, \$100.00

minus \$30.00 equals \$70.00.

9. **SAY SOMETHING LIKE:** If you're a college student who completed the previous two pages, you'll want to include your college surplus or shortfall here, in the gray box marked "d." If you had a surplus, add this to your net monthly income. If you had a shortfall, you must subtract.
10. [Give students time to finish their calculations.]
11. **SAY SOMETHING LIKE:** OK, one last point. [Point to the vocabulary word and definition of "Tax Return" on the board.] Every year, everyone who has earned money must submit a "tax return" to the federal and state government by April 15th. In a tax return, you declare how much money you earned, and how much tax was withheld.
12. **SAY SOMETHING LIKE:** Even if you don't think you owe the government money, you should file an income tax return. Depending on your income, you might be due a refund, if too many taxes were withheld. [Write **www.irs.gov** on the board.] All federal tax forms, and information about how to file, can be found at the Internal Revenue Service website, www.irs.gov. Each state will also have a website you can check for state tax return forms.

VI. Wrap Up (5 minutes)

1. [Distribute index cards for use as exit slips.]
2. **SAY SOMETHING LIKE:** OK, everyone, let's "budget" a minute here to think about budgets. Each of you is getting an index card. On it, please write either (or both) of the following:
 - One new thing you learned today
 - Predict what your third-biggest expense will be next year (after tuition and your apartment or dorm)
3. Hand me your slips as you exit, and we'll take a look at them first thing next class. And, just for fun, keep an eye on where your money goes this week. You might be in for some surprises!

Budget Basics

Answer Key

1. Name some reasons to make a budget.
 - To understand how the money you have coming in, and the money you have going out, work together to create savings or debt.
 - To control how much you spend; how much you save.
 - To plan ahead so you can make choices.
 - To save enough money for education.
 - To save enough money to achieve personal goals (buy a car, take music lessons, attend a special event).
 - To know, once you pay your bills, how much is left for personal expenses (like entertainment).
 - To empower you, and make you more independent.
2. What expenses should be included? Every single one! If it costs money, include it.
A few examples:
 - Housing (rent, heat, electricity, water)
 - Transportation (car payments, gas, tolls, parking, bus/train fares)
 - Communication (cell phone, internet, cable)
 - Food (snacks and meals)
 - Clothing and electronics
 - Personal entertainment (DVDs, going to the movies, sports events, concerts)
 - Personal items (shampoo, make-up, cologne, backpack, pocketbook)
3. What do you do with a budget once it's "finished?"
 - Study it to see if it works
 - Make changes so it will be easier to follow
 - Follow it!
 - Adjust as income or expenses change
4. Have you ever made a budget? Describe your budgeting experience.
(Share a personal story if you have one; perhaps you remember your own first budget!)

Budget Basics

A budget is a plan that helps people balance income and expenses, so they have enough money to pay their bills.

Please answer any three of the following questions.

1. Name some reasons to make a budget.
2. What expenses should be included? (Be specific!)
3. What do you do with a budget once it's "finished?"
4. Have you ever made a budget? Describe your budgeting experience.

SAMPLE COLLEGE BILL

AMOUNT TO PAY: 13,533.00

ATTN: STUDENT ACCOUNTS

How Paid: Check M/C Visa Amex Disc

Credit Card No: _____ Expire Date: _____ Security Code: _____

Amount Paid: _____ Signature: _____

Student Name Account Holder: (Student ID #)

Student Address AR Type: 10 Student Receivables

City, State Zip Term...: 08FA

-----Detach and Return with Payment-----

SAMPLE COLLEGE
 STATEMENT OF ACCOUNT
 STUDENT RECEIVABLES

Account Holder: (Student ID #)

Statement Date 05/25/12

Student Name

Student Address

City, State Zip


AMOUNT TO PAY: 13,533.00

Date	Term	Description	Payments/		Balance
			Charges	Credits	
05/30/08		Balance Forward ***	0.00	345.00	-345.00
05/30/08		08FA Full-Time UG Tuition	15,200.00		14,855.00
05/30/08		08FA Meal Plan 19 Meals	2,650.00		17,505.00
05/30/08		08FA Dorm Charge	3,870.00		21,375.00
05/30/08		08FA Comprehensive Fee	610.00		21,985.00
05/30/08		08FA Dorm Damage Key Deposit	180.00		22,165.00
05/30/08		08FA Student Insurance Fee	240.00		22,405.00
05/30/08		08FA Manhattanville Grant		2,500.00	19,905.00
05/30/08		08FA Federal SEOG		500.00	19,405.00
05/30/08		08FA Federal Perkins Loan		1,000.00	18,405.00
05/30/08		08FA Chairman's Award		1,000.00	17,405.00
05/30/08		08FA McCormack Scholarship		2,500.00	14,905.00
05/30/08		08FA Federal Stafford Loan		1,372.00	13,533.00
Total:			22,750.00	9,217.00	13,533.00

Payment Due: July 1, 2012

SOURCE: www.manhattanville.edu, Manhattanville College, "Understanding Your Bill"

SAMPLE PAY STUB

EMPLOYEE		Mary Stone					
EMPLOYEE NUMBER		A5926					
PAY PERIOD		7/1/12 to 7/15/12					
PAY DATE 7/14/12		NET PAY \$349.21					
CHECK NO.		3691215					
EARNINGS			TAXES WITHHELD			DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REGULAR SALARY		448.00	FED INCOME TAX	49.95	385.62		
CURRENT		448.00	SOCIAL SEC	27.78	361.09		
YTD		5824.00	MEDICARE	6.50	84.45		
			STATE INCOME TAX	14.56	182.28		

SOURCE: <http://practicalmoneyskills.com>

Want to know more about deductions and take-home pay? Check out www.paycheckcity.com.

Post-Graduation Budget

Whether you're starting college or beginning your first full-time job, you need a plan to pay your bills and stay out of debt. Over the next four weeks, you'll create a budget to help you plan for the year following high school graduation.

The gray area below is for students expecting to attend college next year.

- Note that the college expenses area includes most of the items you'll find on a bill from your school. You'll need to estimate the cost of books.
- If you are planning on living with your family or renting your own apartment next year, put "0" next to room and board.

College Expenses & Income

College Expenses

Tuition and fees	
Room, if living in dorm	
Board, if meal plan is selected	
Books (Estimate for 1 semester and multiply by 2.)	
Total (a)	

College Income

Grants & scholarships*	
Work-study*	
Student loans	
Family contribution (Lump sum for college bills.)	
Family contribution (Monthly allowance, if any.) (Multiply by 10.)	
Savings (For example, from a summer job.)	
Total (b)	

*As of 2008, some forms of financial aid are taxable and some are not. Check with your tax preparer or financial aid office for the latest rules.

Post-Graduation Budget (continued)

College Income (b) – College Expenses (a) =

If your college income is higher than your expenses, this is the amount of money you'll have left to live on after college bills are paid.

If your college income is lower than your expenses, this is the amount of money you need to earn to pay your college bills next year.

To find your **monthly** surplus (extra) or shortfall (what you need to earn), divide the total above by the number of months you'll be attending school (10).

Post-Graduation Budget (continued) Income

All students should complete this page.

List money you'll have coming in next year.

- You can use “Job 1” and “Job 2” for jobs you expect to hold all year, or throughout the school year. For example, you may have a full-time job as an administrative assistant (Job 1), and work on the weekends selling clothing (Job 2).
- If your income is expressed in terms of a yearly salary or an hourly wage, figure out what you'll make each month before including it in the chart.

Example A:

You make \$20,000 a year. Divide this by 12 to figure out how much you'll make each month.

Example B:

You make \$10 an hour. Multiply this by the number of hours you'll work each month.

- If you're a college student with a work-study job or other kinds of financial aid, use the gray college surplus space, “d,” to list money you'll have left over after you pay your college bills. (See previous page of this activity.)

Gross Monthly Income

	Amount
Job 1	
Job 2	
TOTAL (e)	

Net Monthly Income

	Amount
Gross Monthly Income (e)	
Taxes Withheld (30%)	
Net Monthly Income (f) [subtract Taxes Withheld from (e)]	
College Surplus or Shortfall (d)	
Total Net Monthly Income [Surplus: add (d) and (f) / Shortfall: subtract (d) from (f)]	

Post-Graduation Budget (continued) Monthly Expenses

All students should complete this page. See next page for directions about rent and groceries.

	Estimate	Budget	Actual	Difference
Housing				
Rent (apt. share)				
Utilities (gas, electric, water)				
Phone				
Cell phone				
Internet				
Cable				
Household insurance (if yearly fee, divide by 12)				
Transportation				
Car payment or subway/bus fare				
Car insurance				
Car repairs				
Gas				
Parking and tolls				
Travel home (if living away from your family, add costs for the year and divide by 12)				
Food				
Groceries				
Snacks & other meals (including restaurants, fast food, & deliveries)				
Health				
Health insurance				
Prescriptions				
Medical expenses				

	Estimate	Budget	Actual	Difference
Other				
Savings				
Clothing				
Entertainment				
Personal (like shampoo or haircut)				
Household (like cleaning supplies)				
College shortfall (if income is lower than expenses)				
Other				
TOTAL (ALL CATEGORIES) Must be less than or equal to (f).				

Rent and Groceries:

If you'll be renting your own apartment next year, you'll need to figure out the amounts needed for rent and groceries.

If you'll be living and eating in a college dorm, write "0" next to rent and groceries. These expenses have already been listed as room and board on the first page of your **Freshman Year Budget**.

If you'll be living with your family, you can also write "0" next to rent and groceries. If you've agreed to help with your family's expenses, write the amount you've agreed to pay next to rent.

How to Use the Actual and Difference Columns:

To be useful, a budget has to reflect reality. This means you have to keep track of how much you spend. Suppose you've budgeted \$20 a month for snacks. You discover you actually spend \$12.99 every Friday night for pizza (\$51.96), and \$3.35 for snacks between classes every Tuesday and Thursday (\$26.80). The grand total is \$78.76. At the end of the month, you write this in the actual column. The difference ($\$78.76 - \20) is \$58.76. (This goes in the difference column.)

Now you have a couple of choices. You can make more of your food at home; it's cheaper! Or, you can find \$60 some other place in your budget. Maybe you aren't spending as much as you budgeted for clothes. Or you've decided you can live without cable television. Or, you can take on some extra work.

It's all about choices. But you have to have the facts to make smart choices.

Big Ticket Expenses

The **BIG** Idea

- How much should I plan to spend on housing and transportation?

AGENDA

Approx. 45 minutes

- I. Warm Up: Big Ticket Checklist (5 minutes)
- II. Big Ticket Big Picture (5 minutes)
- III. Homing in on Housing (15 minutes)
- IV. Transportation Investigation (15 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 14-18, Freshman Year Budget (from Money Matters 1)

STUDENT HANDBOOK PAGES:

- Student Handbook page 120, Big Ticket Checklist
- Student Handbook page 121, How Much Can I Afford?
- Student Handbook page 122, Homing in on Housing
- Student Handbook pages 123-124, Transportation Investigation
- Student Handbook page 125, Helpful Hints for Housing Rentals
- Student Handbook page 126, Helpful Hints for Car Purchases

FACILITATOR PAGES:

- Facilitator Resource 1, Housing and Transportation Cheat Sheet
- Facilitator Resource 2, Dorm Today, Apartment Tomorrow

Calculators (one per student)

Overhead projector

OBJECTIVES

During this lesson, the student(s) will:

- Fill out a checklist to anticipate their housing and transportation needs.
- Discover additional expenses in each category they need to consider.
- Research and compare costs.
- List their housing and transportation expenses on their budget.

OVERVIEW

In this lesson, students investigate and plan for their two big ticket expenses next year: housing and transportation. Expenses will be different for each student, depending on their circumstance. However, all students will research their options and compare costs. They will learn there are additional expenses to include in each category. They will generate a complete list of housing and transportation expenses to add to the personal budgets they started last week.

PREPARATION

- Arrange to hold class in the computer lab, so everyone has access to a computer and the Internet.
- List the day's **BIG IDEA** and activities on the board.
- If computer access is slow or not readily available:
 - Research appropriate rental properties in your area and print them out for your students. You may also choose to find and photocopy classifieds from your local paper.
 - Research and print out a listing of used car ads for your local area.
- Research typical costs of additional housing and transportation expenses for your area, and fill in where indicated on **Facilitator Resource 1, Housing and Transportation Cheat Sheet**. Your research should include the following: heat, electricity, water, Internet, phone, cable, basic fares (and monthly rates, if available) for public transportation (bus/train/subway) , current gas prices, and local tolls (bridge/tunnel/highway).
- When you've filled in **Facilitator Resource 1, Housing and Transportation Cheat Sheet**, make a transparency to display on the overhead projector during **Activity III: Homing in on Housing**, and **Activity IV, Transportation Investigation**.
- Make enough copies of **Facilitator Resource 2, Dorm Today, Apartment Tomorrow** to hand out to students who will live in a dorm at college next year, but will investigate future housing and transportation costs for when they move off campus.
- Review the answer slips students provided at the end of class last week, when they projected their biggest expenses next year, outside of tuition. Be prepared to comment on their choices, if the suggestions made in **Activity II, Big Ticket Big Picture** are not accurate.

IMPLEMENTATION OPTIONS

For **Activity III: Homing in on Housing**, and **Activity IV: Transportation Investigation**, you might let students who have the same housing and transportation needs (i.e. living with parents, using local transportation to get to a job or college) work together.

In Activity II, you may want to work through the example using a monthly income more typical for your students or location.

ACTIVITY STEPS

I. Warm Up: Big Ticket Checklist (5 minutes)

1. As students enter the classroom, refer them to **Student Handbook page 120, Big Ticket Checklist**. Give them a few minutes to fill out the sheet.
2. **SAY SOMETHING LIKE:** Welcome back to “budget” class, where today we’ll figure out your “Big Ticket Expenses” — the monthly bills that will gobble up the biggest chunks of your budget. Remember at the end of class last week, when you projected what these expenses would be? Well, I’m sorry to disappoint you, but food and entertainment do not top the list! Does anyone know which expenses will take the biggest bite out of your budget next year? [Let students answer.] That’s right! Your big ticket expenses will be housing and transportation. For each of you, these expenses will be different. So, today in class, you’ll each figure out how much money to add to your own personal budget for these two categories.
3. **SAY SOMETHING LIKE:** First, take a look at your **Big Ticket Checklist**. This page will be your guide today; it will help you identify the specific costs you’ll need to investigate. We talked about housing and transportation expenses in our “Money Matters” unit last year, so some of the research will be familiar. You’ll be using many of the same resources, but don’t be surprised if the prices have changed.
4. **SAY SOMETHING LIKE:** Your goal by the end of today’s class is to add dollar amounts to your budget to cover the scenarios you checked on the **Big Ticket Checklist**. But, because “Life is like an onion: You peel it off one layer at a time, and sometimes you weep” – there are many costs you’ll need to include besides the obvious. Driving a car costs more than just the price of the wheels. And what you pay for housing includes more than just your rent. We went over some of these expenses last year. So let’s review the big picture of what your housing and transportation budget really needs to cover.

II. Big Ticket Big Picture (5 Minutes)

1. **SAY SOMETHING LIKE:** We’ll start with housing. If you’ll be living in an apartment, paying rent is a given. But what else will you need to pay for?
2. [Let students answer. As needed, prompt with questions like: What about staying warm? Watching TV? Taking the occasional shower? Let students name as many additional expenses as they can. Provide ones they miss, and write them on the board,

so you have a list of the following:

- Gas/electric
- Heat
- Water
- Cable
- Internet
- Phone (landline and cell)
- Renter's insurance

3. **SAY SOMETHING LIKE:** OK, that's a good list for your housing expenses. Now let's think about transportation. Will you buy a car or take public transportation? Either way, there are related costs you have to consider. You can't drive a car without filling up the tank. You can't ride a bus without buying a bus pass. Let's name some of the other costs associated with transportation.

4. [Let students answer. Provide items they miss, and write them on the board, so you list the following:
 - Car payment
 - Upkeep
 - Repairs
 - Gas
 - Tolls
 - Subway/train/bus fares]

5. **SAY SOMETHING LIKE:** OK, good. Now you've got the big picture for both housing and transportation. In order to be accurate, your budget must include every cost you'll have to pay. But before you start researching these costs, let's figure out how much you can afford. There's no point in looking into the cost of driving a BMW when taking the bus is more in line with your budget.

