

SUU Educational Talent Search College Readiness Action Plan

The Southern Utah University Educational Talent Search Program has created a comprehensive plan to prepare students from 7th to 12th grade for post-secondary access and admittance. This effort is a focus of a Federally funded grant program that gives first-generation and/or low-income students the necessary information, connections and tools to navigate the educational system and apply to, secure funding for and attend institutions of higher education.

The focus of the Talent Search Program is college access. The Program utilizes group workshops, individual sessions and college tours to offer readiness planning for its participants. Advisors attempt to help students align secondary preparation with postsecondary expectations and readiness.

The curriculum included in the College Readiness Action Plan, along with advisor contacts links the Talent Search objectives with the intended program outcomes. Utilizing the structural measure of Bloom's Taxonomy, advisors are able to determine whether the mandatory and permissible services offered Talent Search participants are creating the type of incremental awareness that will lead to postsecondary admission and attainment.

Combining parts to make a new whole

Create

Judging the value of information or ideas

Evaluate

Breaking down information into component parts

Analyze

Applying the facts, rules, concepts, and ideas

Apply

Understanding what the facts mean

Understand

Recognizing and recalling facts

Remember

8th Grade College Readiness Action Plan

In 8th grade, the Educational Talent Search Program focuses more on the capacity of the student to understand the connection between his/her choices in school and other settings and their long-term effects on choices later on. We focus curriculum on items such as Economic Literacy and Creating a 4 year High School Schedule. This focus creates the basis for launching a prepared middle school graduate to enter high school ready to take the classes and use necessary time and resources to move into post-secondary education.

SUU TALENT SEARCH SERVICE PLAN 2016 - 2021

8th Grade

REQUIRED SERVICES	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Tutoring	Khan Academy On-Line Tutoring Program Information	Newsletter	
	Connections to Tutoring	Individual Contact	
	After School Tutoring Intervention (CVMS,CMS)	After School Tutoring	
Advice & Assistance in Course Selection	Parent Conference - CCR/SEOP	Chart in Blumen when they occur	
	Academic Advisement	Individual or group contact	
	College Readiness Action Plan	Individual or group contact	See Curriculum
	Utah Scholars/Regents Scholarship Program Info	Newsletter/Mailing	
	Concurrent Enrollment Information	Newsletter/Personal Contact	
Financial Aid Infor & Assistance	Scholarship Search	Newsletter	
Improving Financial & Economic Literacy	Financial & Economic Literacy Workshop	Group Workshop	Chutes & Ladders
			Learning to Use Money in 8th Grade: Managing Money (WA 8:24)
			Different Ways to Pay for College (WA 8:25)
	SALT Financial Literacy Program	Newsletter	www.saltmoney.org/coeaspire
Utah Education Saving Plan 529 Information	Mailing		
PERMISSIBLE SERVICE	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Personal & Career Counseling Activities	Preparation for High School	Group Workshop	How to Be a Rockstar
			Transitioning to High School (WA 8-17)
	Creating a 4 Year High School Schedule	Group Workshop	Building a Strong Transcript in 8th Grade (WA 8-22)
	Why Go to College?	Group Workshop	Pamphlet: 5 Way Education Pays
Introduction to Rigor	Group Workshop	Pamphlet: What Does Rigor in High School Look Like?	
College Visits	ETS Days at SUU	Group Campus Visit	
	DSU/DXATC College Tour	Group Campus Visit	
Cultural Events			

Connections to High-Quality Tutoring

The Talent Search project will identify student(s) to participate in after school tutoring with a teacher. In addition to this, any TS student at risk of academic failure will be referred to credit recovery programs. Performance and progress of participants will be monitored by TS advisors on a weekly monthly, quarterly and annual basis. Advisors will consult with teachers to determine academic performance and progress in completing course requirements, and counsel participants as appropriate.

All TS students will be given access to the free on-line tutoring program sponsored by Khan Academy. Identified 8th grade students may participate in an 8th grade after school tutoring program addressing the difficult transition year from middle school to high school, and to help those students prepare for a more rigorous level of coursework.

Academic Advisement

Participants will be advised at the beginning of each academic year regarding the courses still needed to fulfill requirements for persistence and/or graduation. Progress will be tracked quarterly to ascertain classes taken, grades achieved, and advancement. In addition, participants will be informed of academic requirements that must be met to fulfill admissions standards for the colleges/universities which they might attend. Students participating in a program of academic rigor will be further advised in course selection.

Generation Z

They are all about communication with Social Media – 81% use media rather than face-to-face communication

They want to know they matter; however, you must go to them as they will not come to you.

This group now comprises 1/3 of the population.

These students

- Lack situational awareness
- Are oblivious to their surroundings
- Rely on their devices

84% multitask

76% want to turn their hobby into a career – they are individualists and believe in their entrepreneurial abilities. They also want to grow in a career and are self-directed.

42% expect to work for themselves – they have worries about the economy

They speak in emojis and find emotion to be the most important way to judge experience. They have a short attention span and communicate in symbols. They speak their mind and want interactive communication. They will talk to you in person but they want you to get to the point right away.

Generation Z don't want debt or payments as they have been influenced by the recession of 2008. They save money but they do it for savings' sake, they don't save for anything in particular

Because of their individual requirements, they want flexibility and instant results. They are easily frustrated.

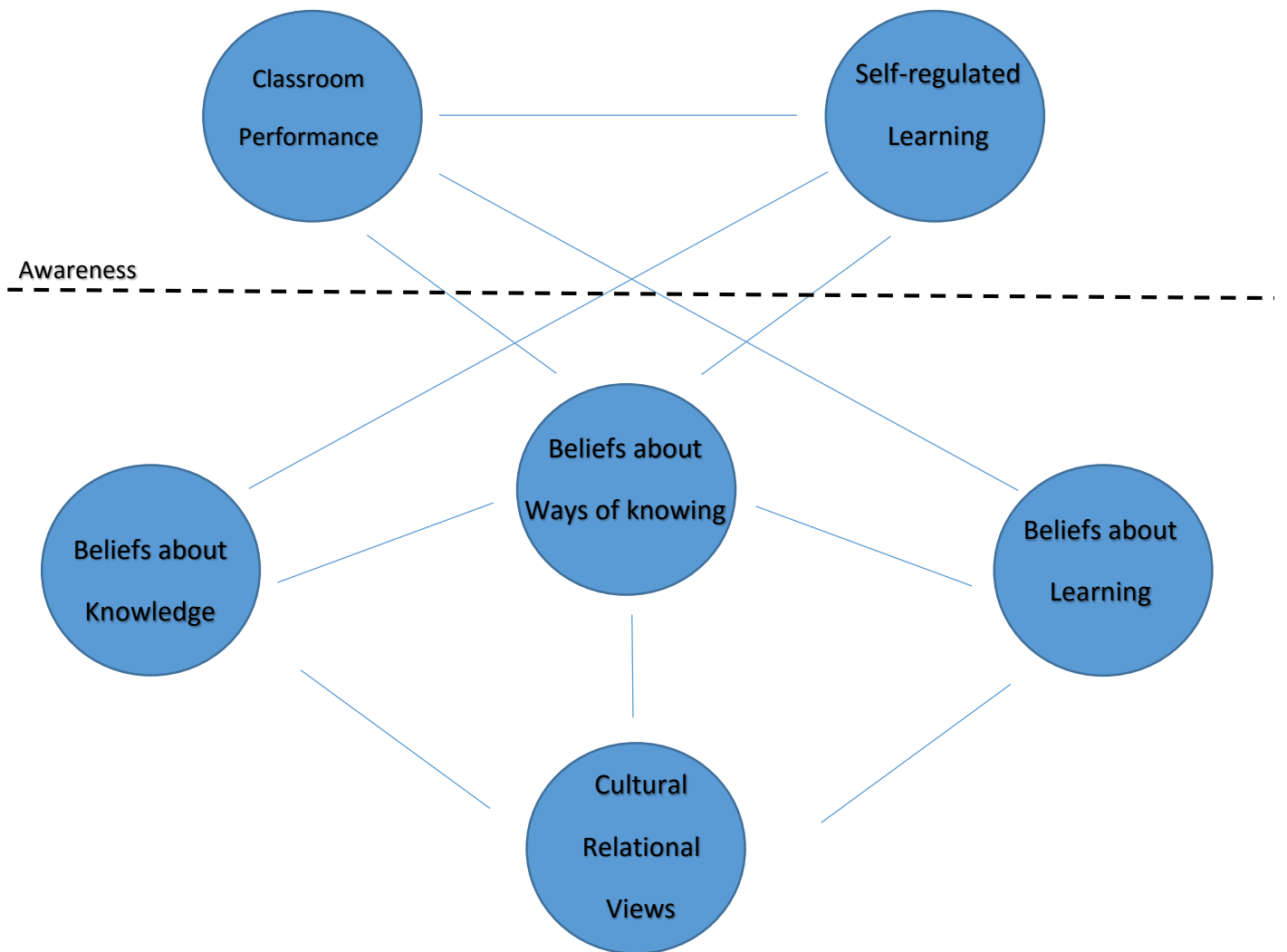
They are also intimidated by those in authority and would rather text than talk on the phone or meet with authority face-to-face. In addition to this, they don't listen to authority other than their parents who they will call for advice and approval.

Ways to influence/communicate with Gen Z:

1. Focus on the future but make it 'their' future
2. Use multiple social media platforms to get information to them
3. Go to the student – pro-active and/or intrusive counseling
4. They do well with peer mentoring
5. Help them understand the why
6. They connect with education when they can make or create something

Hidden and/or Invisible Barriers to Academic Success for Low-Income Students

Taken from the work of Marlene Schommer-Aikins



low income students have a sense of foreboding and weight in relation to their families. They feel a lot of pressure; however, they cannot articulate much about the pressure as their cultural-relational views are embedded and unquestioned.

In primary and secondary schooling, the focus is on classroom performance and self-regulated learning. Students who are low income operate from a place below awareness. They have beliefs about knowledge and learning that cannot be addressed by performance and self-regulation.

EPISTEMOLOGICAL BELIEFS

- Certain Knowledge
 - Responsibility for Learning
 - Simple Knowledge
 - Speed of Learning
 - Fixed Ability
1. Certain Knowledge
 - a. There is only one right answer – they become frustrated if there are more right answers and they can't believe that facts don't change.
 - b. Primary and secondary institutions solidify this belief system.
 - c. Becoming very confusing with 'fake news'.
 - d. Research is difficult for them.
 2. Responsibility for Learning (Omniscient authority)
 - a. The teacher knows everything.
 - b. The teacher is responsible for my learning (this is becoming institutionalized at the primary and secondary levels).
 - c. If I don't learn, it is someone else's fault – I am off the hook (they try to get 'off the hook' for everything possible. (Remember the pressure they feel).
 3. Simple Knowledge
 - a. Knowledge is made up of information bits.
 - b. Learning means memorization of facts.
 - c. They cannot synthesize or analyze.
 - d. Use Bloom's taxonomy in planning lessons.
 4. Speed of Learning
 - a. Learning should be quick and easy.
 - b. They will give up after a few minutes.
 - c. 'I'll never get it.'
 - d. They want instant gratification in learning also – impossible for most!
 - e. Don't believe you should have to 'chew on' and idea.
 5. Fixed Ability
 - a. Born smart in some areas and dumb in others.
 - b. IQ is set.
 - c. Negate the idea that time and effort build capacity (including dendrite action).

Methods to challenge hidden beliefs:

1. Student must participate in exploration of personal knowledge – they have to ask continually ‘is this true’ about their assumptions.
2. Student must engage in processes that examine differing points of view.
3. Scenarios that are more global must be presented.
4. Debate as a method of learning should be incorporated into discussions – the student must take on the view of an opponent to challenge simple knowledge.
5. Common ground can be established and should be encouraged.
6. Student needs to understand another belief system, they do not have to change their own.
7. Opposing views need to be safe.



Learning in College Moving from Counterproductive Beliefs to Proactive Beliefs

	What does the student believe?	What problems are created by the belief?	What activities encourage more sophisticated beliefs?
Responsibility for Learning (All-knowing)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge comes only from experts. <input type="checkbox"/> It is the teacher's job to see that I learn. 	<ul style="list-style-type: none"> <input type="checkbox"/> Lack of critical thinking. <input type="checkbox"/> Reliance on teachers, not own reasoning. <input type="checkbox"/> Sees no value in studying independently. 	<ul style="list-style-type: none"> <input type="checkbox"/> Active learning <input type="checkbox"/> Problem-solving tasks <input type="checkbox"/> Collaborative learning <input type="checkbox"/> Independent learning
Certainty of Knowledge (Unchangeable)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge does not change. <input type="checkbox"/> Every question has a right answer. 	<ul style="list-style-type: none"> <input type="checkbox"/> Frustration with complex problems. <input type="checkbox"/> Not open to new knowledge. 	<ul style="list-style-type: none"> <input type="checkbox"/> Exposure to varied view points <input type="checkbox"/> Structured controversy <input type="checkbox"/> Arguing for the opposite view point
Simple Knowledge (Information Bits)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge is made up of bits of information. <input type="checkbox"/> Learning is a process of memorizing facts. 	<ul style="list-style-type: none"> <input type="checkbox"/> See no need to use learning strategies. <input type="checkbox"/> Overconfidence about knowledge of concepts. <input type="checkbox"/> No monitoring of understanding. 	<ul style="list-style-type: none"> <input type="checkbox"/> Understand Bloom's Taxonomy of learning levels. <input type="checkbox"/> Practice doing complex tasks. <input type="checkbox"/> Use reflection activities.
Speed of Learning (Fast-n-easy)	<ul style="list-style-type: none"> <input type="checkbox"/> If a problem can't be solved quickly, it can't be solved. <input type="checkbox"/> If you fail once, you'll never get it. 	<ul style="list-style-type: none"> <input type="checkbox"/> Give up quickly if they don't understand. <input type="checkbox"/> Unwillingness to pursue difficult tasks. <input type="checkbox"/> Resistance to using strategies. 	<ul style="list-style-type: none"> <input type="checkbox"/> Realize time is required for understanding. <input type="checkbox"/> Understand learning is a process not an event.
Ability (Born smart or dumb)	<ul style="list-style-type: none"> <input type="checkbox"/> The ability to learn is innate. <input type="checkbox"/> It cannot be acquired. 	<ul style="list-style-type: none"> <input type="checkbox"/> See effort and use of strategies as futile. <input type="checkbox"/> Avoid academic obstacles. <input type="checkbox"/> Concern for grades not learning. 	<ul style="list-style-type: none"> <input type="checkbox"/> Seek role models of students or famous people who have succeeded despite obstacles.

