

## Financial Aid Options- Monday 4/13

The Basics	Objectives	Start Here
Grade 9-12 Theme: Financial Literacy Duration: 15-20 Minutes	Student learn ways to pay for college	It is well known that college is expensive. But there are ways that help you pay both prior to arriving and college and through your college career.

### REQUIRED ACTIVITIES:

1. Team Building Activity: Brain Gymnastics
  - a. Ask students to take out piece of scratch paper. Then say, "When I say 'Go!' please write the numbers by one as fast as you can (1,2,3,4,ect.) Ready? Go!" Give students 3-5 seconds. Then say, "Please pause. Put your pencils down. When I say 'Go!' please say your number by two as fast and as loud as you can (2,4,6,8,ect.) Ready, Go!" Give them 3-5 seconds. Next say, "Please pause. Pick up your pencils. When I say 'Go!' please write your numbers by one as fast as you can while, at the same time, reciting your numbers by two out loud as fast as you can. Ready? Go!" Give them about 5 seconds. Than ask, "How many could do this? Great! How many found yourselves writing what you were saying? Very Natural!" *Skills: Critical Thinking*
2. Hand out the Article "Financial Aid Terms and Definitions"
3. Use the "Marking the Text" strategy.
4. Exit Ticket: What have you learned about financial aid to this point?

### ADDITIONAL ACTIVITIES:

1. Ask students what previous knowledge they have on financial aid.
2. In groups, have students present on various types of aid. More research can be done at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).



### ***What is it?***

Marking the text is an active reading strategy that asks students to identify information in the text that is relevant to the reading purpose. This strategy has three distinct marks: numbering paragraphs, underlining, and circling.

### ***How do I use it?***

Based on the reading purpose, students will use marking the text to identify information as they read. They will begin by numbering the paragraphs they have been asked to read. Then, as they identify information that is relevant to the reading task, they will underline or circle this information, making it easier to locate for notes or discussion.

Even though the reading purpose will determine what students mark, the types of marks should not change. A student's ability to learn and apply a reading strategy relies heavily on the consistency of the strategy. If marking the text is understood to mean any pen or pencil mark on the paper, the student will never learn how this particular strategy aids his or her comprehension of the text.

### ***When should I use it?***

A fundamental strategy, marking the text ought to be used whenever students are asked to read academic texts. When students are asked to read arguments, students should underline the author's claims and circle key terms and names of people who are essential to the argument. While reading passages from a textbook, students should underline information that pertains to the reading purpose and circle names, places, and dates that are relevant to the topic being studied.

In the beginning, encourage students to read the text one time before they go back and mark the text while they read it a second time. Eventually, students will become comfortable with this strategy and begin marking the text during their first read.

### ***Why should I use it?***

When students mark texts purposefully, they are actively engaged in meaning making. To mark texts effectively, students must evaluate an entire passage and begin to recognize and isolate the key information. Once the text is marked, students will be able to quickly reference information that pertains to the reading purpose. Students might also use their markings to assist in summary writing, to connect ideas presented within the text, or to investigate claims, evidence, or rhetorical devices. Numbering paragraphs is also essential for class discussions. Once paragraphs are numbered, students can easily direct others to those places where they have found relevant information.

## ***Number the Paragraphs***

- ① Before you read, take a moment and number the paragraphs in the section you are planning to read. Start with the number one and continue numbering sequentially until you reach the end of the text or reading assignment. Write the number near the paragraph indention and circle the number; write it small enough so that you have room to write in the margin.
- ② Like page numbers, paragraph numbers will act as a reference so you can easily refer to specific sections of the text.

## ***Circle Key Terms, Names of People, Names of Places, and or Dates***

In order to identify a **key term**, consider if the word or phrase is...