6. [Write on the board: 35% = Housing, 18% = Transportation]

7. **SAY SOMETHING LIKE:** The general rule of thumb is to spend no more than 30% of your net monthly income on housing, and 5% on utilities, for a total of 35%. For transportation, the rule of thumb is 18% of net monthly income. Remember, "net" means "after taxes." So, if your net monthly income is \$2,000, let's figure out what you can afford for housing. (SOURCE: www.practicalmoneyskills.com)

8. [Write this calculation on the board: $\$2,000 \times 35\% (.35) = \700]
9. **SAY SOMETHING LIKE:** $\$2,000 \times 35\%$ equals \$700. That's your housing budget. Now let's figure out transportation.
10. [Write this calculation on the board: $\$2,000 \times 18\% (.18) = \360]
11. **SAY SOMETHING LIKE:** $\$2,000 \times 18\%$, gives you \$360 for transportation.
12. **SAY SOMETHING LIKE:** OK, now it's your turn. Turn to **Student Handbook page 121, How Much Can I Afford?** Calculate how much money you can afford for housing and transportation, based on your net income. You can find your net income on the pages we completed in class last week. It's on **Portfolio pages 14-18, Freshman Year Budget** (from Money Matters 1).
13. [Give students a couple of minutes to make their calculations.]

III. Homing in on Housing (15 minutes)

1. **SAY SOMETHING LIKE:** Now that you have an idea of how much you can spend in each category, you're going to research your housing and transportation expenses for next year. You'll start with housing, and investigate whatever you checked on your **Big Ticket Checklist**. For example, if you plan to live in an apartment, you'll have to find one that suits you. To help guide you in your selection process, take a look at the top section of **Student Handbook page 125, Helpful Hints for Housing Rentals**.
2. [Display the transparency of **Facilitator Resource 1, Housing and Transportation Cheat Sheet** on the overhead projector. Point to the items under "HOUSING."]
3. **SAY SOMETHING LIKE:** Once you find an apartment, you'll have to add in the other costs we discussed, like water, electricity, phone, and cable. Always check first to see if a rental includes heat and electricity; some do. But in any event, I've prepared this "cheat sheet" for you. It has typical monthly costs for items like phone, water, and electricity.
4. **SAY SOMETHING LIKE:** If you're going to have roommates, remember that you'll share your housing expenses, with the exception of your cell phone bill. To figure out your portion, add up all the costs, and divide by the number of people sharing. For example, if there are three of you, and your housing expenses come to \$1,200, your

portion will be \$1,200 divided by 3, or \$400. Then, of course, you'll have to add in your own cell phone bill. If you pay \$39 per month, your grand total would be \$439.

5. **SAY SOMETHING LIKE:** For students who will live at home or in a dorm next year, and won't have rent bills to pay, investigate the costs for your phone, cable, and Internet, plus any other household expenses to which you'll contribute. Then add them up to get your total. If your parents or guardians are covering all your costs next year while you're in college, see me for a separate handout. You'll be investigating the costs you'll encounter when you do live on your own, most likely junior or senior year, when most students move off campus into an apartment.
6. [Have students turn to **Student Handbook page 122, Homing in on Housing**. Point out that the worksheet has suggested websites to visit to get current prices of rentals in various neighborhoods. (If the Internet is not available, distribute the sheets you prepared). Give students who will be living in a dorm a copy of **Facilitator Resource 2, Dorm Today, Apartment Tomorrow**. Since they've already entered their housing expenses based on their college bills, they'll spend this time investigating off-campus housing costs for future reference.]
7. [Let students work for 10 minutes. Give them a warning when it's time to start adding up the various costs they've collected.]
8. **SAY SOMETHING LIKE:** Now let's write the costs for housing on your budget. Turn to **Portfolio page 17, Freshman Year Budget** from Money Matters 1, and list the monthly cost of each item under the column marked "Estimate." If you're working on **Facilitator Resource 2, Dorm Today, Apartment Tomorrow**, you're done. You've already listed this year's housing expenses under "room" in the college portion of your budget.

IV. Transportation Investigation (15 minutes)

1. **SAY SOMETHING LIKE:** All right, let's move on to transportation costs. Refer to your **Big Ticket Checklist** for the items you'll need to investigate, and look at the worksheet you filled out earlier, **Student Handbook page 121, How Much Can I Afford?**, to review the amount of money you'll have.
2. **SAY SOMETHING LIKE:** If you're planning to take public transportation next year, keep in mind that you may take multiple forms of transportation in the course of a month. For example, suppose you travel to your community college by bus four days a week, but you visit your grandmother every Sunday and need a round-trip train

ticket. You'll have to account for four round-trip bus fares a week, plus one round-trip train ticket, and then multiply by four weeks to get your monthly total. However, check to see if the city you'll be living in offers monthly passes for your main form of transportation. They're often a great way to save.

3. **SAY SOMETHING LIKE:** For those of you who will live on a college campus, and plan to walk, bicycle, or skateboard around school, you'll still need money to travel home during vacations. Once you're at school, you can check the ride board for ride-shares. But for today, price out the various methods of getting home. Often, college websites have a page with directions and travel information. One thing you should know, however, is that rates fluctuate considerably, especially during the holidays.
4. **SAY SOMETHING LIKE:** If you're planning to buy a car, your monthly transportation budget will have to cover the operating costs of owning a vehicle, as well as your car loan payments. As we learned in the Grade 11 Money Matters unit, a good rule of thumb is to figure that your operating costs will be one third (or .33) of your transportation budget. The rest will go toward car payments. So, for example, let's say your monthly budget for transportation is \$300. You can expect to pay one third, or \$100, for operating expenses. How much does that leave for car payments?
5. [Call on a student to answer. This shouldn't be too much of a challenge, but if it is, jot the numbers on the board: $\$300 - \$100 = \$___.$]
6. **SAY SOMETHING LIKE:** OK, so you have \$200 per month to spend on car payments. What kind of car can you buy for that? It depends. And, of course, the total of \$200 per month is only an example; you might have more or less. Tips for figuring out what's affordable can be found on **Student Handbook page 126, Helpful Hints for Cars Purchases**. Monthly payments are listed along the bottom, with car purchase prices on the left. If you have \$200 for a monthly car payment, how much can you afford to pay for a car?
7. [Have students turn to **Student Handbook pages 123-124, Transportation Investigation**, and start working. Point out that the worksheet lists websites they can use for reference. You may also choose to share the materials you prepared for this activity.]
8. [Let students work for 10 minutes. Give them a warning when it's time to start adding up the various costs they've collected.]

9. **SAY SOMETHING LIKE:** Now it's time to fill in the costs for transportation on your budget. Turn to **Portfolio page 17, Freshman Year Budget** (from Money Matters 1), and list the monthly cost of each item under the column marked "Estimate."

V. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** Good work today! You've accounted for your big ticket expenses next year. As a final exercise, pick one of the costs you didn't anticipate – like renter's insurance, or travel costs home from college during vacations – and jot down the monthly amount of money you allocated for it.
2. [Give students a moment to write.]
3. **SAY SOMETHING LIKE:** Now, multiply this cost times 12.
4. [Allow a minute for students to multiply.]
5. **SAY SOMETHING LIKE:** The calculation you just performed shows you how much money you would have been short for the year, if you hadn't planned ahead for this expense. How much money is it?
6. [Call on students to answer.]
7. **SAY SOMETHING LIKE:** Well, congratulations to you all for having avoided this pitfall and preparing so wisely for your future. Next week we'll continue at a feverish pace when we discuss, and budget for, health insurance! Have a great week.

Housing and Transportation Cheat Sheet

1. HOUSING

The following costs may be considered typical for local apartments:

Gas/Electric	\$_____	per month
Heat (if not included)	\$_____	per month
Phone	\$_____	per month
Cable	\$_____	per month
Internet	\$_____	per month
Water	\$_____	per month
Renter's Insurance	\$17-\$20	per month

2. TRANSPORTATION

The following costs may be considered typical for local transportation:

Bus fare	\$_____	one way
Bus fare	\$_____	monthly pass
Subway	\$_____	one way
Subway	\$_____	monthly pass
Current gas prices	\$_____	per gallon
Bridge/Tunnel/Road tolls	\$_____	one way

Dorm Today, Apartment Tomorrow

1. HOUSING

You will be searching for an apartment or house rental near your college campus. If you think you'll have roommates, find your share by adding up all the monthly costs, and dividing by the number of people in the rental.

For utilities, you may use the sample costs displayed on the "Housing and Transportation Cheat Sheet."

Rent	\$ _____	per month
Gas/Electric	\$ _____	per month
Heat (if not included)	\$ _____	per month
Phone	\$ _____	per month
Cable	\$ _____	per month
Internet	\$ _____	per month
Water	\$ _____	per month
Renter's Insurance	\$17-\$20	per month

Useful websites for finding rentals: <http://www.move.com/apartments/main.aspx>, www.rent.com, www.apartments.com, www.craigslist.com, www.apartmentguide.com

Big Ticket Checklist

Use the following checklist to determine your housing and transportation needs. Find the circumstance that best describes your scenario, and place checks next to each item that applies.

HOUSING:

I will live with my parents. _____

I will live in a college dormitory. _____

I will rent my own apartment. _____

TRANSPORTATION:

I will drive a car that is already paid for. _____

I will be making payments on a car loan. _____

I will use public transportation to get to college or work (bus, subway, train). _____

I will walk or take college-provided transportation (like shuttle buses between dormitories and classrooms), but will need to find a way to travel to and from college. _____

How Much Can I Afford?

<p>PART I</p> <p>1. Monthly Budget</p> <p style="padding-left: 20px;">a) Total Monthly Income (from Money Matters 1 Budget)</p> <p style="padding-left: 20px;">b) Housing Budget (35% of “a”, or 0.3 X “a”)</p>	<p style="text-align: right;">\$ _____</p> <p style="text-align: right;">\$ _____</p>
<p>PART II</p> <p>2. Monthly Transportation Expenses</p> <p style="padding-left: 20px;">a) Total Monthly Income (from Money Matters 1 Budget)</p> <p style="padding-left: 20px;">b) Transportation Expenses (18% of “a”, or 0.18 X “a”)</p>	<p style="text-align: right;">\$ _____</p> <p style="text-align: right;">\$ _____</p>

Homing in on Housing

A general rule about housing: You can spend up to 30% of your net income (after taxes) on rent, and 5% on utilities, totaling 35% for all housing expenses.

To search for a rental in your home community or near a local college, use the Internet, a local newspaper, or printouts from your teacher.

If the apartment or house has more than one bedroom, assume you will have enough roommates to fill each bedroom. Divide the rent, and all utilities and shared expenses, by the number of roommates. (Example: \$900/month for three roommates is \$300/each. An electric bill of \$210 would be \$70/each).

Check the overhead transparency for typical costs of utilities and additional fees. (However, many rentals include heat and water, so be sure to check.)

If you are paying a flat fee to help with family expenses, include it as “Rent.”

Suggested websites for rentals:

<http://www.move.com/apartments/main.aspx>, www.rent.com, www.apartments.com, www.craigslist.com, www.apartmentguide.com.

My Housing Expenses:

Rent	\$_____	per month
Gas/Electric	\$_____	per month
Heat (if not included)	\$_____	per month
Phone	\$_____	per month
Cable	\$_____	per month
Internet	\$_____	per month
Water	\$_____	per month
Renter’s Insurance	\$17-\$20	per month
Total:	\$_____	per month

Transportation Investigation

CARS:

1. If you are looking for a car, you can search www.cars.com by zip code.

My car will cost: _____

2. To find a car's MPG (mileage per gallon), go to: <http://www.fueleconomy.gov/feg/sbs.htm>

The current price of gas is ____/gallon. (Use your knowledge or ask your teacher for this information.)

To estimate how much you'll spend on gas, you must know how many miles you'll drive. (For example, if the distance to college is 6 miles, and you have classes every day, you will travel 6 miles x 2 times a day x 5 days a week = 70 miles per week.)

My mileage will be _____miles/week.

3. Now determine the number of gallons you'll need by dividing those miles by the combined estimated MPG.

(Example: 70 miles ÷ _____ MPG = _____ gallons.)

I will need _____gallons.

4. Now figure out how much it will cost.

_____ gallons x \$_____ (price per gallon) = _____

LOCAL TRANSPORTATION (TRAIN/SUBWAY/BUS):

1. Use your knowledge, ask your teacher, or check your city government websites for local transportation costs. Don't forget to investigate student passes or monthly tickets, which may be cheaper.

For North Dakota public transportation, visit: <http://www.apta.com/resources/links/united-states/Pages/NorthDakotaTransitLinks.aspx>

My local transportation cost will be: \$_____ per month.

To find monthly expense, add up the number of one-way trips you will need, and multiply by the one-way cost.

TRANSPORTATION TO AND FROM COLLEGE:

1. For long-distance transportation, visit:

www.travelocity.com, www.expedia.com, www.orbitz.com, www.yahoo.com

My costs to travel home from college on vacations will be (cost of one trip x # trips, divided by 10 months): **\$_____ per month.**

Helpful Hints for Housing Rentals

Questions to ask:

- Location: Is it close to work/school, public transportation, bank and stores, entertainment, friends? Is it in a safe neighborhood? Is there parking available?
- Rent: Is it within my budget?
- Utility bills: Are any utilities covered?
- Overall condition: Is it clean and in relatively good condition inside and out? Are there leak stains on the ceilings or mold around the bathtub? Do the appliances function properly?
- Appliances/Facilities: Does the place have a washer/dryer or dishwasher? If it's an apartment complex, is there a pool?
- Roommates/Number of Roommates: Will I need to live with other people? If so, how many? What are advantages and disadvantages of having roommates?
- Landlord or Management Company: Do they have a good reputation? Does he or she seem responsive and trustworthy? [If possible, talk to other tenants.]

Things to Know:

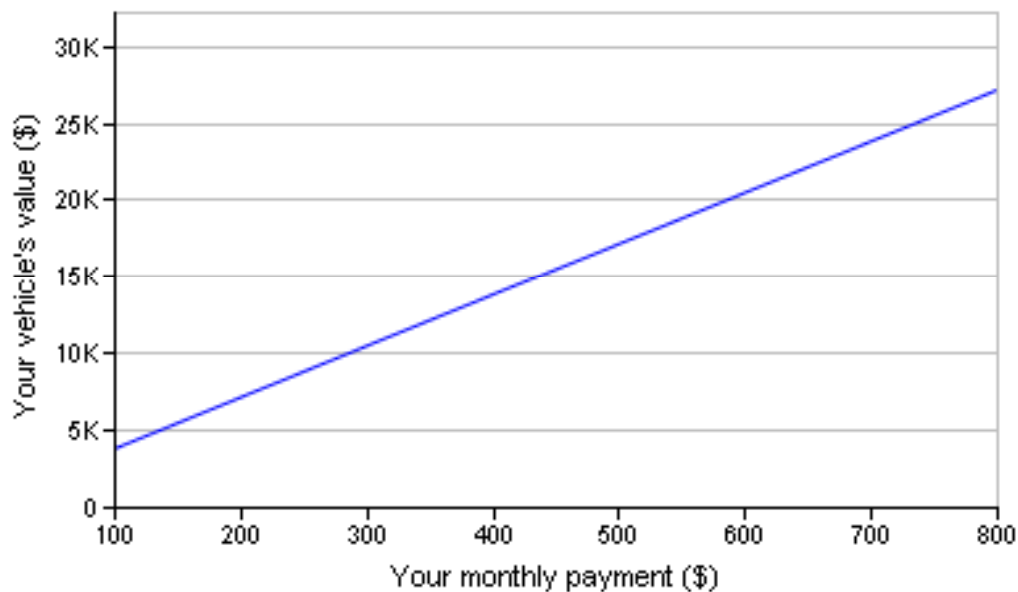
- Security deposits: You may need to pay security deposits for the following: rental unit, telephone, gas/electric, water. You may also be required to pay the first and last month's rent in advance.
- Upfront moving expenses: You may have to rent a moving truck and/or buy lunch for friends who are helping you move.
- Renter's insurance: It is advisable to purchase an insurance policy to cover expenses if your belongings are damaged or stolen.

Helpful Hints for Car Purchases

- Look closely at your budget and determine what you can really afford.
- Do your research to make sure you're buying a quality product that will last. Be cautious of advertisements.
- Check to make sure you're paying a fair price for your car's value on sites such as Kelley Blue Book (www.kbb.com). You can input the car's year, make, model, mileage, overall condition, and other details to find out its value.

Based on what you've budgeted for a monthly car payment, how much can you afford to pay for a car? _____

Various monthly payments



SOURCE: www.consumerreports.org

Health Insurance

The **BIG** Idea

- Why do I need health insurance and where can I get it?