Adapted from Marlene Schommer-Aikins (College of Education, Wichita State University), *Epistemological Beliefs* (2004).

Services to Improve Financial Aid and Economic Literacy

Financial literacy education will be offered through group workshops and individual meetings. The project will offer a series of workshops on financial literacy and money management. An "Early College Planning" workshop will be presented each spring for participants and parents. The workshop will focus on the importance of proper course selection, career guidance, postsecondary options, admissions procedures, and financial aid.

Additionally, TS personnel, in conjunction with SUU Financial Aid Office, will conduct a workshop on financial aid and economic literacy, utilizing "CashCourse," and SALT" both free on-line money management courses. Workshops include topics such as: budgeting, credit cards, credit ratings, FICO scores, loans, student loans, savings, employee benefits, insurance, loan forgiveness, costs for attending various types of postsecondary institutions, and how to search for funding further education.

SNAKES and LADDERS (Financial Aid Choices)

Students will see how decisions they make can impact the money they can receive to go to college!

Instructions

1. Collect needed materials and pass out to each group of about four players:

- “Snakes and Ladders” game board sheet (page two, taken from http://en.islcollective.com/resources/printables/worksheets_doc_docx/snakes_and_ladders/board-game-beginner/2754)
- a game piece for each player, e.g., coins, multiple colored pieces of paper, stickers with the backing
- a set of playing cards (page three) , shuffled and stacked text-side down in a deck

2. Tell the group of students they will play a board game that will introduce them to financial aid (money that will help them pay for college. Some students think they can't go to college because they don't have the funds, but this game will show them different ways they can prepare to earn money. The choices they make now can impact the financial aid they receive later.

3. Share game instructions:

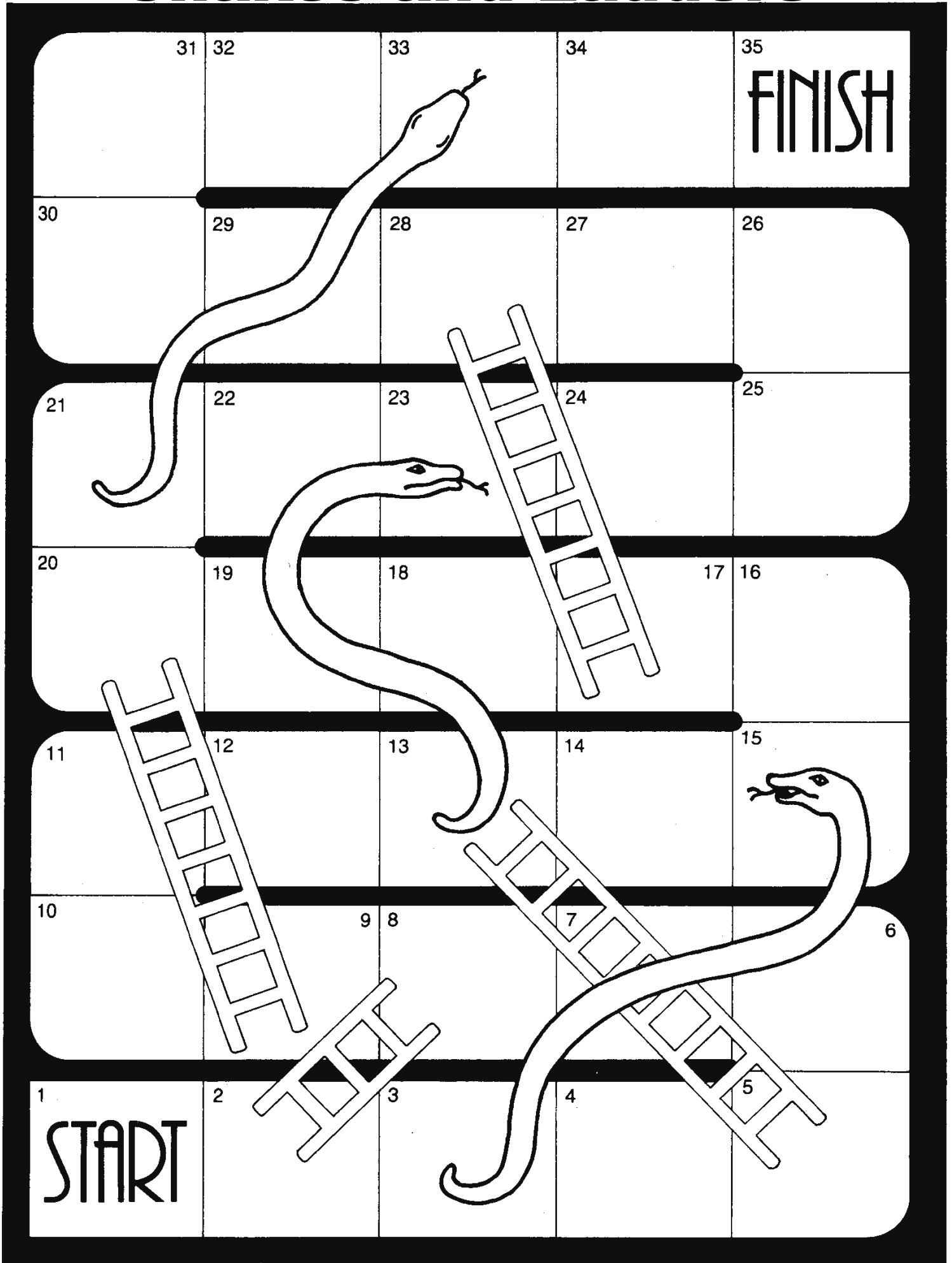
- The youngest player goes first, and play continues clockwise.
- Like the child game “Chutes and Ladders,” students will draw the top card off the deck, read the scenario and action out loud, and move the game piece.
- Then the student must share why that action would warrant their game piece moving forward, back, or staying where they are. For example, “You are worried because you think you can only apply for scholarships if you have good grades, so you ask a teacher for help. Move forward 2 spaces.” This student moved forward because rather than not doing anything, the student asked the teacher for help.
- If the game piece's ending landing spot is at the bottom of a ladder rung, the game piece gets to follow the ladder up the higher space. If the game piece lands on a snake head, the game piece must follow the snake to the end of the tail, to a lower space.
- The first to reach the end of the game board wins.

4. After all students have played the game or as students are nearing the end, briefly reflect on the game with your students. The decisions on the cards were luck of the draw, but students choose the decisions they make – and those decisions may impact their future financial aid. Every time a student was allowed to move forward, it was typically due to a positive action. However, every time a student moved backward or stayed on the same spot, it was typically due to inaction or laziness. In the same way, students must take action to prepare to earn scholarships, and fill out appropriate applications to receive financial aid.

5. If desired, continue with instruction about financial aid options. The “Financial Aid Facts” activity is a great follow-up.

The game was adapted from “Financial Aid Choices Game,” UC Berkeley, Center for Educational Partnerships, 2010

Snakes and Ladders



Playing Cards

<p>You decide to check out what new scholarships are on the Internet.</p> <p>Move forward 1 space.</p>	<p>You decide you want to learn everything you can about preparing for college so you attend the ETS workshops and check in with your ETS adviser often.</p> <p>Move forward 2 spaces.</p>	<p>Your check your school counselor's site or check in with your ETS adviser often to see if there on any scholarships you can apply for.</p> <p>Move forward 3 spaces.</p>	<p>Your college's deadline for Financial Aid has passed. As a result, you decide not to apply because it is too late.</p> <p>Stay where you are.</p>
<p>You receive emails and newsletters from your ETS adviser and read all of them so you can be better informed about preparing for college.</p> <p>Move forward 2 space and get a candy bar from your adviser☺.</p>	<p>You are worried because you think you can only apply to scholarships if you have good grades, so you ask a teacher, counselor or ETS adviser for help.</p> <p>Move forward 2 spaces.</p>	<p>Your parents said you need to look for scholarships because they cannot pay for everything. Instead of listening, you decide to play video games.</p> <p>Move back 2 spaces.</p>	<p>You receive emails and newsletters from your ETS adviser but you don't not read them because they are boring☹.</p> <p>Move back 3 spaces.</p>
<p>You learn that work study is a program that enables you to work part time while attending school. The job is usually on campus and works around your college schedule but you don't take advantage of it.</p> <p>Stay where you are.</p>	<p>You learn that scholarships are one of the best ways to pay for college because you don't have to pay them back so you start looking for different ways to earn scholarships</p> <p>Move forward 2 spaces.</p>	<p>You decide that student loans are the best way to pay for college because you don't have to do any extra work to get them like scholarships.</p> <p>Move back 3 spaces.</p>	<p>You check out loan options because you are concerned scholarships, grants, and savings won't cover all your college costs.</p> <p>Move forward 1 space.</p>
<p>You got to your ETS adviser's workshops for the free pizza and donuts but don't pay attention to wait she is trying to teach you about preparing for college.</p> <p>Stay where you are.</p>	<p>Your teacher suggests you try out for the school play because it will look good as an extra curricular activity. You decide not to do it because it's not "cool," even though you like acting.</p> <p>Move back 1 space.</p>	<p>Your part-time employer offers scholarships. You decide to not ask about it because you are intimidated by your boss.</p> <p>Move back 1 space.</p>	<p>Your friends tell you they don't need good grades to get scholarships, so they decide to stop studying. You do the same.</p> <p>Move back 2 spaces.</p>
<p>You ask a teacher for a letter of recommendation for a scholarship application at least two weeks before it's due.</p> <p>Move forward 2 spaces.</p>	<p>You create an Activities Resume, in preparation for scholarship applications and start asking for recommendations.</p> <p>Move forward 2 spaces.</p>	<p>You think you won't qualify for any grants or financial aid if you fill out the FAFSA so you decide not to do it.</p> <p>Move back 3 spaces.</p>	<p>Counselors and your ETS adviser are giving an evening presentation about financial aid, but you decide to go to a movie with friends.</p> <p>Move back 2 spaces.</p>
<p>You volunteer to help a youth soccer team after school because you know there are scholarships for volunteering.</p> <p>Move forward 3 spaces.</p>	<p>You and your parents complete the FAFSA, a free application to see what financial aid you qualify for.</p> <p>Move forward 3 spaces.</p>	<p>You take advantage of the different programs and services your school offers to help bring up your grades and better understand the course material.</p> <p>Move forward 2 spaces.</p>	<p>The store near you is offering a scholarship, but you can't apply because you have no extracurricular involvement. You decide to lie on the application.</p> <p>Move back 4 spaces</p>

<p>You spend your summer playing video games and not looking for scholarships.</p> <p>Move back 2 spaces.</p>	<p>You were having trouble filling out the FAFSA, a free application to qualify for financial aid, so you don't complete it.</p> <p>Move back 3 spaces.</p>	<p>You decide to apply only to one scholarship because if you win it, your entire education will be paid for.</p> <p>Move back 1 space.</p>	<p>You get a part-time job and save most of every paycheck for college.</p> <p>Move ahead 2 spaces.</p>
<p>You and your parents save money for college, but when a new game system comes out, you have to have it, and spend all your college savings.</p> <p>Move back 2 spaces.</p>	<p>You missed the application deadline for the scholarship you really wanted.</p> <p>Stay where you are.</p>	<p>You know loans can be an option for paying for college, but are overwhelmed by where to find information about them, so you do nothing.</p> <p>Move back 1 space.</p>	<p>Because of too many truancies and absences, you have to take summer school to make up credits.</p> <p>Stay where you are.</p>
<p>Your parents tell you they will never be able afford college, so you give up on school and get bad grades.</p> <p>Move back 2 spaces.</p>	<p>You pay a service that promises you "guaranteed" scholarships/scholarship results. They don't deliver.</p> <p>Move back 1 space.</p>	<p>You start to explore tuition assistance programs at colleges you are interested in.</p> <p>Move forward 3 spaces.</p>	<p>You begin checking for scholarships as a junior, so are still able to do new activities that make you eligible for more scholarships as a senior.</p> <p>Move forward 2 spaces.</p>
<p>You've had a rough week and really want to call in sick to your part-time job, but go anyway – the cash is going in your college savings account.</p> <p>Move forward 2 spaces.</p>	<p>You get a jump-start on scholarship applications by crafting a couple essays and ask your English teacher to review them.</p> <p>Move forward 2 spaces.</p>	<p>You grab a meal with a good friend who is now in college, and get advice on what to do and what to avoid as you prepare to pay for college.</p> <p>Move forward 1 space.</p>	<p>You sign up for a tough class that will allow you to experience college coursework and earn college credit – and you complete paperwork to get a scholarship to cover the cost.</p> <p>Move forward 2 spaces.</p>
<p>On a campus visit, you ask for a list of scholarships available for freshmen and identify which ones you will apply for – and add the deadlines to your calendar.</p> <p>Move forward 1 space.</p>	<p>You get a big check from your grandma for your birthday. Instead of spending it all, you put half of it in your college savings account.</p> <p>Move forward 1 space.</p>	<p>You receive notice of verification needed in order to complete your FAFSA (a free application to qualify for need-based aid). You are confused so you ask your ETS adviser for help☺.</p> <p>Move forward 1 space.</p>	<p>You are confused about types of financial aid to pay for college (grants, scholarships, work-study, loans), so you ask your ETS adviser about the differences☺.</p> <p>Move forward 1 space.</p>

FINANCIAL LITERACY

LESSON 8-24 ▲ LEARNING TO USE MONEY IN 8TH GRADE

LEARNING GOALS/OUTCOMES

- ▶ Calculate the impact of compound interest on borrowed and saved money.
- ▶ Create a simple budget for use of an imagined 8th grade income.
- ▶ Relate money management to the achievement of future career plans.

MATERIALS NEEDED

- ▶ **Student Handouts:**
 - Compound Interest on Credit Card Debt
 - Interpreting Compound Interest on Credit Card Debt
 - Making an 8th Grade Budget
 - Journal Page

CLASSROOM ACTIVITIES

1. **Students listen to a student discussion on credit cards.** Tell students to set up the room for a Fishbowl Think Aloud. This is where four or five chairs face each other in a small circle in the front of the classroom. It is used to listen to a discussion by four or five students discussing a topic. The rest of the class faces or surrounds the “fishbowl” listening attentively to the conversation. The purpose of the conversation is to “think aloud” about the following questions:
 - What do you know about credit cards?
 - How easy is it to get a credit card?
 - How does making payments on a credit card work?
 - Why should credit card companies give you money?
 - What is the motivation for the company to give you a line of credit?

