

How to pay for College- Monday 4/6

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: All My Friends
 - a. This game is a quick way to take note of your students' interests. Start by having your students form a circle. Stand in the middle and say, "All my friends like ...," filling in the blank with anything you enjoy—hiking, sushi, reading—anything! Any student who also enjoys the thing you mentioned has to switch spots with another person in the circle. Much like musical chairs, whoever doesn't have a spot goes in the middle and says, "All my friends ...," starting the process all over again. *Skills: Communication*
2. Hand out the Article "Financial Aid Can Help you Afford College"
3. Use the "Marking the Text" strategy.
4. Exit Ticket: What concerns you most about paying for college? How will you address this?

ADDITIONAL ACTIVITIES:

1. Explore college profiles at Collegeboard.org to see what type of aid colleges offer.

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 indentation 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.² 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

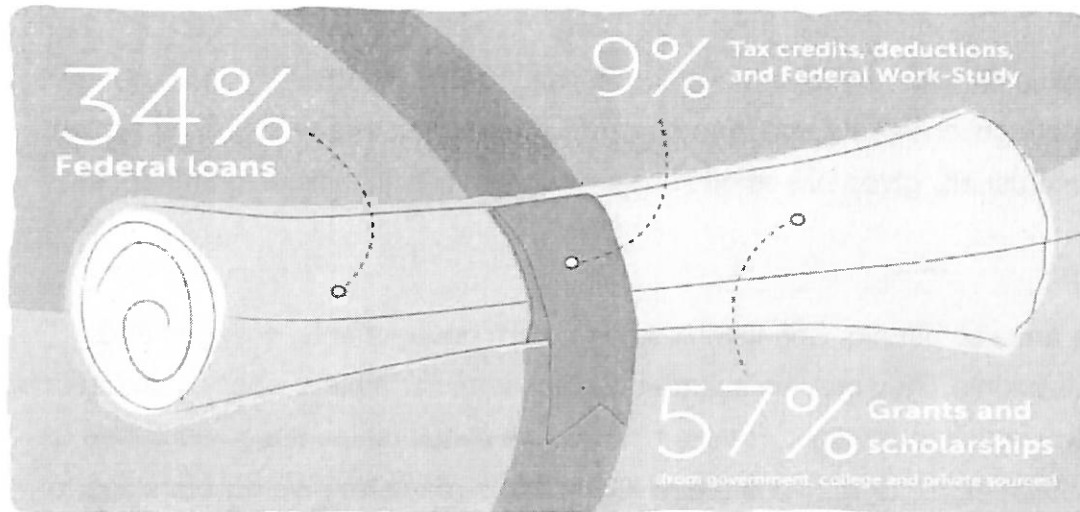
While reading informational texts (i.e., textbooks, reference books, etc.) read carefully to identify information that is relevant to the reading task. Relevant information might include:

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

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

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

Financial Aid Can Help You Afford College



With financial aid, many students who can't afford the full cost of college are able to earn their degrees. In fact, most full-time college students receive some type of financial aid.

Financial Aid Defined

Financial aid is money that the government and other organizations give you or lend you so you can pay for college. To qualify for financial aid, you have to apply.

Sources of Financial Aid

Financial aid comes from these sources:

- The federal government (the largest source)
- State governments
- Colleges and universities
- Private organizations, such as companies, clubs and religious organizations
- Banks and lending companies

Types of Financial Aid

There are four main types of financial aid.

Grants

Grants are called gift aid because they do not have to be paid back. Grants come from federal and state governments and from colleges. Most grants are need based, which means they are usually given based on your or your family's financial circumstances.

Scholarships

Scholarships are also gift aid. Scholarships come from governments, colleges and private organizations. They may be awarded for academic or athletic ability, interest in a certain subject, or volunteer work, for example. Some scholarships are given based on membership in an ethnic or religious group. Companies may also give scholarships to children of employees.

Loans

Borrowing money from a bank, government or lending company is called taking out a loan. A loan must be paid back with an extra charge called interest. The federal government offers low-interest loans to students with financial need. Other lenders charge more interest.

Work-Study Programs

The Federal Work-Study Program offers paid part-time jobs to help students pay for part of their college cost.

Net Price

Net price is the real price that a student pays to go to a college. It's the published price of the college minus the gift aid that the student receives. The net price of a college is often much lower than its published price.

Most colleges now offer a tool on their websites called a net price calculator. This online tool gives you an estimate of the actual price you would pay to go to a certain college, based on information you enter about your finances.

Your net price will be different for every college, so it's a good idea to use each college's net price calculator. Visit a [How to Apply for Financial Aid](#)

Complete the [Free Application for Federal Student Aid \(FAFSA\)](#) to be considered for financial aid from the federal government, state governments and many colleges. You can also apply for financial aid directly from the colleges you're applying to and from private organizations. Some of these may require you to submit the [CSS/Financial Aid PROFILE](#) or other forms. Both the FAFSA and CSS/Financial Aid PROFILE open on Oct. 1 each year.

Remember that meeting deadlines is your responsibility. You have to submit your applications on time to qualify for financial aid.

When to Apply for Financial Aid

Oct. 1 of the year before you plan to go to college is the first day you can file the FAFSA. College, state and private financial aid deadlines vary. Aim to file the FAFSA as close to Oct. 1 as possible; remember that financial aid dollars are limited, and in many cases are awarded on a first-come, first-served basis.

Don't Rule Out "Expensive" Colleges

Keep in mind that a college that charges a lot for tuition might offer you generous financial aid. It might even be more affordable than colleges that charge lower tuition. So think about net price, not published price — and don't be afraid to apply to colleges you think you can't afford..

Once you hear from the colleges you've applied to, compare your [financial aid offers](#) to see which options are best for you.

college's profile in [College Search](#) to access its net price calculator.