AGENDA

Approx. 45 minutes

- I. Warm Up: Thanksgiving Break (5 minutes)
- II. Health Insurance Check-Up (15 minutes)
- III. Examine the Options (20 minutes)
- IV. Wrap Up (5 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 14-18, Freshman Year Budget (from Money Matters 1)

STUDENT HANDBOOK PAGES:

- Student Handbook page 127, Thanksgiving Break
- Student Handbook pages 128-129, Health Insurance Check-Up
- Student Handbook pages 130-132, Examine the Options
- Student Handbook pages 133-134, What's My Plan Worksheet

FACILITATOR PAGES:

- Facilitator Resource 1, Examine the Options Answer Key

- Calculators, one per student

OBJECTIVES

During this lesson, the student(s) will:

- Understand the need for health insurance.
- Learn the basic terms and options.
- Research their own health insurance needs.
- List their health insurance expenses on their budget.

OVERVIEW

In this lesson, students discover the importance of having health insurance and keeping it current. They gain familiarity with health insurance terms and options. They learn about employer benefits and the cost advantage of being covered through a policy at work. They hear about insurance options for college students, and ways that individuals who are not covered by employers can find individual or group coverage. They investigate their own health insurance costs for next year, and add them to their budgets.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Write the **VOCABULARY** words on the board or a piece of chart paper.
- Visit www.whitehouse.gov/files/documents/health_reform_for_young_adults.pdf for information about how the Affordable Care Act (2010) affects health insurance for young adults. You may wish to print out a copy for each of your students.
- To provide your students with the most up-to-date insurance information and answers to any further questions they might have, please see the websites listed under **BACKGROUND INFORMATION**.

BACKGROUND INFORMATION

Health insurance is complicated, even for most adults, and health-care reform may render some of the information in this lesson obsolete.

To provide your students with the most current information about Medicaid and other insurance programs for low-income families, please check state and local government websites.

Students should also be encouraged to consult with their parents concerning health insurance coverage as they make the transition into young adulthood.

The following websites may provide additional information regarding health insurance

issues. NOTE: The companies, agencies, and websites referenced in this lesson plan are for informational purposes only and should not be considered an endorsement by Roads to Success.

General Info

<http://healthinsurance.about.com/od/faqs/f/College.htm>

Insurance options for college students. Click the “Medicaid” tab for more info on that topic.

<http://healthinsurance.about.com/od/individualpolicies/a/indpolicy.htm>

Where to find an individual insurance policy.

<http://lifehappens.org/health-insurance/where-can-i-get-coverage>

Comprehensive info from a non profit supported by the insurance industry.

<http://lifehappens.org/health-insurance/cost-estimator>

Costs of common medical procedures.

Employer Provided Benefits

<http://www.practicalmoneyskills.com/personalfinance/lifeevents/benefits/>

Award-winning website from VISA includes free downloadable lesson plans, as well as financial advice for adults. This link takes you to the Employer Provided Benefits section of Jean Chatzky’s Practical Money Series.

<http://www.opm.gov/insure/health/planinfo/index.asp>

Federal employees health benefits programs, searchable by state.

Individual Policies

<http://ehealthinsurance.com/>

Licensed to market and sell health insurance in all 50 states and the District of Columbia, eHealthInsurance has partnerships with more than 175 health insurance companies, offering more than 10,000 health insurance products online.

www.nahu.org

National Association of Health Underwriters, searchable by state.

Student Health Insurance

<http://www.aetnastudenthealth.com>

Student health plans sold by Aetna, searchable by school.

Insurance Plans for Freelancers

<http://www.freelancersunion.org/insurance/index.html>

Insurance options for freelancers in selected professions, searchable by zip code.

VOCABULARY

(In the order presented in the lesson)

Health Insurance Policy: A health insurance plan.

Coverage: Medical procedures your health plan pays for.

Premium: The amount of money you pay to belong to a health plan.

Deductible: A fixed \$ amount you pay each year before your plan begins paying.

Co-pay: The flat fee you must pay for each medical expense.

Coinsurance: Percentage of the bill you must pay for each medical expense.

HMO: A Health Maintenance Organization, which manages and provides medical care.

PPO: A Preferred Provider Organization, which gives you flexibility in choosing medical providers.

Network: A group of physicians, hospitals, and other providers who participate in a particular plan.

Primary Care Physician: Family or personal doctor.

Prescription: Medication or drugs taken as directed by a doctor. (NOTE: Prescriptions do not

include over-the-counter medications like Aspirin or cough syrup.)

Pre-existing Condition: An injury or sickness that was diagnosed or treated, or for which prescription medication or drugs were taken or prescribed, during a specific period before the date health-care coverage begins.

IMPLEMENTATION OPTIONS

For **Activity III, Examine the Options**, you may choose groups in advance, and assign students which option to read.

For **Activity III, Examine the Options**, if you feel pressed for time, instead of fielding a discussion you may call on one student per option to read all his/her answers.

ACTIVITY STEPS

I. Warm Up: Thanksgiving Break (5 minutes)

1. [As students enter the classroom, refer them to **Student Handbook page 127, Thanksgiving Break**. Give them a few minutes to read the story and fill out the sheet.]
2. **SAY SOMETHING LIKE:** Welcome, everyone. With a show of hands, who can tell me how they feel today? [Let hands go up.] Now, who can tell me how they'll feel tomorrow? What about next week? Next month? [Hands will drop.] Who here knows for sure when you'll next get sick, or have an accident? Of course, you don't! No one ever knows when they're going to need medical care. And you also never know how much it will cost. Take Sean, for instance, who broke his leg on Thanksgiving. How much money did you think his accident cost?
3. [Let students share their answers.]
4. **SAY SOMETHING LIKE:** Those are good guesses. The real total is over \$10,000. (SOURCE: <http://lifehappens.org/health-insurance/cost-estimator>) Most people do not have that kind of money to pay out every time they have an accident or require medical care, which is why everyone needs health insurance, including you.

II. Health Insurance Check-Up (15 Minutes)

1. **SAY SOMETHING LIKE:** Health insurance, like car insurance, protects you financially. By paying a little every month you avoid paying a huge amount if something unexpected happens. But even day-to-day medical expenses, like seeing doctors and taking medication, can add up to a lot of money. So having health insurance is a "must," and you need to budget for it next year. But how much will it cost? Where will you get it? And what do you need to know, to choose a plan wisely? Let's check up on health insurance and find out.
2. [Ask students to turn to **Student Handbook pages 128-129, Health Insurance Check-Up**, which has the same **Vocabulary** words you've written on the board or chart paper. Suggest your students take notes on each term as you cover it. Point to each term as you say it.]
3. **SAY SOMETHING LIKE:** The first thing you need to know is there are many different kinds of plans, or **policies**. They each cost different amounts of money, and cover different kinds of medical services. For example, one policy might include dental care;

whereas another will pay for prescriptions. The list of what your policy does, and doesn't cover, is known as your **coverage**. And depending on your needs, one plan might have better coverage for you than another.

4. **SAY SOMETHING LIKE:** Although the details of insurance plans differ, they all have one thing in common: you have to pay a **premium**, or a basic amount of money, to belong to the plan. It's sort of like paying dues. Depending on the plan, a premium might be as low as \$90 a month, or as high as \$1,000. However, if you work full-time, employers often pay a portion of your premium, which can help considerably.
5. **SAY SOMETHING LIKE:** In addition to a premium, most plans also have a **deductible**. Anyone remember what a deductible is, from when we talked about car insurance? [Let students answer.] That's right - it's the amount of money — besides the premium — you have to pay every year before your plan starts to contribute. So if your deductible is \$500 a year, and your medical bills total \$800, how much do you pay on your own? [Let students answer.] That's correct — you pay the first \$500, and your insurance company will help to pay the other \$300. But the key word here is "help." You will still have some out-of-pocket costs. Exactly how much depends on your plan.
6. **SAY SOMETHING LIKE:** With some plans, you pay a flat fee, called a **co-pay**, for every medical service. For example, when you go for a check-up, your co-pay might be \$25, and your insurance plan will pay the rest.

Or, if you have **coinsurance**, your share might be a percentage. Typically, an insurance plan pays 80 percent of an approved amount, and your coinsurance is 20 percent. But this can vary from plan to plan. So, let's talk about a few different kinds of plans, and see some of the differences.

7. **SAY SOMETHING LIKE:** The two most common types of plans are called **HMOs** and **PPOs**. HMO stands for Health Maintenance Organization, and PPO stands for Preferred Provider Organization.

HMOs are a little more limited than PPOs, but they can also be cheaper. Typically, HMOs cover medical care only given by professionals in their **network**, which is a specific group of providers they have contracts with. Also, in an HMO, before you can see a specialist, you must first get approval from your **primary care physician**, who's usually your main, or family doctor.

PPOs are more flexible than HMOs. They prefer you see a doctor in their network, and will pay a higher percentage of the bill if you do. But they will still cover out-of-network care, though at a lower rate. So, you pay more, but have more choice. Plus, you can seek medical care whenever you want, without first consulting your primary care physician.

8. **SAY SOMETHING LIKE:** When you're shopping for a health insurance plan, you must compare all the details we just covered. Here are some questions you need to ask:
- What kind of plan is it? (HMO, PPO, or other)
 - What types of services are covered?
 - Are **prescriptions** covered?
Some health insurance plans do not cover prescriptions. Others may include coverage subject to a deductible or co-payment.
 - Are **pre-existing conditions** covered?
There may be limitations on coverage for pre-existing conditions. These limitations may be waived or reduced if you can prove you were covered by an insurance plan within a specified period of time prior to your new plan.
 - What's the premium?
 - What's the deductible?
 - What's the co-pay or coinsurance?
 - What doctors and providers belong to the plan, and are they located near me?
 - What steps must I take to get the care I need?

III. Examine the Options (20 minutes)

1. **SAY SOMETHING LIKE:** OK, now that you've got the big picture, let's focus on you. Where will you get health insurance next year? Your options will be determined by your circumstances. You'll either be a full-time student, an employee with coverage provided by your employer, or an individual in need of a plan.
2. [Instruct students to turn to **Student Handbook pages 130-132, Examine the Options.**]
3. **SAY SOMETHING LIKE:** During this activity, you'll work in groups of three, each reading up on one of these options. You'll have five minutes to read and answer the questions at the end of your section, and then five minutes to share what you've learned with the rest of your group. Then, we'll get back together as a class, and spend five minutes summarizing our findings.
4. [Divide the class into groups of three. Tell students to decide, in their groups, who will

read and answer the questions for each option. They should then begin. After five minutes, announce that it's time to share information within their groups. Suggest they spend about one minute per topic. When five minutes have passed, call everyone back together.]

5. **SAY SOMETHING LIKE:** We should all be experts now on our health insurance options for next year! To summarize, who can tell me the key points that college students, employees, and individuals need to know?
6. [Field a discussion. Call on students to cover the material, using **Facilitator Resource 1, Examine the Options Answer Key** as your guide.]

IV. Wrap Up (5 minutes)

1. [Tell students to turn to **Student Handbook pages 133-134, What's My Plan Worksheet**.]
2. **SAY SOMETHING LIKE:** Now you're going to apply what you've learned to your own situation for next year. Pick the most likely scenario of the three we just discussed and, using **Student Handbook pages 133-134, What's My Plan Worksheet**, estimate your health insurance costs for next year.
3. [Give students a few minutes to work.]
4. **SAY SOMETHING LIKE:** Now, add your expenses to the "Estimate" column of the Health Insurance section, which you'll find on **Portfolio page 17, Freshman Year Budget**.
5. [Give students a few minutes to work.]
6. **SAY SOMETHING LIKE:** Very good work. As you can see, health insurance costs are nothing to sneeze at! So, before next week's class, when you finalize your budget, talk to your parents about health insurance. Find out if you'll be covered on their plan, or if you're going to buy your school's insurance. If you have a job lined up, check into the health care benefits and find out what your monthly payment will be. And if you need to look into other options, start to search right away. Have a great week, and I'll see you next time!

Examine the Options Answer Key

I. Full-time Student

1. What requirements must you check on your parents' policy, to see if you'll be covered next year?

Answer: Age limits, full-time status requirement, documents of proof

2. If your parents have an HMO or PPO, what must you find out about the region where you are attending school?

Answer: If you can access your HMO or PPO providers in that area

3. What reasonably-priced option may exist for students not covered by their parents' plan?

Answer: Many colleges and universities offer student health plans

(NOTE: Mention that students should find out the deadline for signing up.)

4. What happens if you're currently covered by your parents' Medicaid?

Answer: You will lose eligibility at the age of 18, and must find other coverage or apply to Medicaid on your own

II. Employee With Coverage Provided by Employer

1. What are the cost advantages of a group health insurance plan provided by your employer?

Answer: A lower premium, and your employer pays part of it

2. What fraction of your base pay might employer-sponsored benefits (including health insurance) be worth?

Answer: A third or more

3. What are some of the coverages you might find in a good employer-provided plan?

Answer: Prescriptions, dental, vision

4. What plan is available if you leave your job? Who pays the premiums and how long does it last?

Answer: COBRA, you pay the premiums, it typically lasts 18 months

III. Individual in Need of a Plan

1. How might an individual find a group health insurance plan?

Answer: Join a union, professional association, or other group that offers it

2. What can you do if you work part time?

Answer: See if your company will let you in on their plan

3. What's the downside to individual coverage?

Answer: More expensive, and you pay the premium yourself

4. How can you find an individual health insurance plan?

Answer: Use an independent insurance agent, or look online

Thanksgiving Break

It happened on Thanksgiving Day. Sean, his sisters, and all 15 cousins decided to play a quick game of touch football before dinner. They promised their parents that no one would get hurt during the game, and, in fact, no one did. It was after the game — after Sean made the winning touchdown by catching a spectacular pass in the end zone — that his cousins leaped on him to celebrate. He ended up on the bottom of the pile-up, breaking a leg.

Instead of heading home to eat turkey, Sean took an ambulance to the hospital, checked into the emergency room, got an X-ray, met with an orthopedist, and had a cast put on his leg.

1. Estimate how much money you think all of these medical expenses cost.

\$ _____

2. If this, or any accident, happened to you, how do you think you would pay for it?

Health Insurance Check-Up

Health Insurance Policy: A health insurance plan.

Notes: _____

Coverage: Medical procedures your health plan pays for.

Notes: _____

Premium: The amount of money you pay to belong to a health plan.

Notes: _____

Deductible: A fixed \$ amount you pay each year before your plan begins paying.

Notes: _____

Co-pay: The flat fee you must pay for each medical expense.

Notes: _____

Coinurance: Percentage of the bill you must pay for each medical expense.

Notes: _____

HMO: A Health Maintenance Organization, which manages and provides medical care.

Notes: _____

PPO: A Preferred Provider Organization, which gives you flexibility in choosing medical providers.

Notes: _____

Network: A group of physicians, hospitals, and other providers who participate in a particular plan.

Notes: _____

Primary Care Physician: Family or personal doctor.

Notes: _____

Prescription: Medication or drugs taken as directed by a doctor.

Notes: _____

Pre-existing condition: An injury or sickness that was diagnosed or treated, or for which prescription medication or drugs were taken or prescribed, during a specific period before the date health-care coverage begins.

Notes: _____

Questions to ask about health insurance plans:

1. What kind of plan is it? (HMO, PPO, or other)
2. What types of services are covered?
 - Are prescriptions covered?
 - Are pre-existing conditions covered?
3. What's the premium?
4. What's the deductible?
5. What's the co-pay or coinsurance?
6. What doctors and providers belong to the plan? Are they located near me?
7. What steps must I take to get the care I need?

Examine the Options

1. Full-time Student

Parents' Insurance Plan

If you will be a full-time student next year, you must check if you can still be covered under your parents' plan. Under the health-care reform bill signed into law in 2010, college students and other young adults who aren't covered by an employer-provided plan can remain on a parent's plan until age 26.

If you are covered by an **HMO** or **PPO**, and you are going away to college in another state or region, you should check that you can find your HMO or PPO providers in that area. If you are going to college far from home, you may not be able to find a doctor or hospital near your school that will accept your HMO's coverage. If this is the case, you'll have to use out-of-network medical providers, which may not be covered at all, or may cost a lot of money.

School Plans

Most colleges and universities offer their own student health plans. These plans are usually reasonably priced (often under \$1,000/year) and give you access to doctors and hospitals near the school. If you are attending college far away from home, this is an option you should consider.

What about Medicaid?

If you currently receive health care provided by Medicaid, you will lose eligibility under your parent's plan at the age of 18, whether you are a student or not. You can apply for Medicaid on your own, as an adult. If you will attend a college that offers a health insurance plan, that may be an option for you. You can also investigate individual health insurance plans – a more expensive option if no others are available.

(adapted from <http://healthinsurance.about.com/od/faqs/f/College.htm>, ©2009 About.com, a part of The New York Times Company.)

NOTE: The companies, agencies, and websites referenced in this lesson plan are for informational purposes only and should not be considered an endorsement by Roads to Success.