Invite four or five student ‘talkers’ to the fishbowl and let them discuss what they know about credit cards. After five minutes of discussion, remind students that last class they learned about interest as a way to earn money. In this lesson, they will learn about the costs of compounding interest for people who borrow money. Interest is not always their friend.

- 2. Students discover the cost of compound interest on credit card debt.** Put students into pairs. Distribute a copy of the *Compound Interests on Credit Card Debt* Handout and *Interpreting Compound Interests on Credit Card Debt* to each student. Take time to explain the graphs to students. The two data sets are for the same amount of money borrowed - \$1000 with two different payment plans. The first data set is for \$20 monthly payments, and the second is for \$40 monthly payments. Tell student teams to review the tables and the graphs on Handout. Ask teams to answer the four questions associated with this portion of the lesson.

(Answer Key: (1) Borrower 1 \$20, Borrower 2 \$40, (2) Borrower 1: 78 months, Borrower 2: 30 months, (3) Borrower 1 - \$570.66, Borrower 2 - \$206.46, Borrower 1, because the borrower pays such a small amount each month, (4) The larger the monthly payment that a borrower makes, the faster the debt will be paid off and the less total interest he will have to pay off.)

When teams have completed answering the questions, ask select groups to share their answers to question four. Encourage students to understand that making smaller payments on credit card debt increases the time required to pay off the loan significantly. By increasing the monthly payment amount, the loan will be paid off much quicker and less total interest will be paid.

- 3. Students create a simple 8th grade budget.** Distribute *Making an 8th Grade Budget* to each student. Have students continue working in pairs, each filling out an 8th Grade budget worksheet while working on it together. Review the 'answers' with the whole class. Take special time to hear how students would adapt the budget to get \$20/week for spending money.
- 4. Students relate effective youth budgeting to future career planning.** Ask students to return to their own desks. Lead a whole class discussion on how effective money management ('budgeting' effectively with their money) can support achievement of their career goals.

Ask students to imagine they were perfect at money management. How would a perfect teenaged money manager benefit later in life from their savings? Ask students to list benefits and write them on the board. Encourage students to recognize that they would have more money saved for their post-secondary education, they would go to school at less cost (no cost of borrowing), they would leave with less debt, they would select careers that provide the income they desire, they would only gain from interest rather than pay it out, they would be prepared financially for personal emergencies, they would know what income was required for them to lead a full life, etc.

- 5. Students comment on their own motivations for effective money management.** Ask students to write responses to the following questions on their *Journal Page*.



- You see and hear about credit card offers everywhere. After having seen and learned about them in this lesson, how are you feeling about getting a credit card for yourself?
- On a scale of 1-10, how motivated are you for starting a savings account early and leaving it there for a while? Explain your answer with two reasons.
- After working on creating a budget, how motivated are you to establish a real budget for yourself? Explain your answer with two reasons.

STUDENT PRODUCTS

- ▶ Completed *Interpreting Compound Interest on a Credit Card*
- ▶ Completed *Making an 8th Grade Budget*
- ▶ Completed *Journal Entry* on readiness for personal money management



LESSON 8-24 STUDENT HANDOUT

COMPOUND INTEREST ON CREDIT CARD DEBT

Month	Amount	Monthly Interest	Interest Charged	Amount Owed	Monthly Payment	Total
1	\$1,000	1.25%	\$12.50	\$1,013	\$20	\$993
2	\$993	1.25%	\$12.41	\$1,005	\$20	\$985
3	\$985	1.25%	\$12.31	\$997	\$20	\$977
4	\$977	1.25%	\$12.22	\$989	\$20	\$969
5	\$969	1.25%	\$12.12	\$982	\$20	\$962
6	\$962	1.25%	\$12.02	\$974	\$20	\$954
7	\$954	1.25%	\$11.92	\$965	\$20	\$945
8	\$945	1.25%	\$11.82	\$957	\$20	\$937
9	\$937	1.25%	\$11.72	\$949	\$20	\$929
10	\$929	1.25%	\$11.61	\$941	\$20	\$921
11	\$921	1.25%	\$11.51	\$932	\$20	\$912
12	\$912	1.25%	\$11.40	\$924	\$20	\$904
13	\$904	1.25%	\$11.29	\$915	\$20	\$895
14	\$895	1.25%	\$11.19	\$906	\$20	\$886
15	\$886	1.25%	\$11.08	\$897	\$20	\$877
16	\$877	1.25%	\$10.96	\$888	\$20	\$868
17	\$868	1.25%	\$10.85	\$879	\$20	\$859
18	\$859	1.25%	\$10.74	\$870	\$20	\$850
19	\$850	1.25%	\$10.62	\$860	\$20	\$840
20	\$840	1.25%	\$10.50	\$851	\$20	\$831
21	\$831	1.25%	\$10.38	\$841	\$20	\$821
22	\$821	1.25%	\$10.26	\$831	\$20	\$811
23	\$811	1.25%	\$10.14	\$822	\$20	\$802
24	\$802	1.25%	\$10.02	\$812	\$20	\$792
25	\$792	1.25%	\$9.89	\$801	\$20	\$781
26	\$781	1.25%	\$9.77	\$791	\$20	\$771
27	\$771	1.25%	\$9.64	\$781	\$20	\$761
28	\$761	1.25%	\$9.51	\$770	\$20	\$750
29	\$750	1.25%	\$9.38	\$760	\$20	\$740
30	\$740	1.25%	\$9.25	\$749	\$20	\$729
31	\$729	1.25%	\$9.11	\$738	\$20	\$718

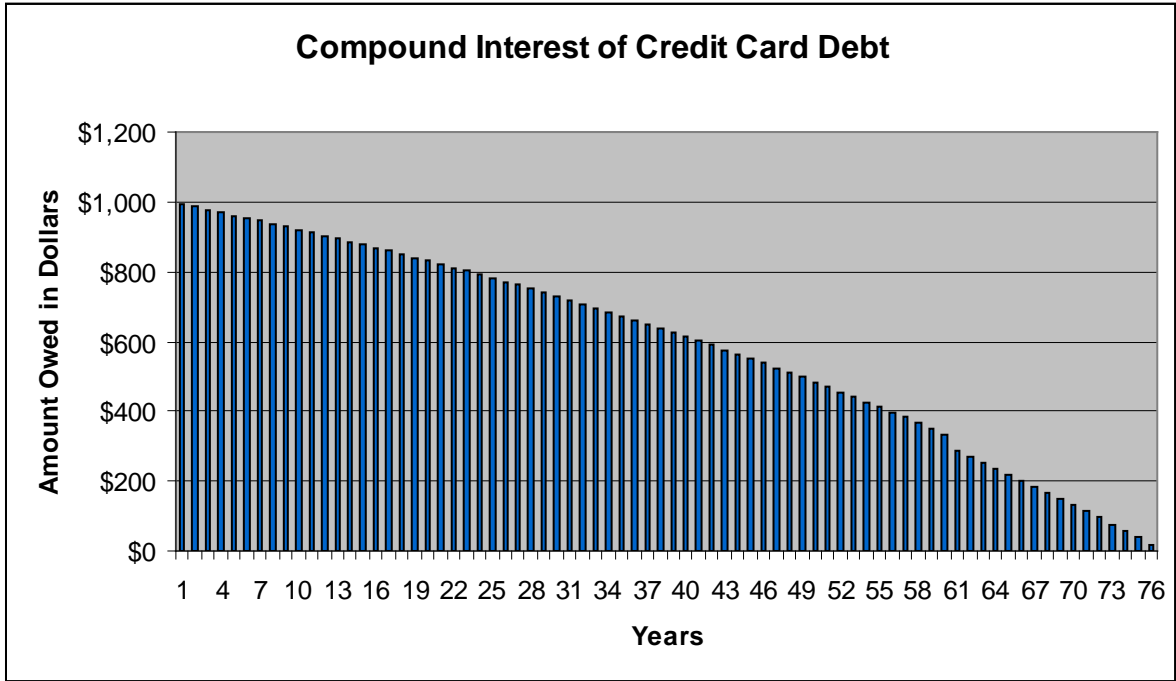
INTERPRETING COMPOUNDING INTEREST cont.

32	\$718	1.25%	\$8.98	\$727	\$20	\$707
33	\$707	1.25%	\$8.84	\$716	\$20	\$696
34	\$696	1.25%	\$8.70	\$705	\$20	\$685
35	\$685	1.25%	\$8.56	\$693	\$20	\$673
36	\$673	1.25%	\$8.42	\$682	\$20	\$662
37	\$662	1.25%	\$8.27	\$670	\$20	\$650
38	\$650	1.25%	\$8.12	\$658	\$20	\$638
39	\$638	1.25%	\$7.98	\$646	\$20	\$626
40	\$626	1.25%	\$7.83	\$634	\$20	\$614
41	\$614	1.25%	\$7.67	\$622	\$20	\$602
42	\$602	1.25%	\$7.52	\$609	\$20	\$589
43	\$589	1.25%	\$7.36	\$596	\$20	\$576
44	\$576	1.25%	\$7.20	\$584	\$20	\$564
45	\$564	1.25%	\$7.04	\$571	\$20	\$551
46	\$551	1.25%	\$6.88	\$558	\$20	\$538
47	\$538	1.25%	\$6.72	\$544	\$20	\$524
48	\$524	1.25%	\$6.55	\$531	\$20	\$511
49	\$511	1.25%	\$6.38	\$517	\$20	\$497
50	\$497	1.25%	\$6.21	\$503	\$20	\$483
51	\$483	1.25%	\$6.04	\$489	\$20	\$469
52	\$469	1.25%	\$5.87	\$475	\$20	\$455
53	\$455	1.25%	\$5.69	\$461	\$20	\$441
54	\$441	1.25%	\$5.51	\$447	\$20	\$427
55	\$427	1.25%	\$5.33	\$432	\$20	\$412
56	\$412	1.25%	\$5.15	\$417	\$20	\$397
57	\$397	1.25%	\$4.96	\$402	\$20	\$382
58	\$382	1.25%	\$4.77	\$387	\$20	\$367
59	\$367	1.25%	\$4.58	\$371	\$20	\$351
60	\$351	1.25%	\$4.39	\$356	\$20	\$336
63	\$304	1.25%	\$3.80	\$308	\$20	\$288
64	\$288	1.25%	\$3.60	\$291	\$20	\$271
65	\$271	1.25%	\$3.39	\$275	\$20	\$255
66	\$255	1.25%	\$3.18	\$258	\$20	\$238
67	\$238	1.25%	\$2.97	\$241	\$20	\$221
68	\$221	1.25%	\$2.76	\$224	\$20	\$204
69	\$204	1.25%	\$2.54	\$206	\$20	\$186
70	\$186	1.25%	\$2.33	\$188	\$20	\$168
71	\$168	1.25%	\$2.11	\$171	\$20	\$151
72	\$151	1.25%	\$1.88	\$152	\$20	\$132
73	\$132	1.25%	\$1.66	\$134	\$20	\$114
74	\$114	1.25%	\$1.43	\$116	\$20	\$96
75	\$96	1.25%	\$1.19	\$97	\$20	\$77



INTERPRETING COMPOUNDING INTEREST cont.

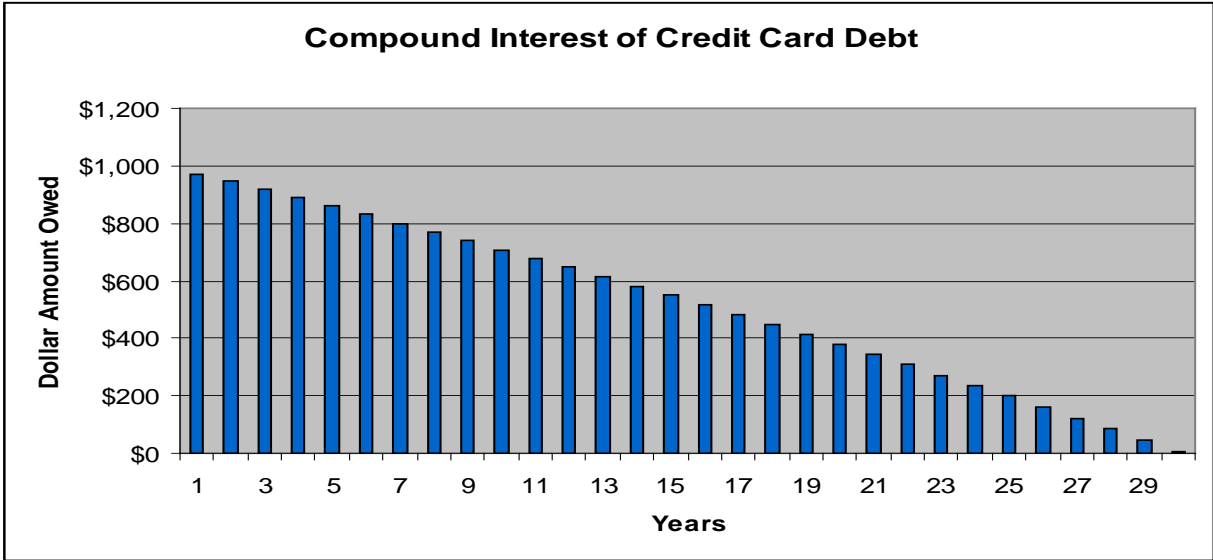
76	\$77	1.25%	\$0.96	\$78	\$20	\$58
77	\$58	1.25%	\$0.72	\$58	\$20	\$38
78	\$38	1.25%	\$0.48	\$39	\$20	\$19



INTERPRETING COMPOUNDING INTEREST cont.