- repeated
- defined by the author
- used to explain or represent an idea
- used in an original (unique) way
- a central concept or idea
- relevant to one's reading purpose

## ***Underline an Author's Claims***

A **claim** is an arguable statement or assertion made by the author. Data, facts, or other backing should support an author's assertion.<sup>2</sup> Consider the following statements:

- A claim may appear anywhere in the text (beginning, middle, or end)

- A claim may not appear explicitly in the argument, so the reader must infer it from the evidence presented in the text
- Often, an author will make several claims throughout his or her argument
- An author may signal his or her claim, letting you know that this is his or her position

## ***Underline Relevant Information***

While reading informational texts (i.e., textbooks, reference books, etc.) read carefully to identify information that is relevant to the reading task. Relevant information might include:

- A process
- Evidence
- Definitions
- Explanations
- Descriptions
- Data/Statistics

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<sup>1</sup> Marking the text is a strategy used by the Department of Rhetoric and Writing Studies at SDSU.

<sup>2</sup> For more on this definition see Stephen E. Toulmin's, *The Uses of Argument* (11-13).



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## Financial Aid Terms and Definitions

<b>Award Letter</b>	A letter from the college Financial Aid Office to the student listing all financial aid awarded to the student. Award letters vary among institutions, but they generally list the expected family contribution, cost of attendance, and the terms of the aid awarded.
<b>Cost of Attendance</b>	The student's cost of attendance includes tuition, fees, and a standard allocation designed to cover reasonable living expenses while attending school. The cost of attendance is determined by the school using guidelines established by federal regulations.
<b>Default</b>	This term applies to loans. It is the failure to repay a student loan according to the terms of the loan. If you default, your school, the organization that holds your loan, the state, and the federal government can all take action to recover the money, including notifying national credit bureaus of your default.
<b>Expected Family Contribution (EFC)</b>	The total amount students and their families are expected to pay toward college costs. This is determined from family and student income and assets for the prior year. The amount is derived from a need analysis of the family's financial circumstances.
<b>FAFSA®</b>	The <i>Free Application for Federal Student Aid</i> (FAFSA) determines a student's financial aid. Get info and apply online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .
<b>Federal Pell Grant</b>	A federal grant for undergraduate students with financial need.
<b>Federal Perkins Loan</b>	A federal student loan, made by the recipient's school, for undergraduate and graduate students who demonstrate financial need.
<b>Financial Aid Package</b>	The total financial aid a student receives. Federal and non-federal aid, such as grants, loans, work-study, and scholarships, are combined in a "package" to help meet the student's need.
<b>Financial Need</b>	The amount by which your family's contribution falls short of covering your college expenses. It is determined by subtracting the expected family contribution (EFC) from the total cost of attendance.
<b>Gift Aid</b>	Financial aid that does not have to be paid back, such as scholarships and grants

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<b>Grant</b>	A type of financial aid award based on need or merit that does not require repayment.
<b>Interest</b>	A fee charged when you take out a loan. Interest is calculated as a percentage of the principal loan amount. The rate may be constant throughout the life of the loan (fixed rate) or it may change at specified times (variable rate).
<b>Loan</b>	Borrowed money that must be repaid with interest. Can be either a private loan made by a lender such as a bank, credit union, state agency, or school, or a federal loan funded by the federal government.
<b>Merit-Based Aid</b>	Financial aid that is awarded based on a student's academic, leadership, or artistic skill or ability, or some other criteria. Merit-based aid may consider a student's grades, test scores, special talents, or extracurricular activities to determine eligibility.
<b>Need-Based Financial Aid</b>	Financial aid that is awarded based on a student's financial circumstance. Need-based aid can be awarded in the form of grants, loans, or work-study.
<b>Net Price</b>	An estimate of the actual cost that a student and family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.
<b>Net Price Calculator</b>	A tool that allows current and prospective students, families, and other consumers to estimate the net price of attending a particular college or career school.
<b>Room and Board</b>	An allowance for the cost of housing and food while attending college or career school.
<b>Scholarship</b>	Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.
<b>Work-Study</b>	A federal student aid program that provides an opportunity for a student to work part-time and attend college. Work-study is designed to help students fund their education expenses.

For additional terms, see the Federal Student Aid Glossary (<https://studentaid.ed.gov/sa/glossary>).