Key Questions:

1. What requirements must you check on your parents' policy, to see if you'll be covered next year?
2. If your parents have an HMO or PPO, what must you find out about the region where you are attending school?
3. What reasonably-priced option may exist for students not covered by their parents' plan?
4. What happens if you're currently covered by your parents' Medicaid?

2. Employee With Coverage Provided by Employer

Many employers offer group health coverage. The big advantage to you as an employee is that this coverage costs less than health insurance you purchase on your own. Premiums are generally lower than with individual coverage. And, in the workplace, the employer usually pays a significant part of the premium. The combined value of health insurance and other employee benefits can be worth a third or more of your base pay. So, if your salary is \$24,000/year, your health insurance and other benefits may be worth \$8,000 or more. (You won't see this money, but employee benefits mean you don't need to dig into your own pocket for stuff you really need.) Employer-sponsored health plans often provide good coverage, with prescription, dental, and vision plans included.

Another nice feature is that if you work for an employer with more than 20 employees, you can keep your coverage if you leave your job. Under this plan (called COBRA), your employer no longer pays any part of the premium. You have to pay it yourself, plus a small administrative fee. The advantage of COBRA is that you're still eligible for the company's group rate, which may be less expensive than purchasing a policy on your own. COBRA only allows for temporary coverage (typically 18 months), but it's a great way to keep your health insurance until you find other employment or obtain coverage elsewhere.

(sources: <http://lifehappens.org/health-insurance/where-can-i-get-coverage>, <http://www.practicalmoneyskills.com/personalfinance/lifeevents/benefits/>)

NOTE: The companies, agencies, and websites referenced in this lesson plan are for informational purposes only and should not be considered an endorsement by Roads to Success.

Key Questions:

1. What are the cost advantages of a group health insurance plan provided by your employer?
2. What fraction of your base pay might employer-sponsored benefits (including health insurance) be worth?
3. What are some of the coverages you might find in a good employer-provided plan?
4. What plan is available if you leave your job? Who pays for the premiums and how long does it last?

3. Individual In Need of a Plan

If you will not have health insurance coverage at work or under your parents' plan, you will have to find a policy on your own. Group **coverage** is always cheaper than an individual policy with similar coverage, so you should first look into joining a union, professional association, or other group that has a health insurance option. Many professional organizations (like The Freelancers Union) are easy to join, and some only charge a small upfront membership fee, like \$25 or \$50.

If you work part time, you should see if your company will let you in on their plan. You may have to work a certain number of hours, but given the cost benefit, it's always worth investigating.

Individual insurance plans can be expensive, but this is a better option than having no insurance at all. You will have to pay the entire premium yourself, so shop around to find a plan that fits your needs at a price that you are willing to pay.

Here are two good ways to search for an individual policy:

- Use an independent insurance agent. You can get a list of licensed salespeople from your state department of insurance, or visit the [National Association of Health Underwriters](http://www.nahu.org) website (www.nahu.org) to find an independent agent in your state.
- Look for health insurance coverage online. Several websites, like eHealthinsurance.com, allow you to compare policies from different insurance companies, side-by-side. Then you can contact the companies on your own.

(adapted from: <http://healthinsurance.about.com/od/individualpolicies/a/indpolicy.htm>, ©2009 About.com, a part of The New York Times Company, and <http://lifehappens.org/health-insurance/>)

NOTE: The companies, agencies, and websites referenced in this lesson plan are for informational purposes only and should not be considered an endorsement by Roads to Success.

Key Questions:

1. How might an individual find a group health insurance plan?
2. What can you do if you work part time?
3. What's the downside to individual coverage?
4. How can you find an individual health insurance plan?

What's My Plan? Worksheet

Adding Health Insurance Costs To Your Budget

College Students

1. If you know you will be covered by your parent's policy, use \$0.00 as your monthly health insurance cost.
2. If you take prescription drugs on a regular basis, and know what the monthly co-pay or co-insurance is, add where indicated.

OR:

1. If you will purchase health insurance from your school, and know what it costs per year, divide by 12 and use this amount as your monthly health insurance cost.

\$_____ (divided by 12) = \$_____per month

2. If you don't know how much it costs, use \$1,000 as an estimate. \$1,000 divided by 12 = \$83.33/month.
3. If you take prescription drugs on a regular basis, and know what the monthly co-pay or co-insurance is, add where indicated.

Employees with Coverage Provided by Employer

1. If you expect your employer to provide health insurance, and think you know your yearly salary, assume you'll spend 6% on your health insurance premium. Find 6% of your yearly salary, and divide by 12 to find your monthly expense.

Yearly salary x .06 = yearly health insurance premium

\$_____ x .06 = \$_____ (divided by 12) = \$_____per month

2. If you take prescription drugs on a regular basis, and know what the monthly co-pay or co-insurance is, add where indicated.

Individual In Need of A Plan

1. If you know the yearly cost of your premium, divide by 12 to find your monthly expense.

\$_____ (divided by 12) = \$_____per month

2. If you aren't sure what your plan will cost, use \$500/month as an estimate.
3. If you take prescription drugs on a regular basis, and know what the monthly cost, co-pay or coinsurance is, add where indicated.

The Details

The **BIG** Idea

- Now that I've gathered the details, how do I make my budget work for me?

AGENDA

Approx. 45 minutes

- I. Warm Up: Let's Get Personal (5 minutes)
- II. Supermarket Checkout: Groceries and Household (10 minutes)
- III. Let's Get Real (10 minutes)
- IV. Making It Work (10 minutes)
- V. Wrap Up (10 minutes)

MATERIALS **PORTFOLIO PAGES:**

- Portfolio pages 14-18, Freshman Year Budget (from Money Matters 1)
- Portfolio pages 19-22, Grade 12 Skills Checklist (Money Matters skill only)

 STUDENT HANDBOOK PAGES:

- Student Handbook page 135, Let's Get Personal
- Student Handbook pages 136-138, Supermarket Checkout: Groceries and Household
- Student Handbook page 139, Budget Guidelines

 FACILITATOR PAGES:

- Facilitator Resource 1, Supermarket Checkout: Groceries and Household
- Facilitator Resource 2, Sarah's Estimated Budget
- Facilitator Resource 3, Sarah's Revised Budget

 Overhead projector Calculators, one per student**OBJECTIVES**

During this lesson, the student(s) will:

- Estimate amounts needed for groceries, clothing, entertainment, and personal items.
- Add up estimated expenses and compare to income.
- Adjust budget so income meets or exceeds expenses.
- Understand the process by which a budget is revisited and revised.

OVERVIEW

In this lesson, students estimate what they'll need for groceries, clothing, entertainment, and other personal items for next year. They tally up their estimated expenses and compare to their actual income. They experience the joy, or shock, of seeing where their budget exceeds, or falls short, of their needs. They learn to critically examine each item, cut costs where necessary, and adjust their figures to reconcile the difference. They discover that a budget only works if you keep it honest and current, by revisiting and revising. Students practice how to do this for next year.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Take a trip to the supermarket, and fill in the prices on **Facilitator Resource 1, Supermarket Checkout: Groceries and Household**. Then make copies to distribute to each student.
- Make overhead transparencies of **Facilitator Resource 2, Sarah's Estimated Budget**, and **Facilitator Resource 3, Sarah's Revised Budget**.

IMPLEMENTATION OPTIONS

If you prefer, conduct the **Student Handbook page 135, Let's Get Personal** as a class discussion.

Activity II: You may wish to use a game to introduce your students to the cost of groceries and personal items.

Object of the game: Three-person teams guess the prices of common household items. The winning team is the one with the most accurate guesses, as determined by calculating the difference between guessed and actual price.

Set-up: Bring in 21 items (or photos of items) needed for a dorm room or start-up apartment, and arrange in the front of the room. (The game's creator used medicine cabinet items, toiletries, household products, and food — including snacks, which were shared at the end of the game.)

Post 21 large sticky notes (seven each of three different colors) on the wall at the back of the room.

Create three teams of three volunteers each, and give each team a marker (or markers) and directions for the game, as follows.

1. The object of the game is to correctly price seven of the 21 items in one minute.
2. No talking during the exercise.
3. Begin when the time-keeper says "go." Each player goes to the back of the room, grabs a sticky note, and prices an item at the front of the room. Once an item has been priced, the player may return to the back of the room for another sticky note.
4. Play continues until the buzzer rings, or until seven items have been priced.

When time runs out for Team A, Team B repeats the process with one minute on the clock. When Team B's turn has ended, Team C repeats the process.

When play has ended, the class may guess whether prices are high or low. Correct prices are revealed, and scores are tallied.

ACTIVITY STEPS

I. Warm Up: Let's Get Personal (5 minutes)

1. [As students enter the classroom, refer them to **Student Handbook page 135, Let's Get Personal**. Give them a minute or two to complete the sheet.]
2. **SAY SOMETHING LIKE:** Welcome everyone. Today you're going to finish your budget, see how it adds up, and learn to make it work for you. But first, you have to finish accounting for all your expenses. What's left to record is mostly the fun stuff, like your personal items, snack food, clothes, and entertainment. [List these categories on the board: clothes, snacks, personal items, and entertainment.] Since many of you already use your own cash to pay for these items, you probably have a good idea of how much per month you spend. Who wants to share some of your estimates?
3. [Call on students to share what they listed for clothes, snacks, personal items, and entertainment.]
4. **SAY SOMETHING LIKE:** It sounds like you've got a good handle on your personal expenses, so let's take a quick moment to add these estimates to your budget. Turn to **Portfolio page 17, Freshman Year Budget** (from Money Matters 1), and write down your expenses for each of these categories on **pages 17 and 18** in the column marked "Estimate."
5. [Give students a minute to complete this part of their budgets.]

II. Supermarket Checkout: Groceries and Household (10 Minutes)

1. **SAY SOMETHING LIKE:** OK, let's move on to expenses you may not be as familiar with: paying for groceries and household items. When you live on your own, you have to pay for all these things yourself, or at least pay for your share if you have roommates. And so, you have to budget for them.
2. **SAY SOMETHING LIKE:** For the next 10 minutes, you're going to figure out your costs for a month's worth of meals, as well as a month's worth of household items, like laundry detergent and paper towels. Even if you're planning to live at home or in a dorm next year, you'll have your own apartment soon enough, so you'll participate in this activity and estimate your costs.

3. [Have students turn to **Student Handbook pages 136-138, Supermarket Checkout: Groceries and Household.**]
4. **SAY SOMETHING LIKE:** You'll see on this page that groceries are listed first, and subdivided into breakfast, lunch, and dinner. You're going to place a check by the foods you'd eat, and would need to buy at the supermarket. If your favorites aren't there, select some good alternatives. Or, if you know the cost of something you crave – like cheese slices for a grilled cheese sandwich, or cinnamon buns you eat every day, just go ahead and substitute it in. Just make sure you check off enough food in each category to cover all three meals every day for a week. Then you'll multiply by four to account for a full month.

Household supplies are listed at the bottom. If you'll be living in an apartment, you'll probably need one a month of each item. If you'll be sharing a house, depending on its size, you might need more. And for those of you secretly thinking, "Cleaning supplies — who needs those?" — think again! You don't have to admit out loud that you will be cleaning, but you will...so include these costs in your budget!

Once you've gone through the checklist, it will be time to come up with a monthly total. I did a little shopping for you this week, and found out how much these items cost. You can refer to this sheet when figuring out your own expenses.

5. [Distribute the copies of **Facilitator Resource 1, Checkout: Groceries and Household.**]
6. **SAY SOMETHING LIKE:** Remember that you're preparing a monthly budget, so you need to multiply weekly amounts by four weeks, as indicated on the page. And if you've already accounted for a pizza delivery or restaurant meal once a week, you can just figure the costs for six dinners instead of seven.
7. [Give students the rest of the allotted time to work. When time is up, tell them to turn to **Portfolio pages 17-18, Freshman Year Budget** (from Money Matters 1), and enter their monthly expenses for groceries and household in the estimate column on their budgets. (Groceries are listed under the "Food" section, and household supplies are listed under the "Other" section.) Tell students who will be living at home or in a dorm to put "0" in these categories.]

III. Let's Get Real (10 minutes)

1. **SAY SOMETHING LIKE:** Now that you've filled in every item in the estimate column of

your budget, it's time to face reality and see if your budget works. With a show of hands, who thinks they'll have enough money to cover all their expenses – and maybe even save a few bucks? Who thinks their expenses will exceed their income? Well, ladies and gentlemen, you're about to find out! It's better to know sooner, rather than later, while there's still time to revise. You don't want to discover next year that you don't have enough money for food or bus fare at the end of the month!

2. [Make sure everyone has turned to **Portfolio pages 17-18, Freshman Year Budget** (from Money Matters 1).]
3. **SAY SOMETHING LIKE:** Looking at pages 4 and 5 of your budget, here are the steps you're going to take.
 - Number 1: make sure you've accounted for all your expenses. Fill in anything that's missing.
 - Number 2: add up every expense. Use your calculator to come up with a total for all the costs in your estimate column. Write this sum in the "Total" box at the bottom.
 - Number 3: compare your total with your net monthly income, which you can find on page 3 of your budget. If your expenses add up to more than your income, you'll need to revise. If it's less, your budget works. OK, now start adding!
4. [Give students the rest of the allotted time to work.]

IV. Making It Work (10 minutes)

1. **SAY SOMETHING LIKE:** More likely than not, most of your budgets did not balance on your very first try. But that's OK – most of us have the same experience every year when we sit down to plan our finances. And that's the reason we do budgets in advance – to fix them before it's too late.

If your budget worked, you can use this time to look for ways to save, so you can put money in a savings account, to cover emergencies, unexpected costs and "upfront expenses," like books for the whole semester, or security deposits for an apartment. All of your budgets should include savings set aside for big or unexpected expenses.

So: how do you fix a budget that isn't working, or squeeze one that is, for a little more cash? By taking a hard, cold look at it, analyzing each expense, and seeing where you can cut. Let's give this a try with someone else's budget first, and see what we can find.

2. [Put **Facilitator Resource 2, Sarah's Estimated Budget** into the overhead projector. Point to appropriate columns and boxes as you discuss.]
3. **SAY SOMETHING LIKE:** Sarah is a full-time employee in her first job out of high school. She makes \$20,800 a year, and after taxes brings home \$1,213 every month. This is her first attempt at a budget, and she's got the hang of it, but it doesn't quite work yet.

You can see here how she's accounted for all her expenses, added them up, compared them to her net monthly income, and discovered that her expenses are greater than her income. That means she must cut \$185 worth of expenses. Take a look at some of her estimates, and see if you can help her out.

4. [Field a quick discussion to generate ideas about where Sarah might cut costs. Suggestions include:
 - pay less rent, by living with (more) roommates, or living at home
 - buy fewer snacks and eat out less often
 - shop at cheaper clothing stores
 - use public transportation instead of buying a car (NOTE: this does not pertain to Sarah but it's a likely category for savings.)]
5. [Display **Facilitator Resource 3, Sarah's Revised Budget** using the overhead projector. Point to appropriate columns and boxes as you discuss.]
6. **SAY SOMETHING LIKE:** After making some painful choices, like realizing she was spending too much on restaurants and entertainment, Sarah revised her budget and made it balance. She decided her apartment could handle another roommate, which saved her \$60 on rent. (It's really helpful to know you need an additional roommate before you move in!) She resolved to cut back on her grocery bill by clipping coupons – a savings of \$40 – and to go out once a weekend instead of twice – shaving \$60 off her entertainment total. Also, she found a cheaper hair salon, and vowed to look for sales more often – saving \$25 in personal items and clothing. She still isn't saving any money – but she knows now, if she sticks to her budget, she can cover her expenses every month. And if necessary, she can babysit once in a while on a Saturday night, to pick up some extra cash.
7. **SAY SOMETHING LIKE:** OK, everyone, now it's your turn. Examine your expenses, find places to cut, and rework the estimates until you balance your budget.

8. [Direct students to **Student Handbook page 139, Budget Guidelines**, as an additional resource to guide them to categories in which they might consider cutting expenses, based on recommended percentages for a typical family budget.
9. Give students the rest of the allotted time to work. (NOTE: Leave **Facilitator Resource 3, Sarah's Revised Budget** on the overhead projector.)]