Month	Amount	Monthly Interest	Interest Charged	Amount Owed	Monthly Payment	Total
1	\$1,000	1.25%	\$12.50	\$1,013	\$40	\$973
2	\$973	1.25%	\$12.16	\$985	\$40	\$945
3	\$945	1.25%	\$11.81	\$956	\$40	\$916
4	\$916	1.25%	\$11.46	\$928	\$40	\$888
5	\$888	1.25%	\$11.10	\$899	\$40	\$859
6	\$859	1.25%	\$10.74	\$870	\$40	\$830
7	\$830	1.25%	\$10.37	\$840	\$40	\$800
8	\$800	1.25%	\$10.00	\$810	\$40	\$770
9	\$770	1.25%	\$9.63	\$780	\$40	\$740
10	\$740	1.25%	\$9.25	\$749	\$40	\$709
11	\$709	1.25%	\$8.86	\$718	\$40	\$678
12	\$678	1.25%	\$8.47	\$686	\$40	\$646
13	\$646	1.25%	\$8.08	\$654	\$40	\$614
14	\$614	1.25%	\$7.68	\$622	\$40	\$582
15	\$582	1.25%	\$7.28	\$589	\$40	\$549
16	\$549	1.25%	\$6.87	\$556	\$40	\$516
17	\$516	1.25%	\$6.45	\$523	\$40	\$483
18	\$483	1.25%	\$6.03	\$489	\$40	\$449
19	\$449	1.25%	\$5.61	\$454	\$40	\$414
20	\$414	1.25%	\$5.18	\$420	\$40	\$380
21	\$380	1.25%	\$4.74	\$384	\$40	\$344
22	\$344	1.25%	\$4.30	\$349	\$40	\$309
23	\$309	1.25%	\$3.86	\$312	\$40	\$272
24	\$272	1.25%	\$3.41	\$276	\$40	\$236
25	\$236	1.25%	\$2.95	\$239	\$40	\$199
26	\$199	1.25%	\$2.48	\$201	\$40	\$161
27	\$161	1.25%	\$2.02	\$163	\$40	\$123
28	\$123	1.25%	\$1.54	\$125	\$40	\$85
29	\$85	1.25%	\$1.06	\$86	\$40	\$46
30	\$46	1.25%	\$0.57	\$46	\$40	\$6





FINANCIAL LITERACY

LESSON 8-24 STUDENT HANDOUT

INTERPRETING COMPOUND INTERESTS ON CREDIT CARD DEBT

The information found in the tables and graphs above represent two different payment plans on a credit card where the borrower charged \$1000. Using the tables and graphs above, answer the following questions.

1. In the first scenario, what is the monthly payment the borrower pays each month? In the second scenario, what is the monthly payment the borrower pays each month?
2. How many months does it take the first borrower to pay off the loan? How long does it take the second borrower?
3. Who pays more total interest? Estimate the total interest paid by each borrower. Why does one person pay more interest than the other?
4. Credit cards are a convenient way of buying now and paying later. What can we generally say about credit card debt?



FINANCIAL LITERACY

LESSON 8-24 STUDENT HANDOUT

MANAGING AN 8TH GRADE BUDGET

Pretend you had a weekend job that paid you \$120/month. In addition, you get an allowance of \$10/week from your family. Imagine you receive an average of \$180 each year in cash from birthdays, Christmas, etc. You also have \$1,600 in your long-term savings and get 5% each year in interest on that money. Write your total amounts for each type of income and add them up.

Imagine your parents said they would pay for your basic 'needs' in life (rent, food at home, etc). However, you are responsible for all your 'wants'. In the next year, you want to carefully manage your money, so you decide to create a budget. Here are the things you plan to do with your income in the next year.

PLANNED EXPENDITURES

- Weekly spending money - \$15
- Annual subscription to Music magazine - \$60
- Monthly savings for gifts - \$20
- Annual savings for new jeans - \$120
- Annual savings for new cell phone - \$240
- Cost of cell phone use - \$15/month
- Long-term savings - 10% of total income

Assign each planned expenditure to one of the spaces below. Does your imaginary budget work – does your Total Net have any money left over? What if you wanted to increase your weekly spending money to \$20 – how would you do it?

ANNUAL INCOME

Work Income _____

Allowance _____

Gifts _____

Interest _____

TOTAL INCOME _____

ANNUAL EXPENDITURES

Spending Money _____



MANAGING AN 8TH GRADE BUDGET cont.

Cell Phone	_____
Gift Fund	_____
Short-Term Savings	_____
New to Long-Term Savings	_____
Miscellaneous	_____
TOTAL EXPENDITURES	_____
TOTAL NET (+/-)	_____



FINANCIAL LITERACY

LESSON 8-24 STUDENT HANDOUT

JOURNAL PAGE

DATE: _____

Lesson 8-24 | **LEARNING TO USE MONEY IN 8TH GRADE**

Q1: You see and hear about credit card offers everywhere. After having seen and learned about them in this lesson, how are you feeling about getting a credit card for yourself?

Q2: On a scale of 1-10, how motivated are you for starting a savings account early and leaving it there for a while? Explain your answer with two reasons.

Q3: After working on creating a budget, how motivated are you to establish a real budget for yourself? Explain your answer with two reasons.

Answers:

FINANCIAL LITERACY

LESSON 8-25 ▲ DIFFERENT WAYS TO PAY FOR COLLEGE

LEARNING GOALS/OUTCOMES

- ▶ Explore different kinds of financial aid.
- ▶ Understand the basic financial aid process.
- ▶ Identify the implications of the different kinds of financial aid.

MATERIALS NEEDED

- ▶ **Student Handouts:**
 - Different Ways to Pay for College
 - Myths About Financial Aid Quiz (Answer Key included with this lesson)

CLASSROOM ACTIVITIES

1. **Complete a short assessment of student knowledge** by asking them to share what they have heard about the cost of college and the different ways you can pay for college. Depending on what students know you can shorten or expand the lesson.
2. **Share with students the definition of financial aid.** Ask them if they know anyone who has received some kind of money to help them go to college.
3. **Share with students that there are a lot of myths out there on TV, YouTube, and Twitter about financial aid** and that you want them to have the truth. As a way of learning the truth, the class is going to take a quick quiz to determine if a set of statements about financial aid are true or false. Distribute the *Myths About Financial Aid Quiz* to students and give them time to complete the Quiz. Once everyone is finished, use the *Quiz Answer Key* (included with this lesson) to provide students with the correct answer and discuss their thoughts and reactions.
4. **Distribute a copy of Page 1 *Different Ways to Pay for College Handout* plus one set of the cards on Page 2 to each student.** Ask students to place the cards on the chart use the chart to identify, within their groups, what kind of financial aid the cards are referring to and then to put the

cards in the order they think is most important: from free/least effort to most expensive. Give them some time to think about which needs to be first and last. Share with students that there is actually an order of preference and have students write in the correct order. The order of preference is:

- a) Grants
 - b) Scholarships
 - c) Work Study
 - d) Loans
 - e) Other Financial Assistance
5. As you walk through the completed Handout with the class, review the types of funding and allow students to discuss and ask questions.
 6. Ask students to list at least two things they now know about financial aid (including the definition) and record these for the class.

STUDENT PRODUCTS

- ▶ Completed *Myths about Financial Aid Quiz*
- ▶ Completed *Different Ways to Pay for College Handout*

ADDITIONAL RESOURCES AND OTHER INFORMATION

▶ FACILITATOR NOTES

The workshop has two components. The first component is a whole group true and false exploration of some of the popular myths about the cost of college and financial aid. The second part asks students to organize the types of financial aid into free money and money that a student has to repay. The second component can be done as a whole group, in small groups, or with students working independently.





FINANCIAL LITERACY

LESSON 8-25 STUDENT HANDOUT

MYTHS ABOUT FINANCIAL AID QUIZ

INSTRUCTIONS: Circle the answer that corresponds with whether you think the statement about financial aid is true or false.

- | | | |
|--|------|-------|
| 1. Only students with the best grades qualify for financial aid. | TRUE | FALSE |
| 2. Only rich kids can afford four-year schools. | TRUE | FALSE |
| 3. Only students from low-income families qualify for financial help. | TRUE | FALSE |
| 4. Students who are not high achieving or top athletes should not spend time searching for scholarships. | TRUE | FALSE |
| 5. All students who go to college leave owing a lot of money. | TRUE | FALSE |



FINANCIAL LITERACY

LESSON 8-25 TEACHER HANDOUT

MYTHS ABOUT FINANCIAL AID QUIZ ANSWER KEY

- | | | |
|--|------|------------------|
| 1. Only students with the best grades qualify for financial aid. | TRUE | FALSE |
| 2. Only rich kids can afford four-year schools. | TRUE | FALSE |
| 3. Only students from low-income families qualify for financial help. | TRUE | FALSE |
| 4. Students who are not high achieving or top athletes should not spend time searching for scholarships. | TRUE | FALSE |
| 5. All students who go to college leave owing a lot of money. | TRUE | FALSE |

FINANCIAL LITERACY

LESSON 8-25 HANDOUT

DIFFERENT WAYS TO PAY FOR COLLEGE

Place your group of cards in the left-hand column in the order you think benefits you most. Consider:

- ▶ Whether the money may be free to you or not.
- ▶ What time you will need to take to apply for the money.
- ▶ How much money you think there may be.
- ▶ Whether or not you need to qualify for the money.

Definition (Put the card here!)	Title	Notes

DIFFERENT WAYS TO PAY FOR COLLEGE cont.

Financial Aid Description	Financial Aid Description	Financial Aid Description	Financial Aid Description
<i>This kind of money is given to students based on many factors, most often need. It can come from the college, the state, or the Federal government.</i>	<i>This kind of money is given to students based on many factors, most often need. It can come from the college, the state, or the Federal government.</i>	<i>This kind of money is given to students based on many factors, most often need. It can come from the college, the state, or the Federal government.</i>	<i>This kind of money is given to students based on many factors, most often need. It can come from the college, the state, or the Federal government.</i>
<i>This kind of financial aid recognizes that students have many unique talents that will make them great college students.</i>	<i>This kind of financial aid recognizes that students have many unique talents that will make them great college students.</i>	<i>This kind of financial aid recognizes that students have many unique talents that will make them great college students.</i>	<i>This kind of financial aid recognizes that students have many unique talents that will make them great college students.</i>
<i>Colleges often have paid positions on campus so that students can work while they go to school. Colleges also have employment offices that help students find work off of the campus.</i>	<i>Colleges often have paid positions on campus so that students can work while they go to school. Colleges also have employment offices that help students find work off of the campus.</i>	<i>Colleges often have paid positions on campus so that students can work while they go to school. Colleges also have employment offices that help students find work off of the campus.</i>	<i>Colleges often have paid positions on campus so that students can work while they go to school. Colleges also have employment offices that help students find work off of the campus.</i>
<i>This kind of money has several different categories and requires that you pay the money back AND pay an additional fee or interest for borrowing the money.</i>	<i>This kind of money has several different categories and requires that you pay the money back AND pay an additional fee or interest for borrowing the money.</i>	<i>This kind of money has several different categories and requires that you pay the money back AND pay an additional fee or interest for borrowing the money.</i>	<i>This kind of money has several different categories and requires that you pay the money back AND pay an additional fee or interest for borrowing the money.</i>
<i>This is money that may come from private for family sources as a gift.</i>	<i>This is money that may come from private for family sources as a gift.</i>	<i>This is money that may come from private for family sources as a gift.</i>	<i>This is money that may come from private for family sources as a gift.</i>



STUDY JAM SESSION

The truth is that you may not have to study *all* that much in middle school, but that likely won't be the case in high school when the intensity of coursework increases (especially if you take a **RIGOROUS CURRICULUM** that includes advanced, honors, Pre-AP/AP, or dual credit). Challenging yourself academically matters for college applications in the future as well as prepares you for the intense level of study required in college. Plus, you'll want to hone those study skills for college placement exams (**ACT** and/or **SAT**) typically taken during junior year of high school. Brush up on your study tactics now to make the years ahead excellent practice for rocking in college.



Waiting until the last minute to study (AKA: cramming) does not work for the brain to seal new information into long-term memory. Revisit the material at least three separate times, making certain to **SPREAD OUT STUDY SESSIONS** with prolonged periods of time in between. Scientists believe we may "relearn" studied material each time we revisit it, reinforcing comprehension and memory.



Research shows that studying different kinds of information (or subjects) in a single study session results in better retention of the material. This could be because we subconsciously strive to find deeper patterns among different kinds of material, craving novelty while making connections. **MIX IT UP WHILE YOU STUDY.**



SELF TEST or quiz yourself following a study session. Research has proven quizzing (after studying) results in retaining the info longer than simply studying the material twice. This could be as simple as self-reflection after reading a passage, answering questions at the end of a chapter, or taking a practice test. If you were the teacher, what material would you put on the test?

Use your **BRAIN** when you study. Scientists who research the brain (neuroscientists) have found proven techniques to help the brain better retain info in long-term memory, which is the key to *learning*.

Use the tips below to help you study smarter and more efficiently!



For your brain to work most efficiently, **AVOID MULTI-TASKING.** Focus on one task at a time, rather than juggling several projects at once. Along those same lines, find a quiet place to study that is free from distractions (no television, cell phone, etc.).



Be sure to take breaks periodically when studying or learning new information. For neurons in your brain to connect together (forming long-term memory), you need to take a break from the material to allow what researchers call **THINK TIME.** Occasional daydreaming and free thinking without distraction is good for you!



One of the best things you can do for your brain is **SLEEP.** This is when your brain consolidates and processes all the new learning from the day. Shoot for 7-8 hours (or more) of sleep per night in order for your brain to function at its prime. Sleep improves memory, lowers stress levels, increases creativity, sharpens attention, stabilizes mood, strengthens the immune system, and so much more. Losing one night's sleep can impair reasoning and memory for up to 4 days!



Did you know that the brain is made up of about 75% water? Even minor dehydration can affect the brain negatively, causing lack of concentration and sluggish thinking. **DRINK PLENTY OF WATER** throughout the day and during study sessions. Remember that caffeinated and sugary beverages can impact the brain by spiking blood sugar and affecting concentration. Stick with water.



In addition to water, the brain requires oxygen to function and stay alert. If you start to feel distracted or sleepy while studying, **BREATHE DEEPLY.** In fact, take several deep breaths to fully oxygenate your blood and regain focus. To get the blood flowing, stand up and walk around a bit.

According to brain research, the teen brain develops permanent neuron connections for habits formed during adolescence. That means habits (good or bad) made **NOW** could stick with you for the rest of your life!

What habits can you develop to become a **ROCK STAR** student?

Planning for college starts **BEFORE** high school! It's up to you to make it happen.

SET LIST FOR THE YEARS AHEAD

College in your future? Then make middle school through high school years a warm up for college by **ROCKING** as a student. No rock star, in the history of *ever* was able to pick up a guitar for the first time and immediately take the stage. It takes *years* of practice to be ready for the big time. Although college may seem **SO FAR** from now, the time will pass more quickly than you think. To be ready for the rigorous level of study in college, you need to spend these years practicing what it takes to be a student **ROCK STAR.**

HOW TO BE A ROCK STAR STUDENT

It's not only about making good grades! Colleges look for students who have more than just a decent GPA (grade point average). Colleges want students who challenge themselves with harder classes, are involved in extracurricular activities, volunteer, extend themselves to social causes, show leadership, and demonstrate the ability to work through obstacles. Do you have what it takes to **ROCK** in college?