V. Wrap Up (10 minutes)

1. **SAY SOMETHING LIKE:** Congratulations, you have finished your budget! You now have a roadmap for next year – a really solid guide to keep you financially on track and out of debt. But there's one thing you must know that's really important: a budget isn't something you can put in a drawer and forget about. You have to keep an eye on it, and make sure, every month, it reflects reality and still works for you. That means keeping track of your spending, and revisiting and revising your budget periodically.
2. [Refer to **Facilitator Resource 3, Sarah's Revised Budget** on the overhead projector, and point to the appropriate items.]
3. **SAY SOMETHING LIKE:** Let's use Sarah again, as an example. She worked really hard to balance her budget, and decided to keep track of her expenses each month. The first month everything was fine. But the second month, the "extra" roommate moved out, and Sarah's rent went back up to \$339. One day she couldn't resist a really cool cell phone download, which added \$9.99 to her phone bill. And the \$81 she budgeted for a monthly train pass didn't cover the \$12 bus fare she needed to get to and from the dentist's office when she had a toothache. How can Sarah use this information to plan for future months?
4. [Let students answer, and field a discussion that generates the following suggestions:
 - Rethink and revise her budget
 - Find another roommate, quick
 - Move home
 - Find other places to cut
 - Make more money (babysit more often, look for a higher paying job)
 - Set new goals for her spending next month]
5. **SAY SOMETHING LIKE:** Just like Sarah, you will also have to rethink and revise your budget next year when you know your real costs. That's why, as you'll see on your budget, there are two blank columns called "Budget" and "Actual." Keep track of your expenses, and after a month or so, fill in the "Actual" column with what you're really

spending. Then, revisit and revise your estimates so they work. Put these numbers in the “Budget” column, and you will have a “Real” budget that really works. If you keep doing this periodically, you will always have a good idea of what you’re spending, and won’t get yourself into trouble with wishful thinking and unnecessary purchases.

I’ll see you next week, when we’ll discuss non-financial tips for life after high school.

SKILLS CHECKLIST

Direct students’ attention to **Portfolio pages 19-22, Grade 12 Skills Checklist**. Have students complete the skills checklist questions for Money Matter skills.

MONEY MATTERS

I can...

Understand the purpose for creating and revising a budget.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List expenses associated with attending college or living on my own.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Identify hidden housing and transportation costs (that is, other than rent and a car loan).	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Understand the importance of health insurance, and identify ways to obtain it.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Create a budget for the year following high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

Supermarket Checkout: Groceries and Household

Breakfast:

Item	Cost
Cereal	
Milk	
Juice	
Bread	
Bagels	
Butter	
Cream Cheese	
Eggs	
Toaster Waffles/Pancakes	

Lunch:

Item	Cost
Lunch Meats	
Bread (if not previously checked)	
Peanut Butter	
Jelly	
Lettuce	
Tomato	
Hot Pockets/or Similar	
Yogurt	
Fruit	
Condiments (Ketchup/Mustard)	
Chips	
Soda	

Dinner:

Item	Cost
Burger (meat or veggie)	
Sandwich Buns	
Pasta	
Pasta Sauce	
Parmesan Cheese	
Lettuce (if not previously checked)	
Tomato(if not previously checked)	
Frozen Dinner/ or similar	
Macaroni & Cheese/or similar	
Fruit	
Dessert	
Pizza Delivery	
Soda (if not previously checked)	

Household:

Item	Cost
Laundry Detergent	
Glass Cleaner	
All purpose Cleaner (for counters/floors)	
Bath/Tile Cleaner	
Hand/bath soap	
Dishwashing Soap	
Sponges	
Paper Plates	
Paper Napkins	
Paper Towels	
Toilet Tissue	
Facial Tissue (like Kleenex)	

Sarah's Estimated Budget

Sarah's monthly net income is \$1,213.

	Estimate	Budget	Actual	Difference
Housing				
Rent (apt. share)	339			
Utilities (gas, electric, water)	incl			
Phone	28			
Cell phone	30			
Internet	incl			
Cable	20			
Household insurance (if yearly fee, divide by 12)	7			
Transportation				
Car payment or subway/bus fare	81			
Car insurance				
Car repairs				
Gas				
Parking and tolls				
Travel home (if living away from your family, add costs for the year and divide by 12)				
Food				
Groceries	240			
Snacks & other meals (including restaurants, fast food, & deliveries)	65			
Health				
Health insurance	83			
Prescriptions				
Medical expenses	30 (co-pay)			
Other				
Savings				

Clothing	150			
Entertainment	200			
Personal (like shampoo or haircut)	100			
Household (like cleaning supplies)	25			
College Shortfall (d, if less than 0)				
Other				
TOTAL (ALL CATEGORIES) Must be less than or equal to (f).	1,398			

Sarah's monthly net income is \$1,213. This is less than \$1,398.

Sarah does not have a budget that works. She must cut \$185 from her expenses.

Sarah's Actual Budget

	Estimate	Budget	Actual	Difference
Housing				
Rent (apt. share)	339	279		
Utilities (gas, electric, water)	incl	incl		
Phone	28	28		
Cell phone	30	30		
Internet	incl	incl		
Cable	20	20		
Household insurance (if yearly fee, divide by 12)	7	7		
Transportation				
Car payment or subway/ bus fare	81	81		
Car insurance				
Car repairs				
Gas				
Parking and tolls				
Travel home (if living away from your family, add costs for the year and divide by 12)				
Food				
Groceries	240	200		
Snacks & other meals (including restaurants, fast food, & deliveries)	65	65		
Health				
Health insurance	83	83		
Prescriptions				
Medical expenses	30 (co-pay)	30 (co-pay)		
Other				
Savings				

Clothing	150	145		
Entertainment	200	140		
Personal (like shampoo or haircut)	100	80		
Household (like cleaning supplies)	25	25		
College Shortfall (d, if less than 0)				
Other				
TOTAL (ALL CATEGORIES) Must be less than or equal to (f).	1398	1213		

Let's Get Personal

How much money do you spend a month on snacks and restaurants, clothes, entertainment, and personal items? If you're used to spending weekly on these categories, multiply by 4 weeks to get a monthly total.

1. Snacks & Other

(include restaurants/fast food/deliveries)

\$ _____

2. Clothing

\$ _____

3. Entertainment

\$ _____

4. Personal Items

(haircut, shampoo, make-up, aftershave, etc.)

\$ _____

Supermarket Checkout: Groceries and Household

When you live on your own you must pay for all your own groceries and household items. Use the list below to determine what you will most likely buy and how much it will cost.

I. GROCERIES

1. Check off the foods you will eat.
2. Find the cost for each item on your handout of **Facilitator Resource 1, Supermarket Checkout: Groceries and Household**.
3. Add up your costs, and multiply by 4 weeks.

BREAKFAST:

Item	Cost
<input type="checkbox"/> Cereal	
<input type="checkbox"/> Milk	
<input type="checkbox"/> Juice	
<input type="checkbox"/> Bread	
<input type="checkbox"/> Bagels	
<input type="checkbox"/> Butter	
<input type="checkbox"/> Cream Cheese	
<input type="checkbox"/> Eggs	
<input type="checkbox"/> Toaster Waffles/Pancakes	
<input type="checkbox"/> Other	

Weekly Breakfast Costs: \$ _____

Monthly Breakfast Total: **X 4=** \$ _____

LUNCH:

Item	Cost
<input type="checkbox"/> Lunch Meats	
<input type="checkbox"/> Bread (if not previously checked)	
<input type="checkbox"/> Peanut Butter	
<input type="checkbox"/> Jelly	
<input type="checkbox"/> Lettuce	

<input type="checkbox"/> Tomato	
<input type="checkbox"/> Hot Pockets/or Similar	
<input type="checkbox"/> Yogurt	
<input type="checkbox"/> Fruit	
<input type="checkbox"/> Condiments (Ketchup/Mustard)	
<input type="checkbox"/> Chips	
<input type="checkbox"/> Soda	
<input type="checkbox"/> Other	

Weekly Lunch Costs: \$ _____

Monthly Lunch Total: X 4 = \$ _____

DINNER:

Item	Cost
Burger (meat or veggie)	
Sandwich Buns	
Pasta	
Pasta Sauce	
Parmesan Cheese	
Lettuce (if not previously checked)	
Tomato (if not previously checked)	
Frozen Dinner/ or similar	
Macaroni & Cheese/ or similar	
Fruit	
Dessert	
Pizza Delivery	
Soda (if not previously checked)	
<input type="checkbox"/> Other	

Weekly Dinner Costs: \$ _____

Monthly Dinner Total: X 4 = \$ _____

TOTAL MONTHLY GROCERIES:

Breakfast + Lunch + Dinner = \$ _____

II. HOUSEHOLD

You will most likely need to buy each of these items, once a month.

Item	Cost
<input type="checkbox"/> Laundry detergent	
<input type="checkbox"/> Glass cleaner	
<input type="checkbox"/> All purpose cleaner (for counters/floors)	
<input type="checkbox"/> Bath/tile cleaner	
<input type="checkbox"/> Hand/bath soap	
<input type="checkbox"/> Dishwashing soap	
<input type="checkbox"/> Sponges	
<input type="checkbox"/> Paper plates	
<input type="checkbox"/> Paper napkins	
<input type="checkbox"/> Paper towels	
<input type="checkbox"/> Toilet tissue	
<input type="checkbox"/> Facial tissue (like Kleenex)	

Monthly Household Total: \$_____

Budget Guidelines

This chart shows some rough guidelines on how much of your income should be spent in each budget category. If you live in an area where transportation is higher than normal or rents/mortgage are higher, you may need to make adjustments. Also, if you would like to add a section for gifts, or something else, then you'll need to subtract from another area.

30%	Housing
18%	Transportation
16%	Food
8%	Miscellaneous
5%	Clothing
5%	Medical
5%	Recreation
5%	Utilities
4%	Savings
4%	Other Debts

SOURCE: <http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/means.php>

NEXT STEPS

Lesson Descriptions

Next Steps 1: Freshman Year Survival Guide

What do I need to know to make the most of my first-year living on my own?

Next Steps 2: Tips for Success

How can I successfully deal with the academic, personal, and social issues I'll face next year in college?

Next Steps 3: Winning in the Work World

What do I need to get ahead in the work world?

PLANNING PYRAMID

GRADE 12, Unit 6, Next Steps



Some Students Will:

- Develop coping strategies for college or independent living (for example, ways to manage time as a college freshman.)



Most Students Will:

- Identify at least three resources (for example, resident advisor, registrar's office) for help in managing problems in college or in their community.
- List tips that address some of their college concerns.
- Describe strategies for successfully resolving problems within a large bureaucracy (for example, a disputed item on a college or cable bill).
- Distinguish between workplace behaviors that support and those that get in the way of professional advancement.



All Students Will:

- 
- Anticipate challenges of young adulthood.

Roads to Success is a new program designed to help middle and high school students prepare for their futures. This newsletter will keep you posted on what we're doing in school, and how families can follow through at home.

For more information about Roads to Success, please visit our website: www.roadstosuccess.org.

Did you know? Just over half of students who start full-time four-year bachelor's degree programs finish the programs – in at least six years.* But some schools have much better graduation rates than others. To see how your school stacks up, visit www.collegeresults.org.

*SOURCE:
National Center for Higher Education Management
IPEDS Graduation Rate Survey 2009

<http://www.higheredinfo.org/dbrowser/?level=nation&mode=map&state=0&submeasure=27>

College: Things to Know Before You Go

As parents, we often warn kids how tough the next step will be. Middle school kids hear this about high school. High school kids hear this about college. Knowing **how** college is different from high school helps students cope with academic demands, manage time, and thrive in a new environment. Here are some tips to help students get ready for the next step.

College has its own culture. Ask college students you know to describe their experience. Check out these websites for more info about campus life:

- www.firstinthefamily.org
- www.collegeview.com/campuslife/
- www.fastweb.com/student-life
- www.quintcareers.com/first-year_success.html

College students spend a lot less time in class, and a lot more time studying outside of class. High

school students spend about 30 hours a week in class. College students spend about half that. But don't be too quick to relax. For every hour in class, college students should spend two or three hours studying outside of class.



Managing time wisely is key to doing well. Get a calendar or day planner and use it. Write in your schedule of classes and assignment due dates. Create time each day for study.

Some of the important stuff happens away from the classroom. From lacrosse to literature, pizza to politics, there's a group on campus to suit every interest. Don't miss the

chance to learn something, develop leadership skills, and make new friends.

Help is available — all you have to do is ask. Colleges are in the business of helping students adjust to campus life. Freshman orientation will help you figure out who to talk to, and where to go for what. If you live on campus, your RA (Resident Advisor) may be right down the hall to answer questions as they come up.

If you're the first in your family to attend college, or are struggling academically or financially, check to see if your school has a special support program for which you qualify.

Life is easier when you can make a budget, balance a checkbook, and do your own laundry. Ask a family member to teach you before you leave home. You'll be glad you did!

Grade by Grade

12th-graders in Roads to Success learn about life after graduation, whether they're headed for school or work. "Next Steps" lessons explore common concerns and identify who solves what problem on campus or in the community. Finally, students find out how to get ahead in the work world and how to solve problems in big bureaucracies — from college to the cable company.

Freshman Year Survival Guide

The **BIG** Idea

- What do I need to know to make the most of my first-year living on my own?

AGENDA

Approx. 45 minutes

- I. Warm Up: Will This Happen To Me? (5 minutes)
- II. What Tops Your List? (5 minutes)
- III. Who's Who At College (10 minutes)
- IV. What If? Then This! (20 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 140, Quiz: Will This Happen To Me?
- Student Handbook page 141, Who's Who At College Notes
- Student Handbook pages 142-143, What If? Then This! Worksheet

FACILITATOR PAGES:

- Facilitator Resource 1, Who's Who At College
- Facilitator Resource 2, What If? Then This! Answer Key

Overhead projector

Index cards (one for each student)

OBJECTIVES

During this lesson, students will:

- Learn what to expect when living on their own next year.
- Understand the roles of freshman-friendly staff in college.
- Anticipate typical college problems.
- Identify steps and resources to resolve college and real life problems.

OVERVIEW

In this unit, students explore what to expect next year when they're on their own, and how to prepare for it. They discover they have many resources — at college, in the workplace, and in the community — to help ease the transition to young adulthood.

In this lesson, students take a quiz to rate predicaments in which they might find themselves. They write down their greatest fears about next year. They learn which college personnel are available to help freshmen, and they identify common college problems. They investigate resources to remedy a variety of situations. They discover tips for surviving — and thriving — in and out of the classroom.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Make overhead transparencies of:
 - **Facilitator Resource 1, Who's Who At College**
 - **Student Handbook page 140, Quiz: Will This Happen to Me?**
- Arrange to hold class in the computer lab so students will have access to the Internet for **Activity IV, What If? Then This!**
- If Internet access is not possible for **Activity IV, What If? Then This!**, then print out college website pages from several schools that describe who-does-what on their campuses (suggested sites can be found on **Facilitator Resource 2, What If? Then This! Answer Key**). In addition, create a list of local community service and youth-based organizations. Make enough copies to hand out to all students.

IMPLEMENTATION OPTIONS

If you prefer, conduct **Student Handbook page 140, Quiz: Will This Happen to Me?** as a class discussion.

For **Activity IV, What If? Then This!**, you may let students complete **Student Handbook pages 142-143, What If? Then This!** in pairs or small groups.

If you feel pressed for time or do not have Internet access, conduct **Activity IV, What If? Then This!** as a class discussion. Distribute the handouts you've made to use as source material and field as many of the scenarios as time permits. Balance the discussion between college and non-college scenarios.

For **Activity V, Wrap Up**, you may choose to continue discussing students' answers for **Activity IV, What If? Then This!** instead of reviewing **Student Handbook page 140, Quiz: Will This Happen to Me?**

ACTIVITY STEPS

I. WARM UP: Will This Happen To Me? (5 minutes)

1. [As students enter the classroom, refer them to **Student Handbook page 140, Quiz: Will This Happen To Me?** Give them a few minutes to complete the sheet.]
2. **SAY SOMETHING LIKE:** Today we start a new unit called “Next Steps” because that’s what you’ll be taking next year, as you transition out of high school into college or the work world. You’ll be living on your own and making decisions by yourself, and you’ll face many of the typical challenges of young adulthood. So, during the next three classes, we’ll investigate good ways to handle them. You’ll learn about people and resources that can help you. You’ll get some tips on how to make the most out of college, and also, how to get ahead at work. But before all that helpful, good stuff, let’s take a look in the crystal ball and see what you think — and feel — about what awaits you out in the world.
3. [Place the transparency of **Student Handbook page 140, Quiz: Will This Happen to Me?** on the overhead projector.]
4. **SAY SOMETHING LIKE:** With a show of hands, how many think it is likely that you’ll have a laundry disaster next year?
5. [Go over the quiz, question by question. Let students say how likely they considered each scenario, and also how upsetting they thought it would be. Be sure to get a representative mix of answers from those attending college next year, and those entering the work world.]

II. What Tops Your List? (5 Minutes)

1. **SAY SOMETHING LIKE:** There’s no doubt about it; you’ll all face problems next year that you haven’t encountered before. And you probably have a mix of feelings when you think about it. On the one hand, you might be excited, because it will be a whole new chapter in your life, and a bold new step toward independence. But, for all the same reasons, you might be a little nervous or afraid. Some of you may be worried about making new friends in college, or handling college-level classes. Others may be afraid that you’ll end up with a boss at work who’s really a jerk and takes advantage of you.

So, what I want you to do, while I'm passing out index cards, is think about what your biggest worry is for next year when you'll live on your own. This could be a specific question about college; for example, what if I'm assigned to a roommate I don't like? Or it could be a question about living in your own place; for example, what happens if I can't pay my rent? What issue – or issues – tops your list of concerns?

2. [Distribute the index cards.]
3. **SAY SOMETHING LIKE:** Now that you've identified your #1 concern, please write it down on the index card. Do not put your name on the card; I want your answers to be completely anonymous. I'll collect the cards in a minute, and next week, we'll address some of these issues. No one will ever know which one was yours, so please be honest and share what you're really thinking.
4. [Give students a minute or two to write, and then collect the cards.]

III. Who's Who At College (10 minutes)

1. **SAY SOMETHING LIKE:** Besides feeling a little nervous, there's something else that's very common among young adults living on their own for the first time. They tend to confuse independence with isolation. So let's explore this for a minute. What does it mean to you to be independent?
2. [Let students answer. Key points:
 - a. Make my own decisions
 - b. Handle situations on my own]
3. **SAY SOMETHING LIKE:** That's right. Being independent means you make your own decisions and deal with daily life on your own. But — and this is really important — successful adults don't make decisions by isolating themselves and shutting off communication. They do the opposite! They find out about their resources, learn how to get help, and, then, once informed, take action.

For example, here in high school, you take independent action every day, because you already know where to go to solve problems. For example, if you come to school late, and don't want to be marked absent, you know who to see in the office. Or, if you have a personal problem, you head to the guidance office. The same is true in the community. If you want to meet friends who share your faith, you know which church or synagogue in the local area to check for youth group activities. And if you'll be staying local next year, you'll be able to use these same resources.

But if you're going away to college, you'll need to find out how to resolve problems on your college campus. The good news is, no matter how big or small your school, most colleges recognize that you'll need help getting used to your new environment. So, many staff members have specific jobs designed to help freshmen. Some will advise you on academics or financial matters, and others can help you with the personal and social issues that arise from the transition to college life. So let's take a look at "Who's Who At College," and learn about the resources available to you.

4. [Place the transparency of **Facilitator Resource 1, Who's Who At College** on the overhead projector. Tell students to turn to **Student Handbook page 141, Who's Who At College Notes** and takes notes as you go over each term.]

IV. What If? Then This! (20 minutes)

1. **SAY SOMETHING LIKE:** OK! Now that we know who's who and what's what, let's take a shot at some troubleshooting and put what you've learned into action.
2. [Instruct students to turn to **Student Handbook pages 142-143, What If? Then This!.**]
3. **SAY SOMETHING LIKE:** On this worksheet you'll find several scenarios you might come across next year. Read through the list, and select four that seem most likely for you. Then, for each selection, do the following:
 - a. Go online to investigate the resources you might use to resolve the problem.
 - b. Write a short answer in the box next to it.

If you're heading to college next year, go online to your college website and look for resources there. For example, in the first scenario, if this happened to you, you would tell the RA, and then follow up as he or she suggests. Since a broken window is a problem in your dormitory, you might go online and look up "residential life" on your college website, and see what resources are listed there. On the University of Southern California's website, for example, there's a link to a page where you can submit a "work order" or request for repair, in case something like this happens.

If you're entering the work world and know where you'll be living, you can look at community websites for resources nearby. For example, if you're going to live here in town, and your laptop is stolen from your apartment, you would report it to the police, and check your insurance policy to see if you're covered. In your answer, I would like to see the address of the nearest police precinct, and the name of your insurance company.

One last note. It's OK to list traditional resources, like family members or clergy you already consult for advice. But pick at least one possible scenario that allows you to research and widen your range of possibilities.

[Note: If Internet access is unavailable, distribute the handouts you made of college websites and local resources and tell students to use these materials.]

4. [Give students 10 minutes to research. Then, call on students to share their answers. Refer to **Facilitator Resource 2, What If? Then This! Answer Key** to inform the discussion. Keep this discussion to about five minutes.]

V. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** Now that you've all turned into expert troubleshooters, and you're ready to take on the world next year, let's look back at the quiz you took during **Activity 1, Will this Happen to Me?** and see if we can find a few solutions to these issues.
2. Have students turn to **Student Handbook page 140, Quiz: Will This Happen To Me?** Go through the list, calling on students to suggest who they might turn to as a resource, and how they would approach resolving the problem.]
3. **SAY SOMETHING LIKE:** Good job today, class. Next week we'll address some of your biggest fears about the transition to living on your own. If you think of any others you want to share during the week, feel free to bring them to class. See you next time!

Who's Who At College

1. **First Year Experience (FYE) Staff:**

Colleges know that the transition from high school is a big one! So many schools have dedicated staff, and often a curriculum course, to help freshmen make the transition. Depending on your school, you may have an individual "FYE" counselor, or there may be an office you can drop into when you need advice on how to get used to the change.

Also, it's common for schools to offer an orientation session, so incoming students can learn about the resources and opportunities available on campus. If your school offers this, definitely attend.

2. **Resident Advisor:**

This is an upperclass student who lives in your dorm and takes care of all aspects of life in the residence hall. He or she acts as your primary contact if you have a problem, question or concern, regarding the physical building, the social atmosphere, or your own personal college experience.

3. **Academic Advisor:**

This is the specific faculty member assigned to help you with your academic choices and problems. Go to him or her to deal with course conflicts, adding or dropping courses, scheduling of classes for future semesters, and deciding on majors and minors.

4. **The Office of the Dean of Studies:**

Generally, the dean is pretty busy. But this is usually the place to go if you need academic support, and also, in small schools, where you should check in if you qualify, or want to qualify, for disability accommodations.

5. **Disabilities Resource Center:**

This department will handle all your needs for any type of qualified disability, from accommodations to transportation. If you are a student with disabilities, you are not required to identify yourself as such, but you must do so to receive special services (for example, a longer time to take a test). Documentation (for example, recent psychological testing to diagnose LD/ADHD) is required.

6. **Bursar:**

If you have a problem with a college bill, or anything having to do with payments for tuition, room and board, and other college-related charges, the bursar is your contact.

7. Financial Aid Office:

You can go to the financial aid office for questions, advice or problems regarding your financial aid, grants, and scholarships.

8. Registrar:

The Registrar maintains your academic records, coordinates course information, provides registration assistance, produces transcripts and enrollment certifications, approves transfer and advanced placement credits, and processes students for graduation.

9. Counseling Center:

This is the place to go if you're struggling with social, emotional or psychiatric problems. Everything is confidential, and you'll receive professional mental health services. If you're suffering from general issues of transition to college, or if you feel depressed, anxious, or have personal or family problems, seek out counseling services.

10. Office of Career Services:

Perhaps you know what you want to be when you grow up. If so, career services can help you achieve your goal. And if you're still not sure, they will help you figure it out. Most colleges have a career counseling office, to help you plan and prepare for your future. They offer career counseling, and help you identify job and internship leads.

11. Office of Campus Safety:

These are the folks that keep you safe, and help you if you have a safety-related problem, 24/7. Your campus safety officers are usually trained in law enforcement, first aid, CPR, conflict resolution, diversity and investigative techniques. They organize campus safety alerts, emergency telephones on campus, and student-assisted safety escort services. Additionally, on some campuses, campus safety staff are trained in rape counseling, sex crimes prevention, and cyber crime investigations.

What If? Then This! Answer Key

For each scenario, in the corresponding box, write down one or more resources you could use to find a solution. If you will be attending college next year, go to your college website and look on the home page or in the site index to find the specific department or staff member you would contact.

For example, if you go to the University of North Dakota website (<http://und.edu/>), you can click on “Future Students” and find links to key resources. If you go to CUNY (City University Of New York) at www.cuny.edu and click on “Current Students,” you will find the same.

What if this happens?	Then I will do this.
A Frisbee breaks my dorm window.	Tell the RA. Follow up as he/she instructs. (e.g., Notify campus safety and the office of residential life)
A baseball breaks my apartment window.	Tell the super. Ask for a timeline when it will be fixed, and make a note of this.
I can't get into the class I want.	Talk to my academic advisor.
I feel homesick.	Talk to the RA or someone in the first year experience office.
I need a book I can't find.	Ask the reference librarian for help.
Someone steals my laptop from my apartment.	Report it to the police. Check insurance policy to see if I'm covered.
Someone steals my laptop from my dorm room.	Call campus safety. Call home and/or check insurance policy to see if I'm covered.
I get a tuition bill I already paid.	Make a copy of the payment (e.g., cancelled check or electronic copy), and go see the bursar.
I get a late notice on a cable bill I think I paid.	Check records. Call the cable company, follow their procedures. If needed, make a copy of the cancelled check or record of online payment. If not paid, pay it, along with the late charges (if any).

I feel depressed or panicky.	Seek counseling services. On campus, visit counseling services. In community, check local resources for community-based mental health services (often available on a sliding scale based on income). Check insurance policy for coverage and network providers.
I miss having a religious life here at college.	Visit the office of campus life and find out what's available on campus or in the community.
I want to find a church or synagogue to attend near where I live.	Look in the local paper or phone book. Go online, and use a search engine to check for churches or synagogues in your community.
I didn't get my grades this semester.	Contact the registrar.
I need extra help or I'll flunk.	Talk to the RA or visit the office of the dean of studies.
I might want to be a doctor, or maybe a singer.	Make an appointment with a career counselor, look into local internships.
I can't get all my school work done.	Ask someone in the first year experience or dean of studies office for help with time management.
I have a disability and need to know how to get more time to take tests.	Go to the office of the dean of studies or disabilities resource center.
My federal grant didn't show up on my bill and the school says I owe more money than I do.	Talk to the bursar and/or financial aid office.

Quiz: Will This Happen To Me?

Using a scale of one to five, with one being the least likely and five being the most likely, rate:

- 1) how likely the following is to happen to you next year
- 2) how upsetting each of these events would be

Event	How Likely	How Upsetting
You create a laundry disaster that turns your white clothes a weird color.		
Your heart gets broken by a romantic interest or friend.		
You have an argument with your roommate.		
You do something fun instead of studying, and regret it later.		
You miss your family and friends.		
You forget to pay a bill, and end up in big trouble.		
You get lost on your way to school or work and show up late (if at all).		
You lose your keys and can't get into your room or apartment.		
You want to sleep and your roommate is having a party.		
You're having a party and your roommate wants to sleep.		
You feel overwhelmed.		
You feel like you don't fit in.		

Who's Who At College Notes

Colleges are communities designed to help students, so you'll have many resources at your fingertips. It's good to know who's who and what's what at the school you're attending, so when you need to troubleshoot you know where to go. The office names and titles may differ from school to school, but here is a general guide to the departments, staff, faculty members and student advisors most likely to deal with your problems freshman year.

As your teacher discusses the following college terms, take notes below so that you can find the right resources when you need them next year.

First Year Experience Staff: _____

Resident Advisor (RA): _____

Academic Advisor: _____

Office of the Dean of Studies: _____

Disabilities Resource Center: _____

Bursar: _____

Financial Aid Office: _____

Registrar: _____

Counseling Center: _____

Office of Career Services: _____

Office of Campus Safety: _____

What If? Then This!

For each scenario, write one or more resources where you could find a solution. If you will be attending college next year, go to your college website and look through the site index to find the specific department or staff member you would contact.

For example, if you go to the University of North Dakota website (<http://und.edu/>), you can click on “Future Students” and find links to key resources. If you go to CUNY (City University Of New York) at www.cuny.edu and click on “Current Students,” you will find the same.

What if this happens?	Then I will do this.
A Frisbee breaks my dorm window.	Tell the RA. Follow up as he/she instructs. (Example: Notify campus safety and the office of residential life)
A baseball breaks my apartment window.	
I can't get into the class I want.	
I feel homesick.	
I need a book I can't find.	
Someone steals my laptop from my apartment.	
Someone steals my laptop from my dorm room.	
I get a tuition bill I already paid.	
I get a late notice on a cable bill I think I paid.	

I feel depressed or panicky.	
I miss having a religious life here at college.	
I want to find a church or synagogue to attend near where I live.	
I didn't get my grades this semester.	
I need extra help or I'll flunk.	
I might want to be a doctor, or maybe a singer.	
I can't get all my school work done.	
I have a disability and need to know how to get more time to take tests.	
My federal grant didn't show up on my bill and the school says I owe more money than I do.	

Tips for Success

The **BIG** Idea

- How can I successfully deal with the academic, personal, and social issues I'll face next year in college?

AGENDA

Approx. 45 minutes

- I. Warm Up: Think About It (5 minutes)
- II. Trouble Zones (5 minutes)
- III. What Do the Pros Say? (15 minutes)
- IV. Group Reports: Tips for Success (15 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 144, Think About It
- Student Handbook page 145, Trouble Zones
- Student Handbook pages 146-149, What Do the Pros Say Research Guide
- Student Handbook page 150, What Do the Pros Say Worksheet
- Student Handbook pages 151-153, Tips for Success

OBJECTIVES

During this lesson, the student(s) will:

- Identify the main obstacles to freshman success and recognize that many students share their feelings.
- Understand the importance of taking action.
- List tips to address common issues.

OVERVIEW

In this lesson, students delve more deeply into the transitional issues that freshmen face in college. They identify the main areas of conflict – personal, social and academic – and investigate ways to deal with them. They read the advice of experts, and the suggestions of students with first-hand experience. They learn strategies for succeeding in college.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Look at the index cards that students handed in during the last class (**Activity II, What Tops Your List, in Next Steps 1: Freshman Year Survival Guide**). Make sure the students' concerns were either addressed during that lesson, or are represented on **Student Handbook page 145, Trouble Zones**. If they are not, make a note to address them verbally during your introductory remarks to **Activity II, Trouble Zones**.
- Read the articles suggested in **Student Handbook pages 146-149, What Do the Pros Say Research Guide**, so you are familiar with the material and able to update any broken web links.
- Arrange to hold class in the computer lab so students will have access to the Internet for **Activity III, What Do the Pros Say?** If Internet access is not possible, download and print out the first article cited for each topic on **Student Handbook pages 146-149, What Do the Pros Say Research Guide**. When printing resources, please include web addresses and all of the identifying information (title, author, etc.) provided in the original article so that sources are properly credited and students can locate info on their own if needed. Note that health and safety issues like binge drinking and safe sex are discussed, and alert your administrators if their approval is needed. Note that Firstinthefamily.org information is presented via slideshows that require audio.
- For **Activity III, What Do the Pros Say** and **Activity IV, Group Reports: Tips for Success**, preselect groups of students to work together. You should have a total of six groups (with three to six students per group). Assign each group a trouble zone to research (academic, personal, or social) and specify which topics to focus on (1 to 3 or 4 to 6).

IMPLEMENTATION OPTIONS

For **Activity III, What Do the Pros Say?**, if your class is small (18 students or so), instead of preselecting groups, assign each student one question to research.

ACTIVITY STEPS

I. Warm Up: Think About It (5 minutes)

1. As students enter the classroom, refer them to **Student Handbook page 144, Think About It**. Give them a few minutes to complete the sheet.
2. **SAY SOMETHING LIKE:** Welcome, everyone. As you can tell from the handbook page you've just completed, we're going to focus today on some of the bigger issues that occur during the transition from high school to freshman year — issues that tend to lurk in the “fear factor” part of your brain. Last week you wrote down some of your concerns on index cards; today perhaps you even added to the list, by jotting an answer to question 2 on your sheet. Does anyone have a new concern about next year they'd like to share?
3. [Let students share their answers to 2 on **Student Handbook page 144, Think About It**.]
4. **SAY SOMETHING LIKE:** I appreciate the honesty you've shown by sharing your thoughts in class, as well as on the index cards. Like most students looking down the road at the end of high school, you have many real concerns about dealing with life next year on your own. Next week we'll talk about making the transition into the work world. Today we'll focus on adjusting to college. And it doesn't matter if you're the first in your family to go, or you're just plain worried about the workload — the transition to college is a big one. Most everyone feels the pressure. In fact, most of the kids you'll meet next year at school are having the same questions and concerns as you are, right now. So let's take a look at the most common worries about freshman year, and then we'll learn how to tackle them.

II. Trouble Zones (5 Minutes)

1. [Tell students to turn to **Student Handbook page 145, Trouble Zones**.]
2. **SAY SOMETHING LIKE:** As you can see, I've gone ahead and grouped the questions you had last week, and added some others that are most often cited by freshmen. They generally fall into one of three categories, or “trouble zones:” academic, personal, and social. In the academic trouble zone, there are questions like “Do I really have to go to class?” and “What should I do about a bad grade?” In the personal zone, there are worries about managing your time and handling emotions. In the social area, you'll find concerns about making new friends and dealing with roommates.