ROCK IT LIKE A BOSS

Research shows that students with few or no absences have higher grades, better standardized test scores, and increased performance in school. Unless you are at death's doorstep, get yourself to class. This is great practice for college because professors often have attendance policies with class participation factoring into your grade. Also, college courses advance at a rapid pace, covering enormous amounts of material which could be on the test. Get in the habit of showing up now, so you'll be ready for this expectation in college, not to mention later in your life when you have a JOB.

Also! If you sign up for extracurricular activities, don't miss meetings. Joining means participating. Show up and do your part, taking on added responsibility if necessary. Continue this habit in high school, as well. You'll need to show leadership and volunteer work on college applications!

SHOW UP

How many days of school have you missed this year?

HAVE EPIC COURAGE

Develop a "stick with it" attitude. The ability to keep going through adversity (also known as *grit* or *resilience*) is one of the most critical life skills you can develop. Even some adults struggle with this ability! Although it may be tempting to call it quits at times, hang in there. You'll be glad you endured those challenges in the long run, and it will do wonders for your strength of character. Start with being realistic about your expectations. Know that obstacles will pop up without warning and must be addressed with determination and positivity.

If you start working on your GRIT skills now, it will make the transition to college MUCH easier. Be proactive! Get help when needed. Don't hesitate to ask questions. Take charge of situations that affect you. Also, forgive mistakes (both your own and those of others). Think of mistakes as learning opportunities, where failure isn't always a bad thing. Keep trying and persevere until you reach your goal.

Why are you going to college?

What obstacles might you encounter?

How will get you through the hardest parts?

ROLL WITH IT

Can you think of a time in your life when you had to show GRIT and keep going despite adversity? What lessons did you learn from that experience?

Force yourself to venture outside your comfort zone! From making new friends, to joining extracurricular activities, to even the food you eat... **TRY. NEW. THINGS.** Not only is this a good rule for life (you only live once, after all), but this will prepare you for experiencing college to the fullest. College is all about meeting new people, learning innovative ideas, and experiencing the world in a whole different way. An open mind will suit you well on a college campus. Practice this now by taking part in different activities/clubs/social groups. Even if you're shy, you must learn to be assertive and be your own best advocate!

What are **FIVE** new things you want to try for the first time during the next year? (for example: take guitar lessons, learn a foreign language, sample different ethnic foods, read a new genre of books, etc.)

1. _____
2. _____
3. _____
4. _____
5. _____



ROUND IT UP

ROCK STAR

Colleges and scholarship committees want to see more in an applicant than simply grades and test scores. They want to see that you have knowledge of current events, appreciation for diversity, and concern for the world around you. Be someone who gets involved and volunteers your time to make the world (at least the part where you live) a better place. Volunteering not only helps others but also has been proven to improve mood and overall satisfaction with life. Plus, you'll gain experience, make social connections, and improve your social skills. The point is to be well-rounded in your experiences, general knowledge, and education so that you stand out from other applicants for college admission as well as scholarships. See below for ROCKIN' tips to help you become a better all-around student.

- ★ Watch the local/national news
- ★ Discuss current events with others
- ★ Work on school newspaper/yearbook/website
- ★ Volunteer with church/community organization
- ★ Go see a play/concert/guest speaker
- ★ Visit multiple college campuses
- ★ Read books for fun (not because you have to)
- ★ Read the news online or with smartphone app
- ★ Run for student government or join the debate team
- ★ Help out with school events or fundraisers
- ★ Get involved in the arts: band, orchestra, choir, drama
- ★ Travel every chance you get, if possible
- ★ Job shadow in your area(s) of career interest
- ★ Set a goal to work toward, like training for an event

MANAGE YOUR STUFF

A little organization goes a LONG way, plus it saves undue stress from misplacing important items (like your homework!). Although you may not have much to keep up with now, that will change when you get to high school (and even more so in college) when you'll be responsible for keeping up with your class and extracurricular schedules, assignments, class notes, test dates, and more. Get in the habit of managing your stuff and taming the clutter, whether it be your locker at school or room at home.

For keeping classwork organized, have a folder for every class, preferably in **different** colors. Put away graded and returned assignments/tests immediately when you get them. Keep all notes for these classes neat (be sure to date your notes) and store in the appropriate class folder. Show up to class with all necessary materials (including a few extras like pens and sheets of paper). At home, when your homework is done for the night, pack your bag for the next day so you aren't scrambling the next morning. Get a calendar or day planner to write down important dates, deadlines, events, club meetings, etc. Don't be the student who shows up late, forgets to study, or misses events. Part of growing up and being independent means taking responsibility for yourself. Learn to manage your stuff *and* your time.

MOSH PIT OF MISTAKES

Beware of common mistakes students make! If you're guilty of doing any of these, **DRAW A BIG STAR** ★ next to it so you recognize areas for improvement. Be honest!

- Having a negative attitude
- Putting off doing an assignment until the last minute
- Copying homework from another student
- Leaving an assignment at home
- Procrastinating study for an upcoming test
- Losing your homework or other important paper(s)
- Forgetting about a test or assignment due
- Not doing an assignment
- Choosing to watch TV/play video games/waste time on social media instead of doing homework
- Missing a day of school unnecessarily
- Making an excuse to avoid a meeting or practice
- Showing up for class unprepared (forgetting items in your locker or not having supplies like pen, paper, etc.)

TRANSITION SKILLS

LESSON 8-17 ▲ TRANSITIONING TO HIGH SCHOOL

LEARNING GOALS/OUTCOMES

- ▶ Summarize their top ten achievements in middle school.
- ▶ Identify the three most important 'things to work on' to be successful in high school.
- ▶ Students celebrate successes and challenges from the past year.

MATERIALS NEEDED

- ▶ Student Handouts:
 - Pre-High School Thoughts
 - Journal Page
- ▶ Two poster boards
- ▶ An item for catching and throwing

CLASSROOM ACTIVITIES

1. Students compare watching life to doing life. Write this quote on the board:

"There's a difference between knowing the path and walking the path."
The Matrix (1999) - Morpheus (Laurence Fishburne)

Ask students what they think Morpheus is saying. What is the primary difference between watching a sport and playing a sport? What is the benefit of playing over watching? What is the benefit of watching over playing? If you want to build personal capacity, explore personal interests, discover new things in the world, is it better to watch or play the game? Which is safer - watching or playing? Help students understand that sometimes, it is better to 'know the path' and just watch things going on. However, most of the time, it is better to 'walk the path' and get fully engaged with wherever you happen to be.

Tell students that today, they are going to evaluate their middle school experience - identifying their top achievements, celebrating personal successes and challenges.

2. **Students reflect on their years of middle school.** Distribute a copy of *Pre-High School Thoughts* Handout to each student. Ask students to look back at their middle school years. Ask them to identify their top ten achievements since entering 6th grade. They may identify academic achievements, activity achievements, social achievements, family achievements, or personal achievements. Encourage students to recognize that they have accomplished things, even if they wanted to accomplish more.
3. **Students code their top achievements.** Ask students to look over their top achievements in middle school. Tell them to put the word 'academic' beside any achievements that involve grades, awards, courses, or skill development. Have them write the word 'activity' beside any achievements that involved in-school teams, clubs, or other school activities. Have them write the word 'social' beside any achievements that involved communication, friendship, or expansion of personal networks. Write the word 'family' beside any things that have improved with your parents, siblings, or other relatives. Finally, write the word 'personal' beside the development of new interests, new future goals, or anything else that is not coded. Ask students to notice which category showed the greatest number of top accomplishments. Tell students that they should be proud of what they have achieved in middle school.
4. **Students discuss their hopes and fears about high school.** Ask students what they are most excited about when they think of attending high school next year, and what concerns them most. Have a ball or something that students can toss to one another. When the ball is caught they must share an answer. Recommend that students think of at least three or four answers before the game starts. Give the students a few minutes to think of answers or write them down if necessary. After students have had several minutes to answer and toss the ball, ask students to write their top two hopes and top two fears on the handout.
5. **Students discuss ways for making high school a meaningful experience.** Ask students to define what a meaningful experience is. Encourage them to see 'meaningful' as an active connection between what a person does and who they are (or are becoming). Ask students to think of one way that a student could make high school more meaningful. On your signal, ask all students to come to the board and write their one idea. Ask students to look at all the ideas and look for common themes.
6. **Students select the three best ways for them to make high school a meaningful experience.** Ask students to think of the three most important things to work on in order to be more successful in high school and get meaning from the experience. Encourage them to get ideas from the board. Have them write their answers on the handout.



7. **Students write their last middle school entry in their Journal.** Ask students to look back over their years in middle school and estimate how much time was spent watching (“knowing the path”) and how much of it were they fully engaged in the experience (“walking the path”). Tell students that it is okay to be a watcher sometimes, as long as you are also an active participant in other times. Ask them to answer the following questions on their Journal Page.
- Did you spend more time watching or actively engaged in your middle school years?
 - When you are in high school, what do you want to get involved in to make your experience more meaningful?
 - What could you do this summer to make it more meaningful and fun?

STUDENT PRODUCTS

- ▶ Completed *Pre-High School Thoughts*
- ▶ Completed *Journal Page*





TRANSITION SKILLS

LESSON 8-17 STUDENT HANDOUT

PRE-HIGH SCHOOL THOUGHTS

Summarize your top ten achievements in middle school.

(consider Academic, Activity, Social, Family, and Personal achievements)

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

Write your top hopes and fears about high school next year.

List three most important 'things to work on' to be successful in high school.

1. _____
2. _____
3. _____





TRANSITION SKILLS

LESSON 8-17 STUDENT HANDOUT

JOURNAL PAGE

DATE: _____

Lesson 8-17 | *TRANSITIONING TO HIGH SCHOOL*

Q1: Did you spend more time watching or actively engaged in your middle school years?

Q2: When you are in high school, what do you want to get involved in to make your experience more meaningful?

Q3: What could you do this summer to make it more meaningful and fun?

Answers:



ACADEMIC ELIGIBILITY

LESSON 8-22 ▲ BUILDING A STRONG TRANSCRIPT IN 8TH GRADE

GRADE LEVEL FOCUS

Because of the importance of this topic, this lesson spirals itself each year from 8th through 12th grade, with a combination of consistent content and new content.

The focus for this Strong Transcript Lesson is as follows:

- *Grade 8: Introduction to Transcripts*
- *Grade 9: Transcript Case Studies*
- *Grade 10: Identifying appropriate Dual Credit Options*
- *Grade 11: Continuing with Dual Credits*
- *Grade 12: Maximizing and Sharing your Transcript*

LEARNING GOALS/OUTCOMES

- ▶ Definition of dual credit.
- ▶ Options for dual credit equivalency.
- ▶ Identify or list opportunities for dual credit equivalency within their own school system.

MATERIALS NEEDED

- ▶ **Student Handouts:**
 - Dual Credit Opportunities: Washington State Summary
 - Sample Transcripts or Case Studies
- ▶ **School or district materials on dual credit**
- ▶ **Students' personal career and college planning documentation** (such as their most recent High School and Beyond Plan)

CLASSROOM ACTIVITIES

Grade 8 Focus: Introduction to Transcripts

Since this lesson spirals (repeats itself from grade to grade), a recommended focus for 8th grade is awareness through case studies. Alternatively, share sample transcripts.

1. **Open the session by asking students what they know about dual credits or dual equivalency for credit.** Share that there are ways for them to begin to build college credit as high school students and share that they are going to explore those options through evaluating the decisions made by four students.
2. **Organize students in partner pairs and hand out the student information on dual credits.** Ask students to divide up what they read with one person reading about programs that allow dual credit through equivalency examinations and one person reading about dual credit through college course enrollment. Give students time to share with their partner what they learned.
3. **Bring the whole group back together and have the partner teams share out what information was most interesting.** Relate this to the opening and the initial assessment of what students knew noting where this is repeat information and where it is new information.
4. **Walk students through school or district materials that explain dual credit opportunities.** Be prepared to answer questions or have someone attend the lesson such as a counselor who can potentially answer questions.
5. **Hand out the questions and case studies.** Give students time to individually read and determine their answers to the questions. Depending on time, allow them to work in small groups to discuss their answers and see where they agreed or disagreed.
6. **Bring the whole group back together and discuss the answers to the questions and why students agreed or disagreed in their answers.**
7. **To conclude, give students time to get out their High School and Beyond Plans or other planning documents.** Have them look at their course selections in regard to their long-term educational plans. Ask the question: are there dual credit opportunities that would help you achieve your goals? Help students plan how they can meet with counselors or others to talk individually about changes or next steps in building their schedules.

STUDENT PRODUCTS

- ▶ **Answers to questions in *Case Studies of Four Students and Three Pathways* Handout**



ADDITIONAL RESOURCES AND OTHER INFORMATION

► SUPPLEMENTAL FACILITATOR NOTES

Dual Credit programs allow students to take rigorous college-level courses while still in high school. Students may become eligible for the awarding of college credit based on scores obtained in year-end examinations, as well as through taking college-level classes either in their high school or at colleges and universities. This workshop/lesson gives students a chance to evaluate for themselves the value of researching and participating in dual credit opportunities.

The opportunities in each school and each region will be different. It will be important for facilitators to be familiar with what is available for their specific students.

Strong Transcripts: Dual Credit + College & Career Readiness

► Washington Student Achievement Council (WSAC)

<http://www.wsac.wa.gov/college-credit-high-school>

Dual Credit Resources

<http://www.wsac.wa.gov/college-readiness>

College and Career Readiness

► Washington State Board of Community and Technical Colleges

<http://www.sbctc.edu/becoming-a-student/high-school/dual-credit-student.aspx>

SBCTC's Dual Credit Programs

<http://www.sbctc.edu/about/agency/initiatives-projects/bridge-to-college.aspx>

Smarter Balanced Scores for College Placement

<https://www.sbctc.edu/colleges-staff/programs-services/student-success-center/guided-pathways.aspx>

Guided Pathways from State Board for Community and Technical Colleges (SBCTC).