One thing to keep in mind as you look over this list: over a million students graduate from college every year – which means they successfully navigate their way through these trouble zones, and make it through freshman year! To find out how, we’re going to get some advice from the “pros” — experts who specialize in helping first-year students, and students themselves, who have first-hand experience.

III. What Do the Pros Say? (15 minutes)

1. [Organize students into their preselected groups. Assign them their trouble zone and topics 1 to 3 or 4 to 6. If there are more than three students per group, tell them to double up on the topics, so two students will research the same issue by reading different articles.]
2. **SAY SOMETHING LIKE:** During this activity, you’ll go online to research what the pros say about dealing with each of the topics assigned to your group. After 15 minutes of research, we’ll come back together as a class, and each group will report their findings to the others. That way, by the end of class today, you’ll all have tips for success in every trouble zone, and resources to navigate whatever challenges come your way next year.
3. [Tell students to now turn to **Student Handbook pages 146-149, What Do the Pros Say Research Guide**, and **Student Handbook page 150, What Do the Pros Say Worksheet**.]
4. **SAY SOMETHING LIKE:** As you’ll see, **Student Handbook pages 146-149, What Do the Pros Say Research Guide** provides websites to visit to research each topic. Many of the articles will cover more ground than you need, but the advice is all good, so read the whole article, and then zero in on your topic. If you don’t find exactly what you’re looking for, or if you want a bigger picture, try reading some of the other articles suggested for your zone. Also, please remember that you’ll be reporting your findings to the whole class later in the lesson. So, take notes on **Student Handbook page 150, What Do the Pros Say Worksheet**, and use this sheet as a guide for your report. If you have any questions, raise your hand and I’ll come around. Otherwise, let’s begin.
5. [After 10 minutes, announce that in five minutes they will present their findings to the class, so if they haven’t started to fill out the worksheet, they should begin now.]

IV. Group Reports: Tips for Success (15 minutes)

1. **SAY SOMETHING LIKE:** OK, everyone, let's see what the pros say about dealing with the academic, personal, and social questions you may have next year. In order to keep track of what you're hearing – and so you can go back and refer to it again this year or next – please also take notes on each other's reports on **Student Handbook pages 151-153, Tips for Success.**
2. [Make sure everyone turns to **Student Handbook pages 151-153, Tips for Success.** Then, when everyone's ready, call on each group to give their reports. Go in order so topics 1 to 3 and then 4 to 6 are reported for each trouble zone. Give each group two minutes to read their tips.]

V. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** Thank you all for those great reports; you are now chock-full of information, tips, and resources to help you succeed next year, regardless of how topsy-turvy things may feel. So please take a moment to reflect on what you've learned today, and jot down the most valuable advice you heard. Perhaps you found an answer to a question you raised last week; or perhaps you learned how to address an issue you hadn't thought of before, but you're glad to know how to handle now.
2. [Give students a moment to write their answers. Then, call on a few students to read their answers.]
3. **SAY SOMETHING LIKE:** We covered a lot of territory today, but if there's something on your mind we didn't get to, many of the sites we visited have other articles about college life that might address your question. Or, feel free to ask me, or your school counselor, for help finding resources to guide you. Next week, we'll talk about first steps outside of school, and discover some tips for success in the work world. So have a good week, and I'll see you next time.

Think About It

Last week you were asked to write down the concerns that top your list, when you think about living on your own next year. Then, during class we identified some of the people, and resources, available to help you resolve college, and real life, problems.

1. Please reflect on what you learned, and jot down one or two resources you think you might use next year. Examples: “Academic Advisor, to help me choose classes” or “Counseling Center (college or community) to help me with personal issues.”

- Person or resource: _____

Problem they can help me solve: _____

- Person or resource: _____

Problem they can help me solve: _____

2. Please write down any new questions or concerns that have come up during the week that you would like to share with the class.

Trouble Zones

The issues are in **bold**; related questions are in *italics*.

Academic	Personal	Social
<p>1. Attending Class It's up to me. Do I really have to go?</p>	<p>1. Managing your Time So much free time! How do I keep from wasting it all?</p>	<p>1. Making New Friends I don't know anyone. How do I make new friends?</p>
<p>2. Relating to Teachers My class is huge; my teacher doesn't know who I am. How can I relate?</p>	<p>2. First In the Family I'm the first in my family to go to college. I feel lots of pressure. What can I do?</p>	<p>2. Dealing with Roommate What if we don't get along?</p>
<p>3. Types of Assignments There are no homework sheets, just big papers. How do I do this?</p>	<p>3. Homesickness I miss my family and friends. Should I drop out and go home?</p>	<p>3. Partying How will I keep from going overboard?</p>
<p>4. Amount of Study I hardly studied in high school. How come that's not working now?</p>	<p>4. Personal Responsibility I can do what I want, when I want. How can I keep from spinning out of control?</p>	<p>4. Fitting In I'm different from everyone. How can I fit in?</p>
<p>5. Taking it seriously This is just freshman year. Will my grades really matter?</p>	<p>5. Anxiety/Depression I feel scared/sad/panicked/depressed. What should I do?</p>	<p>5. College Activities There's so much to do here, how will I choose? And where will I find time to study?</p>
<p>6. Overcoming Bad Grades Uh-oh. I messed up. How do I fix it now?</p>	<p>6. Staying Healthy Between studying and having fun how can I stay in shape and be healthy?</p>	<p>6. Sports I didn't make the varsity team. Will I have to give up sports?</p>

What Do the Pros Say Research Guide

There are a number of good websites and articles on the Internet where you can find advice to help you adjust to college. Many of these articles are written by college students or recent graduates, who have experienced these issues first-hand. Others are written by college professors, psychologists, and other experts who specialize in helping young people deal with transitions. Use these pages to research the trouble zones you will report on today; keep them as a reference to use later.

Academic

1. Attending Class

http://www.quintcareers.com/first-year_success.html

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

<http://www.mycollegesuccessstory.com/academic-success-tools/classroom-etiquette.html>

(Same counselor as above offers tips for classroom success)

2. Relating to Teachers

<http://frank.mtsu.edu/~chopper/mother.html>

(Academic tips and friendly advice from a variety of sources, including college students)

http://www.quintcareers.com/first-year_success.html

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

3. Types of Assignments

<http://www.helium.com/items/737599-the-benefits-of-using-a-day-planner-in-college>

(A college teacher suggests time management and study skills)

http://www.quintcareers.com/first-year_success.html

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

4. Amount of Study

<http://frank.mtsu.edu/~studskl/10tips.html>

(Study tips and learning strategies from a college Learning Strategies Coordinator)

<http://www.usnews.com/articles/education/best-colleges/2008/08/21/advice-on-how-to-study-in-college.html?PageNr=4>

(14 great tips on how, and how much, to study)

5. Taking it seriously

<http://www.mycollegesuccessstory.com/success-stories/academic-success-tips.html>

(Students offer good advice for freshmen on academic success)

6. Overcoming Bad Grades

<http://www.mycollegesuccessstory.com/success-stories/bad-grade.html>

(Study strategies from students -- tips for overcoming an initial bad grade)

<http://www.collegebound.net/article/v/19598/i-have-to-do-what-college-workload-overload/>

(Professors and successful students give college writing and study tips)

Personal

1. Managing your Time

<http://www.mycollegesuccessstory.com/success-stories/time-management.html>

(Students share their best tips for time management)

http://www.quintcareers.com/first-year_success.html

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

<http://www.collegeview.com/articles/article/overcoming-procrastination>

(Tips for overcoming procrastination)

2. First In the Family

<http://www.fastweb.com/student-life/articles/739-unique-concerns-of-first-generation-college-students>

(Article addressing the unique concerns of first-generation college students)

<http://firstinthefamily.org/collegyears/soundslides/PeerSupport/index.html>

(Video: first-generation college students talk about the importance of peer support)

http://firstinthefamily.org/collegyears/soundslides/Becoming_a_Scholar/index.html

(Video: first-generation college students talk about the opportunities to become part of an academic community)

3. Homesickness

<http://suite101.com/article/college-students-and-homesickness-a21348>

(A writer specializing in college life addresses homesickness)

http://www.essortment.com/all/collegestudent_phu.htm

(10 helpful hints to beat college homesickness)

4. Personal Responsibility

http://collegeuniversity.suite101.com/article.cfm/college_freshman_year_101
(Survival tips for your first semester)

http://www.quintcareers.com/first-year_success.html
(A college and career counselor offers 25 tips to survive and thrive your freshman year)

5. Anxiety/Depression

<http://www.mpoweryouth.org/backtocampus/depression.htm>
(Musicians for Mental Health offer suggestions for dealing with depression in college)

https://www.amherst.edu/campuslife/health/education/mentalhealth/deal_depression
(Symptoms and suggestions from Amherst College)

6. Staying Healthy

<http://www.collegebound.net/content/article/nutrition-101-your-syllabus-to-healthy-eating/1064/>
(Eating healthy in a college environment)

<http://www.livestrong.com/article/82109-eating-habits-college-students/> (Healthy eating habits for college students)

Social

1. Making New Friends

<http://www.collegeview.com/articles/article/the-top-8-ways-to-build-a-social-life-in-college>
(Ways to build a social life in college)

<http://www.collegeview.com/articles/article/meeting-new-people>
(Tips on making friends in college from a college RA)

<http://www.fastweb.com/fastweb/resources/articles/index/102680>
(Students give tips for freshmen, including advice on social life)

2. Dealing with Roommates

<http://psychcentral.com/lib/2006/getting-along-with-your-college-roommate/> (Advice for freshmen on getting along with your roommates)

http://education-portal.com/articles/Tips_for_Living_with_a_College_Roommate.html (Basic guide to living with a roommate)

3. Partying

http://collegeuniversity.suite101.com/article.cfm/knowing_your_limit (Tips to help you prevent alcohol abuse and learn when to stop)

<http://www.collegeconfidential.com/dean/archives/000241.htm> (A college dean gives tips to balance college work with social life)

4. Fitting In

<https://www.ecampustours.com/campuslife/livingonandoffcampus/commuterstudents.htm>
(Tips for commuters but good advice for all)

5. College Activities

<http://www.collegebound.net/content/article/the-advantage-of-activities/2322/>
(Reports on student clubs and how one group of students started their own)

<http://www.collegebound.net/content/article/admissions-office-qa-the-importance-of-campus-activities/2221/>
(Admissions office Q&A: The Importance of Campus Activities)

6. Sports

<http://www.collegebound.net/content/article/how-to-stay-active-in-high-school-sports-throughout-college/4360/>
(How to stay active in sports in college)

http://www.collegeview.com/articles/CV/campuslife/leisure_sports.html
(Article on leisure sports: A Fun Alternative to Intramurals)

What Do the Pros Say Worksheet

Use this page to take notes while you're researching, and to jot down tips to share with your classmates.

1. Briefly describe the problem you're researching.
(example: being homesick; missing your family and friends)
2. Cite the website(s) where you found advice.
(example: http://www.collegeview.com/articles/CV/campuslife/leisure_sports.html)
3. Suggest two or three problem solving tips that will help you and your classmates deal with this issue next year. (example: set up a schedule to call family and friends so you stay connected while you seek out new friends)

- _____

- _____

- _____

- _____

Tips for Success

Take notes as your classmates report on coping strategies for each issue. Write down at least one tip that will help you next year.

Academic

Attending Class:

Relating to Teachers:

Types of Assignments:

Amount of Study:

Taking It Seriously:

Overcoming Bad Grades:

Personal

First in the Family:

Homesickness:

Personal Responsibility:

Anxiety/Depression:

Staying Healthy:

Social

Making New Friends:

Dealing With Roommate:

Partying:

Fitting In:

College Activities:

Sports:

Winning in the Work World

The **BIG** Idea

- What do I need to know to get ahead in the work world?

AGENDA

Approx. 45 minutes

- I. Warm Up: Taking Care of Business (5 minutes)
- II. Beat the Bureaucracy (5 minutes)
- III. True or False: How to Win at Work (20 minutes)
- IV. Group Reports: How to Win at Work (10 minutes)
- V. Wrap Up (5 minutes)

MATERIALS

PORTFOLIO PAGES:

- Portfolio pages 19-22, Grade 12 Skills Checklist

STUDENT HANDBOOK PAGES:

- Student Handbook page 154, Taking Care of Business
- Student Handbook page 155, Beat the Bureaucracy Note Sheet
- Student Handbook pages 156-159, True or False: How to Win at Work
- Student Handbook pages 160-161, True or False: How to Win at Work Websites

FACILITATOR PAGES:

- Facilitator Resource 1, Beat the Bureaucracy
- Facilitator Resource 2, True or False: How to Win at Work Website Assignments

Overhead projector

Index cards (one for each student)

OBJECTIVES

During this lesson, the student(s) will:

- Develop strategies for dealing with bureaucracy.
- Know how to get ahead at work.
- Identify common issues for first-time employees.
- Learn how to resolve them.

OVERVIEW

In this lesson, students take a “big picture” look at the work world, and discover what it takes to get ahead. They learn how bureaucracies function, and develop strategies to deal with them. They consider on-the-job behaviors, and decide whether they help, or hinder, success. Then they go online to substantiate their answers with quotes from selected websites. They share what they’ve learned with the class. They write themselves a note with one piece of advice to remember and take into the work world.

PREPARATION

- Bring in enough index cards to distribute one to each student.
- Make an overhead transparency of **Facilitator Resource 1, Beat the Bureaucracy.**
- Read the articles suggested in **Facilitator Resource 2, True or False: How to Win at Work Website Assignments** so you are familiar with the material. Check with school administrators if you’re concerned that any material will be offensive to the community.
- Arrange to hold class in the computer lab so students will have access to the Internet for **Activity III, True or False: How to Win at Work.** If Internet access is not possible, download and print out the following four articles, including identifying information so that sources are properly credited. Make enough copies of the articles to distribute so each student will have one article to read. (NOTE: They will not all be reading the same article.)
 - <http://www.usnews.com/blogs/outside-voices-careers/2008/10/14/7-mistakes-recent-grads-make-at-work.html>
 - http://thephantomwriters.com/free_content/db/i/job-etiquette-rules.shtml
 - <http://www.collegegrad.com/jobsearch/New-Job-Preparation/New-Job-Proverbs/>

- If you will have access to the Internet for **Activity III, True or False: How to Win at Work**, make three to four copies of **Facilitator Resource 2, True or False: How to Win at Work Website Assignments**. Then cut the copies on the dotted lines to create slips of paper to hand out to your students. Each student will need one strip. (NOTE: There are six slips per page, so determine how many copies based on class size.)
- List the day's **BIG IDEA** and activities on the board.

ACTIVITY STEPS

I. Warm Up: Taking Care of Business (5 minutes)

1. [As students enter the classroom, refer them to **Student Handbook page 154, Taking Care of Business**. Give them a few minutes to complete the page.]
2. **SAY SOMETHING LIKE:** Hello, everyone, and welcome to our final lesson. During the course of the Roads to Success curriculum, we've discussed many of the life skills you need to succeed in middle school, high school, college, and beyond. And now that you're on the brink of graduation, it's time to take a really good look at the work world. Just like high school was different from middle school, and college will be different from high school, the work world will be a whole new experience when you enter it full time. So let's talk about the "culture" of the work world, and what makes it unique.
3. [Write "Bureaucracy" on the board.]
4. **SAY SOMETHING LIKE:** With a show of hands, who knows what this word means? What is a bureaucracy? [Let students answer. If they need help, ask if anyone's ever been to the Department of Motor Vehicles, where they filled out forms and waited in a bunch of different lines. The DMV is a bureaucracy.]
5. **SAY SOMETHING LIKE:** A bureaucracy is any administrative system with rules and regulations you have to follow in order to get anything done. Most companies and organizations are bureaucracies, including college administrations. So learning to deal with them is really important! A few minutes ago, you were asked to think about some real-life scenarios that require dealing with bureaucracy. Let's see how you handled them.
6. [Briefly discuss their answers. It's OK if they did not make wise choices; the activity is designed to motivate self-reflection.]

II. Beat the Bureaucracy (5 Minutes)

1. **SAY SOMETHING LIKE:** As you can see, there are many ways to deal with bureaucracy — but some are more effective than others. So, let's go over some tried and true strategies that will help you beat the bureaucracy.