► The Office of the Superintendent of Public Instruction (OSPI) in Washington State

<http://www.k12.wa.us/SecondaryEducation/CareerCollegeReadiness/DualCredit/default.aspx>

Information about Dual Credit Opportunities

<http://www.k12.wa.us/resources/default.aspx#2>

Smarter Balanced Assessment Family Resources

<http://www.k12.wa.us/CurriculumInstruct/BridgetoCollege/>

Bridge to College Math and English courses

<http://www.k12.wa.us/CareerTechEd/ProgramsofStudy.aspx>

CTE Program of Study: Up to 78 detailed Program of Study forms for each Career Cluster



<http://www.k12.wa.us/SecondaryEducation/CareerCollegeReadiness/pubdocs/CollegeReadinessInitiativeReplicationProject.pdf>

PDF document contains important college ready transcripts for 2-year and 4-year colleges

<http://www.k12.wa.us/Resources/>

WA State Family Resources for Learning Standards, Assessment, Graduation, Enrollment Options

► **Ready, Set, Grad**

http://readyssetgrad.org/rsg_cred_wiz/form

Dual Credit Look-Up Tool





ACADEMIC ELIGIBILITY

LESSON 8-22 STUDENT HANDOUT

DUAL CREDIT OPPORTUNITIES: WASHINGTON STATE SUMMARY

Note: The information from the Office of the State Superintendent of Instruction describe programs that area available in the State of Washington. You will need to investigate information provided by your school and your school district about other opportunities that may be available in your area.

PROGRAMS ALLOWING DUAL CREDIT THROUGH STANDARDIZED EXAMINATIONS

<http://www.k12.wa.us/SecondaryEducation/CareerCollegeReadiness/DualCredit/StandardizedExams.aspx>

- ▶ **Advanced Placement (AP)** (<http://www.k12.wa.us/AdvancedPlacement/default.aspx>)
Allows students to take rigorous college-level courses while still in high school. Students may earn college credit and/or advanced placement into upper-level college courses by taking AP exams. Many colleges and universities recognize AP courses when making admissions decisions. Most Washington public universities and colleges award credit for any exam that is scored 3 or higher.
- ▶ **International Baccalaureate (IB)** (<http://www.ibo.org/>)
Offers high quality programs of international education to a worldwide community of schools. The three programs for students aged 3 to 19 help develop the intellectual, personal, emotional, and social skills to live, learn, and work in a rapidly globalizing world, as well as having colleges and universities award credit based on performance on IB exam.
- ▶ **University of Cambridge International Examinations** (<http://www.cie.org.uk/>)
Offers an international, pre-university curriculum and examination system that emphasizes the value of a broad and balanced education for academically-able students. Just as with International Baccalaureate (IB) and Advanced Placement (AP), colleges and universities have recognition policies for the awarding of credit based on exam scores.

PROGRAMS ALLOWING DUAL CREDIT THROUGH COLLEGE COURSE ENROLLMENT

<http://www.k12.wa.us/SecondaryEducation/CareerCollegeReadiness/DualCredit/CollegeEnrollment.aspx>

- ▶ **Running Start** (<http://www.k12.wa.us/SecondaryEducation/CareerCollegeReadiness/RunningStart.aspx>)
Running Start allows students in grades 11 and 12 to take college courses (100 level or above) at Washington's community and technical colleges, and at Central Washington University, Eastern Washington University, Washington State University, Spokane Tribal College, and Northwest Indian College. Running Start students and their families do not pay tuition, but they do pay college fees and buy their own books, as well as provide their own transportation. Students receive both high school and



DUAL CREDIT OPPORTUNITIES: WASHINGTON STATE SUMMARY (cont.)

college credit for these classes, therefore, accelerating their progress through the education system.

- ▶ **College in the High School** (http://www.sbctc.ctc.edu/college/e_hscollegeprogs.aspx)
College in the High School is an opportunity for students to be concurrently enrolled in a high school and college course and to earn high school and college credit in the same course offered on the high school campus. Costs to students vary with each institution.
- ▶ **Tech Prep** (<http://www.k12.wa.us/careertech/TechPrep.aspx>)
The Tech Prep program helps students transition from high school into college professional technical programs. Tech Prep is a cooperative articulation agreement between K–12 schools, community and technical colleges to develop applied integrated, academic, and technical programs. Washington Tech Prep (<http://sers.techprepwa.org/searcharticulations.aspx>) awards high school students' dual credit for career and technical education (CTE) courses articulated to college programs.

ACADEMIC ELIGIBILITY

LESSON 8-22 STUDENT HANDOUT

CASE STUDIES OF FOUR STUDENTS AND THREE PATHWAYS

Discussion Questions: *As you read about these four students think about the following questions and be prepared to share your answers with your group and your class.*

1. Which students are showing the greatest understanding of developing “work readiness” early?
2. What are the immediate and long-term financial implications (good and bad) for the students?
3. Which pathway seems most challenging to you?
4. Which students seem like they will be most successful in reaching their goals?
5. What pathway are you likely to use?

CASE STUDIES OF FOUR STUDENTS AND THREE PATHWAYS (cont.)

Case Studies

Eliza: Eliza is interested in one day becoming an FBI agent. Her dream would be to work in WA on terrorism cases. She knows that she will need a Bachelor's degree in order to even think about the FBI. Eliza has worked with her high school counselor and has started taking classes through the Running Start program at the local community college. She anticipates that she will be able to finish her Associates degree in Criminal Justice at the end of the summer quarter after high school graduation. Because money is tight in her family, Eliza will need to work after high school. She already has a part-time job at McDonald's and thinks they will make her a shift supervisor once she graduates from high school this summer. Once she has her AA completed, Eliza is planning to get a job in security or with a local law enforcement agency for several years giving her real life experience in her field and allowing her to begin work on a four-year degree program.

Shane: Shane isn't sure what she wants to do. She knows that she wants to go to college but really wants to take a year-off after high school graduation. She has taken all of the required courses for high school graduation but didn't find anything exciting enough to take honors or advanced classes. She is much more interested in helping at home or hanging out with her friends. She is planning to work after high school graduation in retail to earn money for college.

Juan: Juan has an uncle who owns a small, local construction company. The uncle has invited him to join him in the business when he has completed enough course work to qualify for a construction foreman's position. Juan did some research and found that his high school offers a Construction Careers Academy that meets either from 7:00 – 9:00 a.m. or 1:00 – 4:30 p.m. Signing up for these Tech Prep courses will earn Juan both high school and college credit provided he demonstrates proficiency in the course. At the end of the semester, if Juan has successfully met the criteria, he will complete the on-line registration process and pay a one-time "transcript fee" of \$25.00 to the college (required with the first request only; the fee allows the college to create an academic transcript for the student.). Juan wants to play football so he thinks he will opt for the 7:00 session even though he hates to get up early.

Ryan: Ryan knows he wants to be a teacher. Having been homeless much of his high school years, he has really appreciated the support he has had from teachers and counselors. Ryan knows his ticket to a college education will be a combination of credit through examinations, scholarships, what he can save, and working when he is on campus. He would like to be able to avoid loans. Ryan began taking AP classes at the beginning of his junior year. While it is a real struggle to get to school living in different places, he is maintaining his grade point average at a 4.0. As Ryan works with his high school counselor, he is planning to begin college with enough course credit to be classified a sophomore saving almost a year of tuition. Ryan's real worry right now is the cost for the AP tests. Each test is about \$90.00 and he hasn't a clue where he will find that kind of money. (The cost of the AP test is lowered for low-income students. Ryan needs to check with his counselor or AP teacher.)



MAKE

High School

COUNT



A Guide for Students

ACT[®]

Your high school years

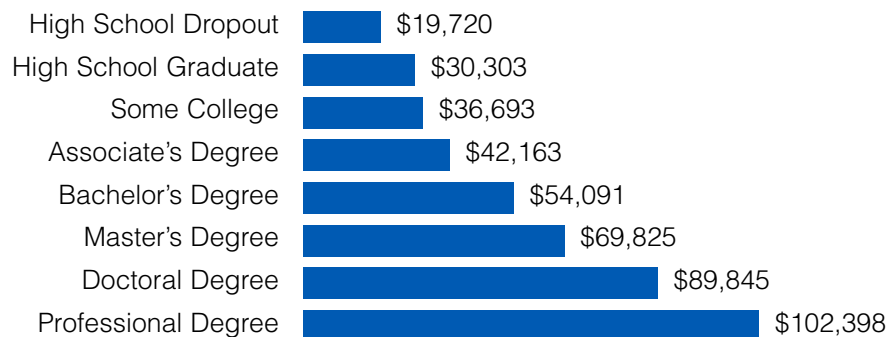
may be the most exciting and important ones you will spend in school.

For the first time, you'll have lots of choices to make about what you study. It's important to know that the choices you make for 9th grade—as well as 10th, 11th, and 12th—will affect the choices you'll have for the rest of your life.

No matter what you dream of doing with your life, preparing yourself for more education beyond high school is your wisest plan right now. Post-high school education can provide valuable experiences that contribute to a better quality of life for you. Whether or not you go on to a college, university, career or technical school, the information and skills you learn in your high school classes will always be useful in the world of work.

Remember: Everyone, in every kind of job, needs to be able to write and speak clearly, listen carefully, understand what is written and spoken, and use math effectively.

Average yearly income by educational attainment



Source: U.S. Census Bureau, 2009 data

Keep your options **open**

Right now you may not know what you want to do with your future, or exactly how to get ready for it.

That's okay. You have plenty of time to figure out what interests you, what you're good at, and how those things add up to a career. The most important thing to do right now is make sure you keep your options open.

When you have questions

Your school counselor, teachers, or principal will have the answers (or know someone who does) to many questions about high school and education after high school. Your family and friends often have good information, too. Do not hesitate to ask as many questions as necessary to obtain all the information you need.

Learn how to learn

Now is the time to concentrate on improving your skills as a student. If you practice the following tips, you may find you enjoy your classes more:

- ◆ **Sit close to the front** of the classroom when possible.
- ◆ **Join in** class discussions.
- ◆ **Ask questions.** If you don't understand something, chances are others in the class don't understand either.
- ◆ **Keep up** with class assignments. Finish them before they're due.
- ◆ **Ask for help** in any class in which you find yourself falling behind. Remember, your teachers want to help you succeed!
- ◆ Look for ways to **sharpen your basic skills** in each class. You can practice your writing skills in history, your algebra skills in science, and your math and science skills in vocational education classes.
- ◆ **Learn keyboarding** skills so you can type your own schoolwork and use a computer.
- ◆ Learn to take **good class notes**. You'll take lots of notes throughout the rest of your life.
- ◆ Learn to **proofread, correct, and rewrite** your written work.
- ◆ **Develop test-taking skills.** Your counselor and teachers can show you how to get started.

High school courses ACT recommends for all students*

Courses	ACT Recommends
English	Four years
Mathematics	Three years (including Algebra I, Geometry, and Algebra II)
Science	Three years (including Biology, Chemistry, and Physics)
Social Studies	Three years
Other	Foreign language, visual and performing arts, computer science, etc.

***Specific high school course requirements vary from college to college, and some majors may have additional requirements.**

ACT's recommendations provide a general framework to follow for all colleges, but check with the schools you're interested in to see what they require or recommend.

Know the **basics** of class scheduling

First, you need to be thoroughly familiar with all the **required courses and graduation requirements** of your high school.

- ◆ You should take an **English or literature class** each year of high school. These classes will strengthen your reading, writing, and speaking skills.
- ◆ A series of **mathematics courses** is very important as you prepare for the careers of the future. Four years of high school math, **including algebra and geometry**, are necessary to many occupations. Math will be even more important in the future.
- ◆ Make sure you take enough **social studies courses** to get a good understanding of American history and our government. Many colleges and universities require three years of study.
- ◆ **Science is important.** Schedule three or more years, including at least one laboratory course.
- ◆ Schedule at least one year of **visual and performing arts** from the areas of visual arts, music, dance, and theater.
- ◆ **Elective courses** allow you to explore your special interests. These courses are considered very important. Seriously consider taking a foreign language. Some colleges expect two years of foreign language study, and your understanding of the world can be improved by knowing another language.
- ◆ You might consider combining your last two years of high school with two years of community college education, by exploring the **Tech Prep Education (2+2)** offerings. This can lead to an associate's degree or two-year certificate in the mechanical, industrial, or practical arts: agriculture, health, family and consumer sciences, or business. Remember, though, that these programs build upon knowledge gained in math, science, and communications courses.
- ◆ Some specific **applied academic courses** that use hands-on approaches to learning have been approved as meeting the core curriculum requirements. For more information, see your counselor.
- ◆ You will need to be **computer literate**.

High school course **planning** chart

This chart can be used to plan your classes for the next four years. First plan your 9th-grade classes and then pencil in the classes you expect to take in the 10th, 11th, and 12th grades. These choices may change later, depending upon your interests and career plans.

Check with your counselor to make sure your schedule meets your high school's graduation requirements. Be sure to plan for any additional requirements for admission to a four-year public college or university or a tech prep educational program at a community college.

English—Language Arts (4 years)	9th	10th	11th	12th
Writing, reading, listening, and speaking				

Mathematics (3 years)	9th	10th	11th	12th
First-year algebra, geometry, second-year algebra, trigonometry, precalculus, calculus				

Science (3 years)	9th	10th	11th	12th
Biology, chemistry, physics				

Social Studies (3 years)	9th	10th	11th	12th
History, sociology, psychology				

Foreign Language—Second Language	9th	10th	11th	12th

Visual Arts, Music, Theatre, Drama, Dance, Computer Science	9th	10th	11th	12th

Physical Education (state requirements vary)	9th	10th	11th	12th

What you do outside of school counts, too

Develop habits now that will help you succeed in high school, in education after high school, and in the world of work:

- ◆ Find a **quiet place to study** where you won't be interrupted. Is it just too noisy at home? Ask your family or a teacher to help you find a place to study.
- ◆ Plan a daily **homework schedule** and stick to it. Do more than is required.
- ◆ Ask your **family or friends** to read your written work. And ask them for help if you're having trouble at school.
- ◆ **Use your local library.** If you don't have a library card now, ask the librarian for one. They're free.
- ◆ **Read newspapers and magazines.** Talk with your family and friends about what you read.
- ◆ Look up words you don't know in the **dictionary.** Then use your new words in writing and talking.
- ◆ Talk with your family about **career plans** and what you want to do in the future.

Take time to explore

This is the perfect time to check out lots of career options. The Web is a great resource for information about specific schools or training programs, and here are some other ways to learn more if you are considering:

1. Attending a **four-year college, university, vocational/technical school, or two-year college**
 - ◆ Make a list of the schools that interest you.
 - ◆ Gather information from each school and study it.

- ◆ Register to take the ACT® test before December of your senior year; spring of your junior year is recommended. All U.S. colleges and universities accept ACT scores.
- ◆ Visit the campus of each school you are seriously considering.
- ◆ Apply early for admission and housing.
- ◆ Apply early for financial assistance. Pay attention to deadlines listed in the financial aid information you receive from your counselor and the school(s) you are interested in attending.
- ◆ Find out about local, state, federal, and private student financial assistance programs.
- ◆ Make your decision. Take time to review all information carefully and weigh your options.

2. Serving in the **Armed Forces**

- ◆ Visit with friends, neighbors, and relatives who have served in various branches of the Armed Forces.
- ◆ Study the military literature available in your counseling office.
- ◆ Evaluate any physical limitations that might prevent you from serving in the Armed Forces.
- ◆ Compare military training opportunities with possible civilian occupations.
- ◆ Arrange with your counselor to visit with various military recruiters during your junior and senior years of high school.
- ◆ Compare benefits, tours of duty, training, and promotion opportunities of military programs.

3. Looking for **direct employment** after high school

- ◆ Explore your special abilities and interests with your school counselor.
- ◆ Collect and study materials about writing resumes and letters of application.
- ◆ Consider whether you want to move away from your home region after high school.
- ◆ Visit with individuals working in various occupations that may be of interest to you.
- ◆ Become familiar with major employers in the areas where you are interested in working.
- ◆ Be knowledgeable about the vocational/technical program offerings available in your high school.

Financing available

There is a lot of financial help if you want to take the big step toward more education after high school.

Many students hesitate to consider additional education because of tuition costs. If you think you can't afford more education after high school, you need to know that many students receive financial help from:

- ◆ the state
- ◆ the school they attend after high school
- ◆ the federal government
- ◆ private financial assistance programs

Different types of financial assistance

- ◆ **Scholarships**—usually based on good high school grades, good test scores (like the ACT), or exceptional ability (like athletic talent).
- ◆ **Grants**—usually based on financial need.
- ◆ **Loans**—will need to be repaid eventually.
- ◆ **Work programs**—allow students to earn money for educational costs and living expenses.

Your school counselor and the **financial aid office** at the schools you're considering can give you information about how to apply for financial assistance.

You can also use free searches on the Internet for scholarships (try www.fastweb.com) or the local library to search for private funds.

Military programs can provide financial assistance and additional training. **Apprenticeships** and **on-the-job training** are other ways to continue your education.

Your state may offer a variety of financial assistance programs targeted for specific groups of students. Ask your counselor for the Web addresses and phone numbers of aid sources in your state and elsewhere.

Take this booklet home

And share this information with your family.

Share your ideas, too, about high school and the years ahead. You may want to refer to some of the information later. It's a good idea to check as you proceed to be sure you're getting the most out of high school.

Just by reading through this booklet and understanding the importance of planning classes carefully, you're getting set for high school. The planning you're doing right now is going to help you make each year count.

For more information about planning for success in high school and preparing for life after high school, visit ACT's website at www.actstudent.org.

ACT[®]

FIVEED WAYS PAYS

Five powerful
ways a college
degree can
transform your life
and lifestyle.

The Five Ways

For most students who go to college, the increase in their lifetime earnings far outweighs the costs of their education. That's a powerful argument for college. But more income is by no means the only positive outcome you can expect. The knowledge, fulfillment, self-awareness, and broadening of horizons that come from a college experience can transform your life — and the lives of those around you — in other equally valuable ways. More security, better health, closer family and stronger community, in addition to greater wealth, are the real value of a college education.

GREATER WEALTH

I will buy a car. A home. The latest fashions. I will travel the world.

MORE SECURITY

I will stand on my own two feet. I will be able to take care of my family through both good times and bad.

BETTER HEALTH

I will have the energy to juggle work and family. To keep up with my friends. To enjoy the world around me.

CLOSER FAMILY

I will pass my experiences on to my children. I will inspire them to achieve even more than I do.

STRONGER COMMUNITY

I will bring people together. I will speak on their behalf. I will make change happen.

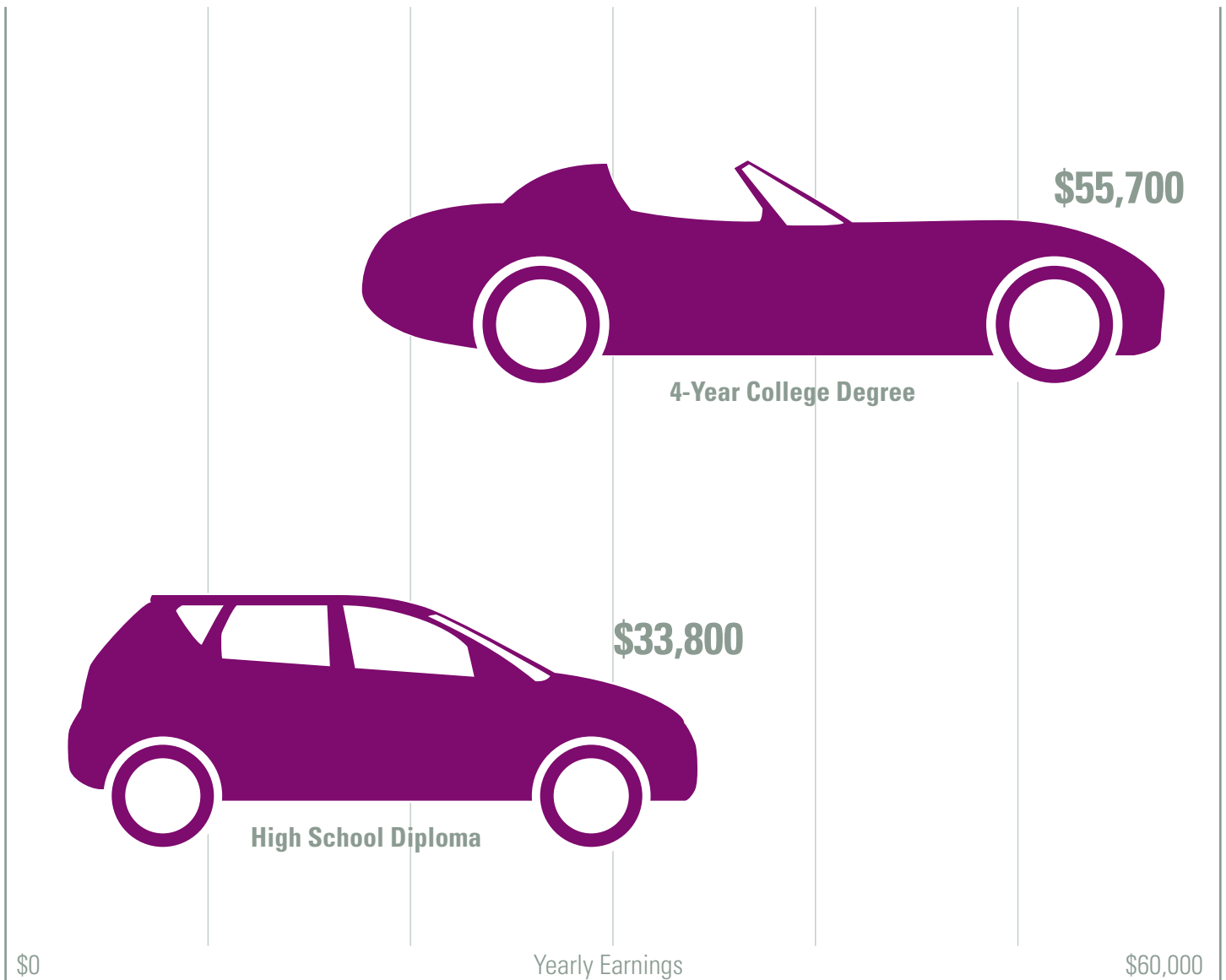
Greater wealth means more choices. Whatever your dreams — owning a home, traveling the world — college is the way to support a richer life. The way to find a career that delivers greater wealth.

**GREATER
WEALTH**

Individuals with a college degree

**earn an average of
\$22,000 more per year**

than those with only a high school diploma.

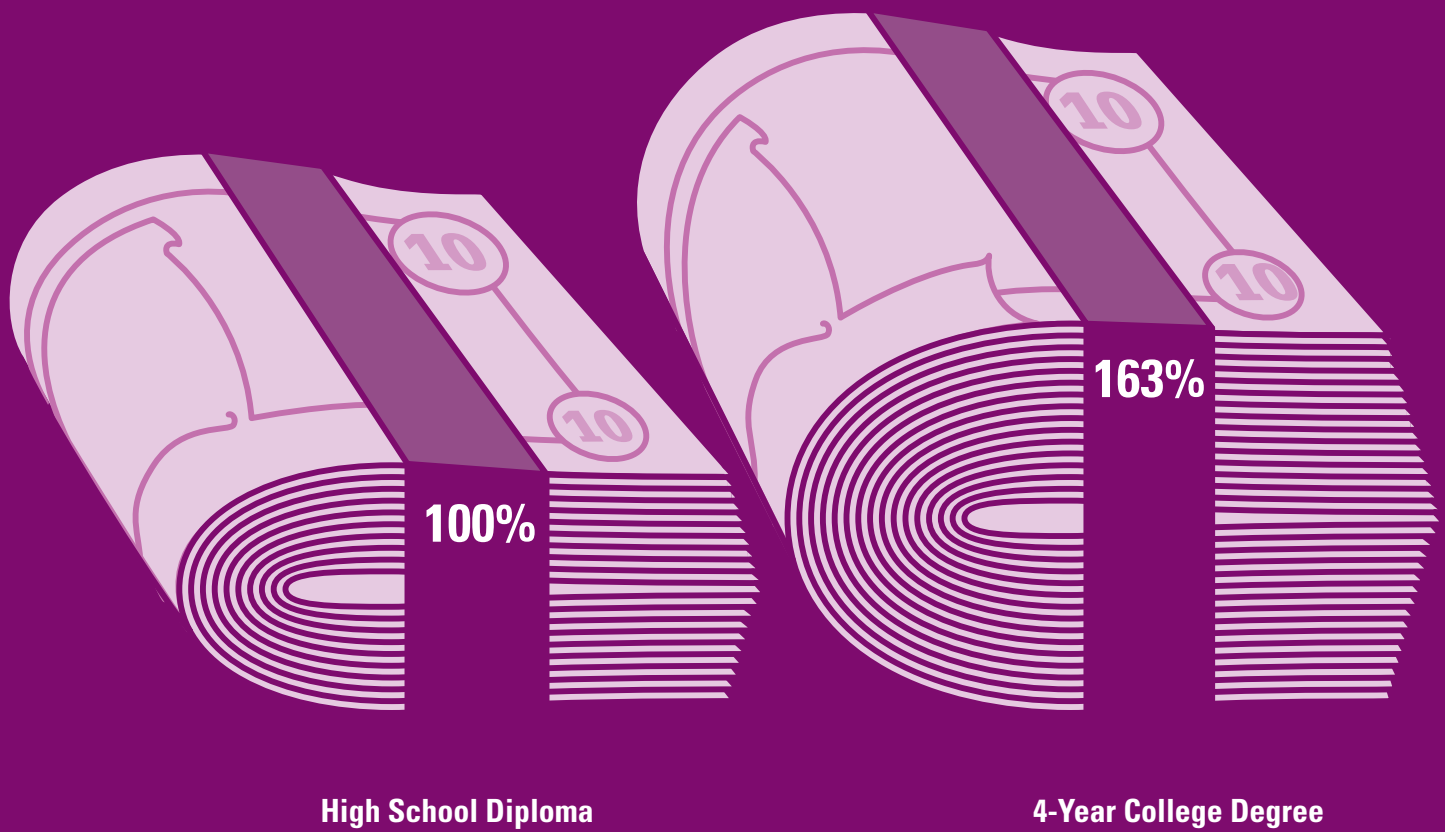


Median Earnings of Full-Time Year-Round Workers Ages 25 and Older, by Education Level, 2008
Sources: U.S. Census Bureau, 2009; Internal Revenue Service, 2008; Davis et al., 2009.

Individuals with a college degree

**earn an average of 63%
more in hourly wages**

than those with only a high school diploma.



Median Hourly Wage Gain per Year of Schooling, 1973, 1989, and 2007
Source: Autor, 2010.

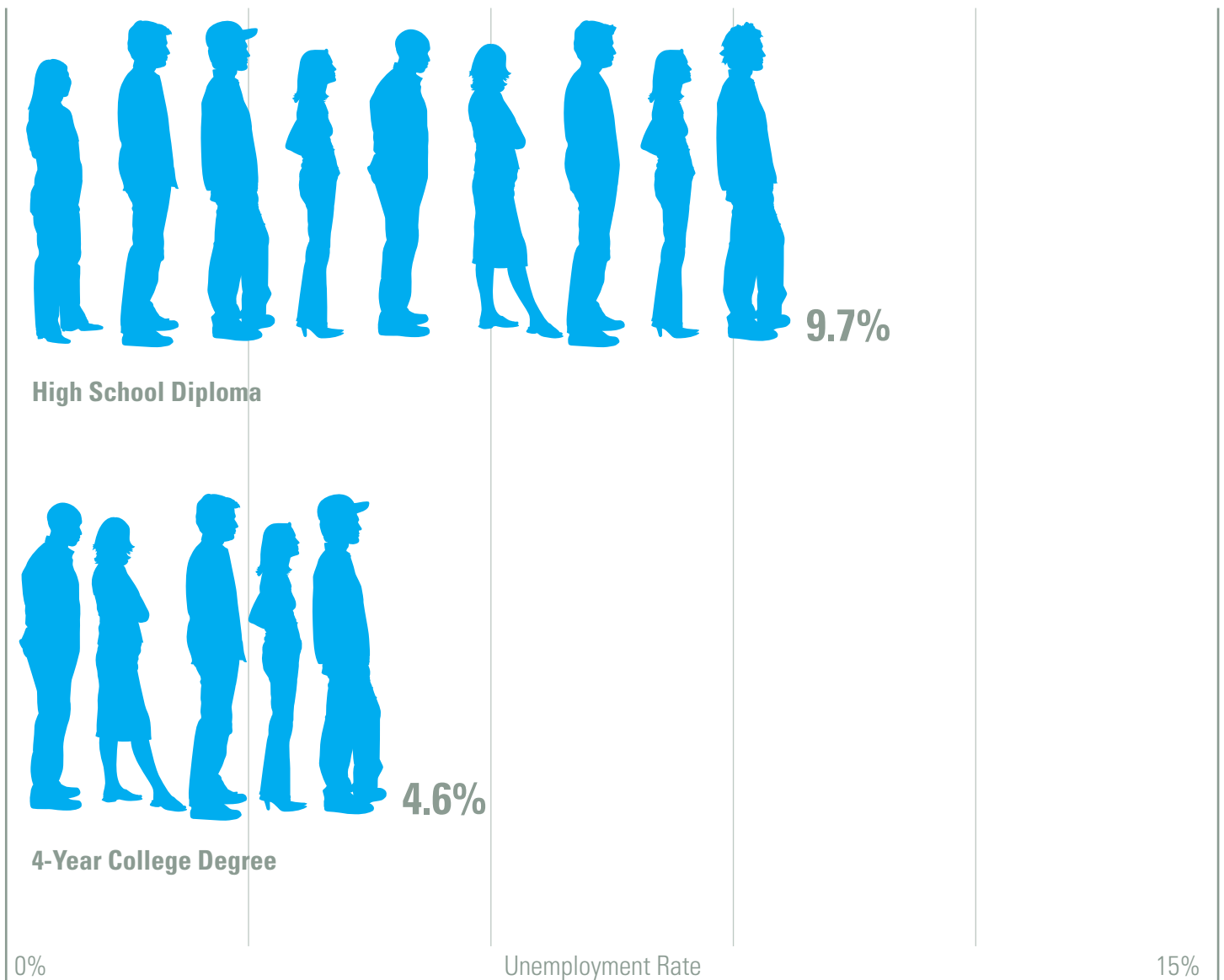
More security means less worry.
Less worry that you won't be able
to support yourself or the people
you love. That you'll have to rely
on others to get by. College is a
way to achieve independence.
To achieve more security.