2. [Display the transparency of **Facilitator Resource 1, Beat the Bureaucracy** on the overhead projector. Ask students to turn to **Student Handbook page 155, Beat the Bureaucracy Note Sheet**, and take notes, while you discuss each point.]
3. **SAY SOMETHING LIKE:** Number one is “Respect the Chain of Command.” This means finding out whose job it is to help you, and starting there. Don’t go above this person’s head without giving him the chance to solve the problem. If you follow the chain of command, everyone will be happier and you’ll be likely to get faster results.

For example, don’t call the landlord until you’ve given the super a chance to fix whatever’s broken. The landlord will get mad at the super, because it’s his job to fix things. And the super will get mad at you, because you made him look bad.

Typically, at college, the chain of command starts with your RA. If you have a problem, tell your RA first, and let her lead you to other resources.

4. **SAY SOMETHING LIKE:** Next on the list is “Expect Bureaucracy.” In other words, be ready to deal with administrative procedures and “red tape.” Expect to wait, fill out paperwork, stand in line and wait some more. It’s important to leave plenty of time to deal with bureaucratic situations. Bring your iPod, something to study, maybe even a snack. You’ll get better results if you’re not frustrated, angry, and impatient.
5. **SAY SOMETHING LIKE:** Number 3 is “Think about what you need and how you can ask for it nicely.” This means be prepared and do NOT show up with an attitude. Be patient as you explain the details of your situation; remember, the person listening doesn’t know you and must familiarize herself with your problem before taking action. If you can, fill out the paperwork she’ll need to see in advance. Be kind and pleasant, even if she seems rude or inept. You can rant and rave later to your friends; but keep it in check while you need her to help you.
6. **SAY SOMETHING LIKE:** Last but not least is “Keep Records.” Take notes on every phone conversation or visit you have about a particular issue you’re trying to solve. Keep these notes in a file folder or notebook where you can find them again. Write down who you talked to, their title and phone number, what they said, and what happens next. Then you can read back who-said-what-when, which may help you get results in the long run.

III. True or False: How to Win at Work (20 minutes)

1. **SAY SOMETHING LIKE:** As it turns out, understanding bureaucracies is not only helpful when you're *outside* them, but also when you're *inside* them. In other words, when you enter the work world, it's critical to know how to play by the rules in order to get ahead. In past lessons, we learned a thing or two about how to conduct yourself in the workplace. Who can remember some of these on-the-job "do's and don'ts?"
2. [Call on students to answer. Look for examples like the following:
 - coming in on time
 - calling in sick when you are
 - dressing appropriately
 - not mouthing off to your boss]
3. **SAY SOMETHING LIKE:** Those are good answers. Succeeding in an organization takes all that, *plus* a little more. You *also* have to know how to follow the "unwritten rules" that may be less obvious, but are just as important. These include things like putting the company first, making your boss look good, and gaining recognition *without* being a threat. No matter how smart or skilled you are, you can derail your career by not understanding or following these rules. So, let's spend a little time investigating them.
4. [Ask students to turn to **Student Handbook pages 156-159, True or False: How to Win at Work.**]
5. **SAY SOMETHING LIKE:** This next activity is about workplace behaviors that can help, or hurt, your career. It has two parts: first, you'll read a list of statements, and decide if each is true or false. Then, you'll go online, read articles about how to succeed at work, and choose a quote to back up – or disprove – your choice of true or false. You'll jot down the quote, with the website address where you found it. During **Activity IV**, we'll share these quotes, giving everyone a bigger picture about how to get ahead at work.
6. [Hand out the assignment slips you made from **Facilitator Resource 2, True or False: How to Win at Work Website Assignments.**]
7. **SAY SOMETHING LIKE:** Each slip of paper has two websites, and the slips vary, so we'll have a range of answers for our discussion. Go to the sites on your paper, read the articles, and search for appropriate quotes. If possible, choose words of wisdom that not only support your true or false choice, but also elaborate on the topic. For example, if you think #1 is false, look for a quote that says asking questions is a good idea, and

perhaps also suggests something related, like finding a mentor who can show you the ropes. One other thing before you start: there are many more websites listed on **Student Handbook pages 160-161, True or False: How to Win at Work Websites**. Feel free to check them out if you have extra time today, or remember the list is there for the future.

8. [Give students the remaining time for this activity to work.]

IV. Group Reports: How to Win at Work (10 minutes)

1. **SAY SOMETHING LIKE:** All right, class. Let's see what you, and the authors of your articles, say about how to win at work. As we go over each statement, I'll call on one or two people to read their quotes. If you disagree with the answer, or have a quote that offers a different take on the subject, please raise your hand and share it.
2. [Call on students to read the statements, say if they chose true or false, and share their quotes. Remind students to speak up if they have another point of view to share.]

V. Wrap Up (5 minutes)

1. **SAY SOMETHING LIKE:** And there you have it, folks: the inside scoop on how to win in the work world. If you follow the advice you've learned today, you should have no problem getting ahead at work, and racing up the ladder of success. But, as we all know, advice can only help if you remember it.
2. [Hand out an index card to each student.]
3. **SAY SOMETHING LIKE:** Please take a moment to reflect on one piece of advice you heard today, that you'd like to make sure you remember. Write it down on the index card, as a note to yourself. No one will see it except for you, so please be honest and pick something that you, personally, will find useful.
4. [Give students a moment to write.]
5. **SAY SOMETHING LIKE:** Now, I want you to keep this card. Tuck it away in a safe place, like your wallet or pocketbook, and bring it with you to your first "real" job in the work world. That way, you will always have one good piece of advice that you know you can count on, to help you get ahead.

SKILLS CHECKLIST

Direct students' attention to **Portfolio pages 19-22, Grade 12 Skills Checklist**. Have students complete the skills checklist questions for Next Steps skills.

NEXT STEPS

I can...

Identify resources to solve problems at college or in the community.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Describe two or more strategies for dealing with bureaucracy.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List three tips or strategies for a successful freshman year.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List three tips or strategies for success at work, and three behaviors to avoid.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

6. **SAY SOMETHING LIKE:** And now, there's only one thing left to say: Congratulations! You have successfully completed the Roads to Success program, and you are ready to conquer the world! Next week will be our last class together. There's nothing to prepare, because we are going to celebrate! Have a great week, and I'll see you next time.

Beat the Bureaucracy

1. Respect the Chain of Command

Find out the right place to start, and start there. It generally aggravates people when you go above their heads without giving them a chance to solve the problem.

- For apartment repairs, ask the super before the landlord.
- For college issues, start with your RA.

2. Expect Bureaucracy

Be ready to deal with lots of administrative procedures and “red tape.” Expect to wait, fill out paperwork, stand in line and wait some more.

- Don't leave it until the last minute.
- Give yourself more than enough time to complete the task.
- Bring something to do while you wait.

3. Know What to Say and How to Say It

Think about what you need and how you can ask for it nicely. Do NOT show up with an attitude, or act like you deserve special treatment. Assume the person you're talking to wants to help.

- Fill out the paperwork they'll need to see in advance.
- Be patient as you tell them the details of your situation.
- Be pleasant, even if they seem rude or inept.

4. Keep records

Take notes on every phone conversation or visit you have about a particular issue you're trying to solve. Keep these notes in a file folder or notebook where you can find them again.

- Write down who you talked to, their position, and phone number, what they said, and what happens next.
- Be ready to read back who-said-what-when, so the next person you speak to will be up-to-date on the history.

True or False: How to Win at Work Website Assignments

<http://www.collegegrad.com/jobsearch/New-Job-Preparation/New-Job-Proverbs/>
New Job Proverbs (some corny, some useful)

http://www.quintcareers.com/Real_World.html
The Real World: What Entry-level Workers Wish They'd Known When They Graduated

<http://www.fastweb.com/fastweb/resources/articles/index/101163>
First Job Dos and Don'ts

http://www.quintcareers.com/succeeding_in_business.html
Beyond The Apprentice: What Young Employees Really Need to Know to Succeed in the Business World

http://careerplanning.about.com/cs/firstjob/a/first_job.htm
Your First Job

http://thephantomwriters.com/free_content/db/i/job-etiquette-rules.shtml
Job Etiquette Rules: How Many Do You Know?

<http://www.corporateclassinc.com/blog/2012/09/06/10-workplace-etiquette-tips-for-a-happier-office/>
10 Workplace Etiquette Tips for a Happier Office

http://www.quintcareers.com/first_days_working.html
How to Make a Good First Impression

<http://www.career-success-for-newbies.com/working-attitude.html>
Working Attitude That Gets You Well Liked By Everyone

<http://www.usnews.com/blogs/outside-voices-careers/2008/10/14/7-mistakes-recent-grads-make-at-work.html>
7 Mistakes Recent Grads Make at Work

http://careerplanning.about.com/cs/firstjob/a/post_grad.htm
How to Make the Transition to Your First Job After College Graduation

<http://career-advice.monster.com/in-the-office/Starting-a-New-Job/Make-the-Most-of-Your-First-Job/article.aspx>
Advice for Starting Your Job Off Right

Taking Care of Business

Once you start living on your own, you'll have to deal with all the problems that arise in everyday life. Read each of the following statements, and choose the reaction that best describes how you'd most likely handle the situation.

#1: It's the last day to drop/change classes at college. You have a class to drop.

- a. I'd go first thing in the morning, to avoid the rush.
- b. I'd put it off until the end of the day.
- c. I'd go whenever I felt like it, and just cut in line.
- d. I'd go when I had plenty of time, and bring something to do while waiting.

#2: You wake up, it's freezing cold, and there's no heat in your apartment.

- a. I'd call the landlord's main office.
- b. I'd call the landlord at home.
- c. I'd call the local news and report it.
- d. I'd contact the building super immediately.

#3: You work in a big company and there's a mistake in your paycheck.

- a. I'd go to the payroll department, throw it on someone's desk, and demand he/she fix it immediately.
- b. I'd go to the payroll department and ask for help. I'd have the incorrect check and a copy of my last (correct) paystub with me.
- c. I'd call the payroll department and say I want to speak to the stupid jerk who writes my checks.
- d. I'd go to the payroll department and try to be nice, but scream at the secretary if he/she was incompetent and wasted my time.

#4: You get an incorrect notice that your phone bill is overdue. You talk to a customer service rep and mail in the documents he suggests. Next month, your bill still says "overdue" and includes a fee for late payment.

- a. You ignore it, because you already talked to someone.
- b. You call again and get really mad when the new person tells you there's no record of payment.
- c. You look up your notes from the customer service call. You find the name, title, and advice of the rep, and call again, with this information.
- d. You investigate other companies in search of one with an accurate billing system.

Beat the Bureaucracy Note Sheet

Use this sheet to take notes about how to deal with bureaucracy.

1. Respect the Chain of Command

2. Expect Bureaucracy

3. Know What to Say and How to Say It

4. Keep Records

True or False: How To Win At Work

Part 1:

Decide if the following statements about how to win at work are true or false. Mark each with a "T" or "F".

Statements:

- 1. If you don't know something at work, pretend you do. Asking questions makes you look dumb.
- 2. Volunteer for interesting projects, and keep your eyes open for any professional-development opportunities both within and outside the organization.
- 3. Participate in office gossip so you can know everything and tell the boss.
- 4. Don't ever do something extra for your supervisor. Just get your job done.
- 5. Always be the last to show up, and the first to leave work.
- 6. Show everyone how smart and clever you are by publicly disagreeing with your boss.
- 7. Have a positive attitude, and show your enthusiasm for being part of the team. Learn what your company goals are, and respect them.
- 8. Dress and act however you want. It's not like you're the president or anything!
- 9. Learn your place in the organization, and be prepared to do whatever your boss or supervisor assigns. Accept work willingly, even if it seems uninteresting or beneath you.
- 10. Don't take notes; if you make a mistake it won't matter.

Part 2:

Go online and read your assigned articles. Find one quote to support — or disprove — your choice of true or false for each statement. Look for quotes that elaborate on the topic, and give good advice.

Example:

1. *If you don't know something at work, pretend you do. Asking questions makes you look dumb.*

This quote supports/disproves my choice of true or false. (circle one)

Source: <http://www.career-success-for-newbies.com/working-attitude.html>

Quote:

"If you feel lost, ask. But never say you cannot do it."

___ **1. If you don't know something at work, pretend you do. Asking questions about it makes you look dumb.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **2. Volunteer for interesting projects, and keep your eyes open for any professional-development opportunities both within and outside the organization.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **3. Participate in office gossip so you can know everything and tell the boss.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **4. Don't ever do something extra for your supervisor. Just get your job done.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **5. Always be the last to show up, and the first to leave work.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **6. Show everyone how smart and clever you are by publicly disagreeing with your boss.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **7. Have a positive attitude, and show your enthusiasm for being part of the team. Learn what your company goals are, and respect them.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **8. Dress and act however you want. It's not like you're the president or anything!**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **9. Learn your place in the organization, and be prepared to do whatever your boss or supervisor assigns. Accept work willingly, even if it seems uninteresting or beneath you.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

___ **10. Don't take notes; if you make a mistake it won't matter.**

This quote *supports/disproves* my choice of true or false. (circle one)

Source:

Quote:

True or False: How to Win at Work Websites

If you'd like to read more about winning in the work world, here are some sites with excellent articles.

http://www.quintcareers.com/Real_World.html

The Real World: What Entry-level Workers Wish They'd Known When They Graduated

http://www.quintcareers.com/succeeding_in_business.html

Beyond The Apprenticeship: What Young Employees Really Need to Know to Succeed in the Business World

<http://www.fastweb.com/fastweb/resources/articles/index/101163>

First Job Dos and Don'ts

http://careerplanning.about.com/cs/firstjob/a/first_job.htm

Your First Job

http://thephantomwriters.com/free_content/db/i/job-etiquette-rules.shtml

Job Etiquette Rules: How Many Do You Know?

<http://www.corporateclassinc.com/blog/2012/09/06/10-workplace-etiquette-tips-for-a-happier-office/>

10 Workplace Etiquette Tips for a Happier Workplace

<http://www.career-success-for-newbies.com/working-attitude.html>

Working Attitude that Gets You Well Liked by Everyone

<http://www.usnews.com/blogs/outside-voices-careers/2008/10/14/7-mistakes-recent-grads-make-at-work.html>

7 Mistakes Recent Grads Make at Work

<http://www.collegegrad.com/jobsearch/New-Job-Preparation/New-Job-Proverbs/>

New Job Proverbs (some corny, some useful)

http://www.drewsmarketingminute.com/2007/03/help_me_give_co.html

Help Me Give College Grads a Chance

(readers comment on their own experiences)

http://careerplanning.about.com/cs/firstjob/a/post_grad.htm

How to Make the Transition to Your First Job After College Graduation

<http://career-advice.monster.com/in-the-office/Starting-a-New-Job/Make-the-Most-of-Your-First-Job/article.aspx>

Advice for Starting Off in a Job Right

http://www.quintcareers.com/first_days_working.html

How to Make a Good First Impression

Use these pages to keep track of the skills you're building.



Grade 12 Skills Checklist

Check the box that shows your level of skill in each area.
Then answer the questions below.

INTRODUCTION

I can ...

List three ways Roads to Success will assist me in making plans for the year following high school graduation.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Determine whether or not I'm on track to graduate from high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List three ways college is academically different from high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Track important college application and financial aid deadlines.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

APPLYING TO COLLEGE

I can ...

Identify and keep track of the admissions requirements at the colleges of my choice.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Complete a college application.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Identify one or more personal strengths of interest to an employer or college admissions officer.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Identify an experience that provides appropriate evidence of one or more of my personal strengths.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Create an essay that effectively conveys my personal strengths.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

FINDING A JOB

I can ...

Identify the most effective job-hunting methods.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Name at least 15 people in my personal network.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Make a cold call to find out if a company is hiring.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Research companies that interest me.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Create a resume that describes my skills and relevant experience.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Write a cover letter that connects my skills to skills needed by an employer.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Describe the purpose of writing a thank-you note following an interview.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Organize and track my job-hunting efforts and their results.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

FINANCIAL AID

I can ...

Rate the merits and drawbacks of different kinds of financial aid.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Find and apply for scholarships suited to my needs.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Use an online tool to calculate the monthly payments on a student loan.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Understand the consequences of defaulting on a student loan.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Complete the FAFSA.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Compare financial aid awards from two or more schools.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

MONEY MATTERS

I can...

Understand the purpose for creating and revising a budget.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List expenses associated with attending college or living on my own.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Identify hidden housing and transportation costs (that is, other than rent and a car loan).	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Understand the importance of health insurance, and identify ways to obtain it.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Create a budget for the year following high school.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well

NEXT STEPS

I can...

Identify resources to solve problems at college or in the community.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
Describe two or more strategies for dealing with bureaucracy.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List three tips or strategies for a successful freshman year.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well
List three tips or strategies for success at work, and three behaviors to avoid.	<input type="checkbox"/> not at all	<input type="checkbox"/> somewhat	<input type="checkbox"/> very well