**MORE
SECURITY**

Individuals with only a high school diploma are

**about twice as likely
to be unemployed**

as those with a college degree.

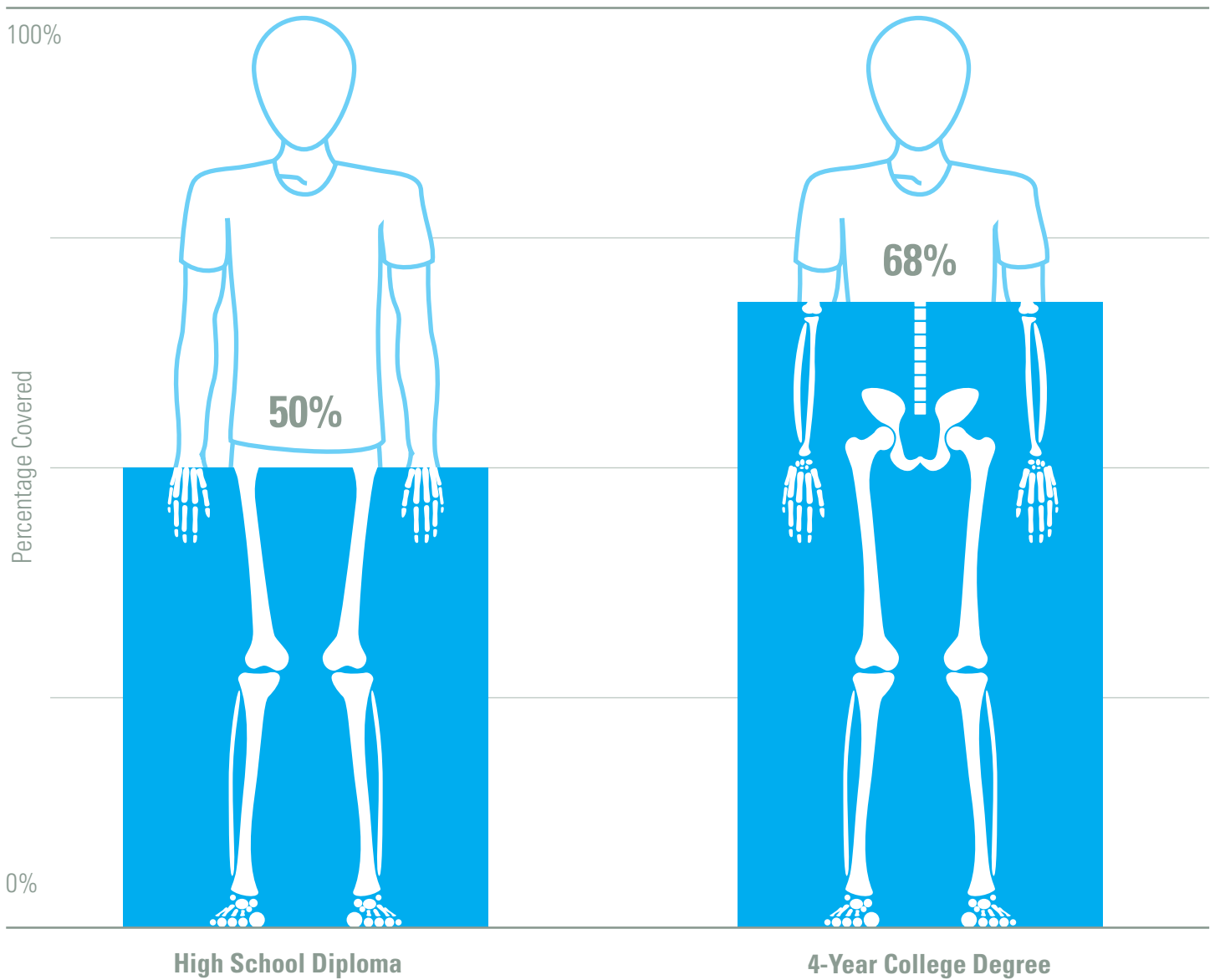


Unemployment Rates of Individuals Ages 25 and Older, by Education Level, 2009
Source: Bureau of Labor Statistics, 2010c.

Individuals with a college degree are

much more likely to receive employer-provided health insurance

than those with only a high school diploma.



Employer-Provided Health Insurance Coverage Among Private Sector Workers Ages 18–64 Working at Least Half-Time, by Education Level, 2008
Source: Economic Policy Institute 2010.

Better health makes everything else possible. It gives you the strength to take on life's challenges. To enjoy the opportunities that come your way. College is where you can build the knowledge and skills to maintain better health.

**BETTER
HEALTH**

Young adults with a college degree are

**much less likely
to be obese**

than those with only a high school diploma.

34%



High School Diploma

20%



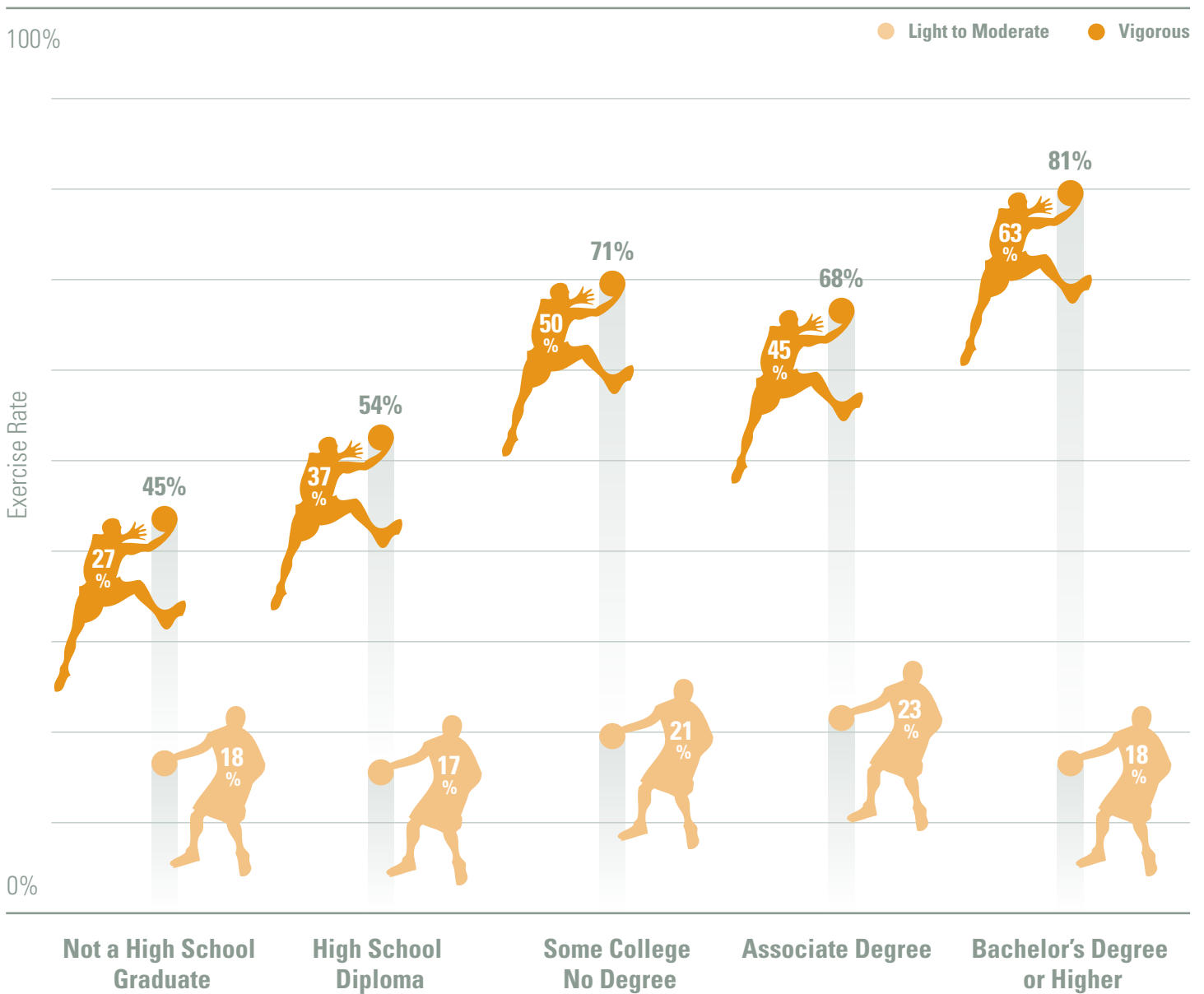
4-Year College Degree

Obesity Among Adults Ages 25 and Older, by Age and Education Level, 2008
Sources: NCHS, 2008 National Health Interview Survey, calculations by the authors.

Individuals ages 25 to 34 with a college degree are

much more likely to engage in vigorous exercise

than those with only a high school diploma.



Exercise Rates Among Adults Ages 25–34, by Education Level, 2008
 Sources: NCHS, 2008 National Health Interview Survey, calculations by the authors.

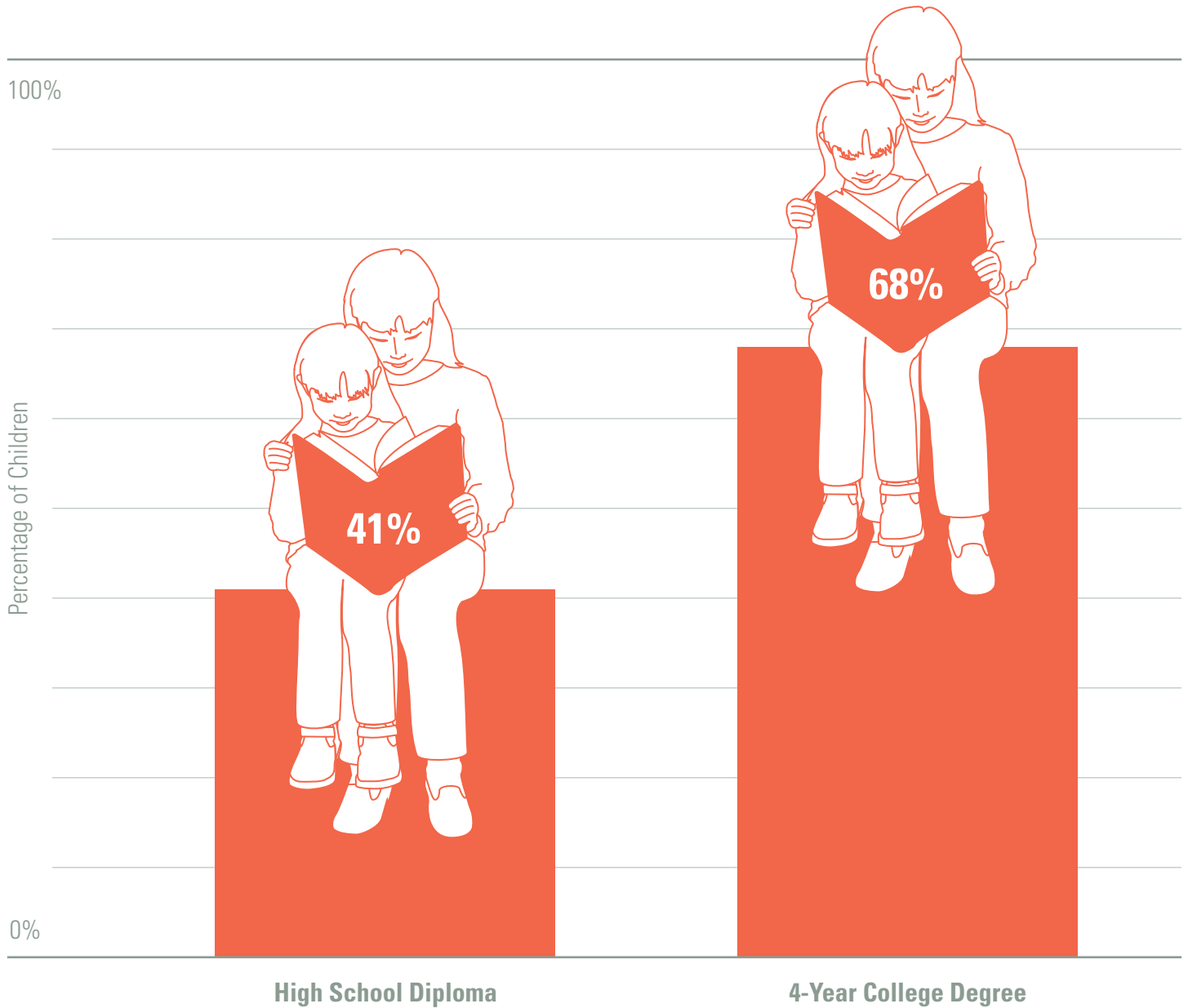
Closer family comes from sharing life experiences, from passing on knowledge, from inspiring the next generation to achieve even more than the last. College is an opportunity for you to broaden your world, to create the foundation for a closer family.

**CLOSER
FAMILY**

Children of parents with a college degree are

much more likely to be read to every day

than children of parents with only a high school diploma.



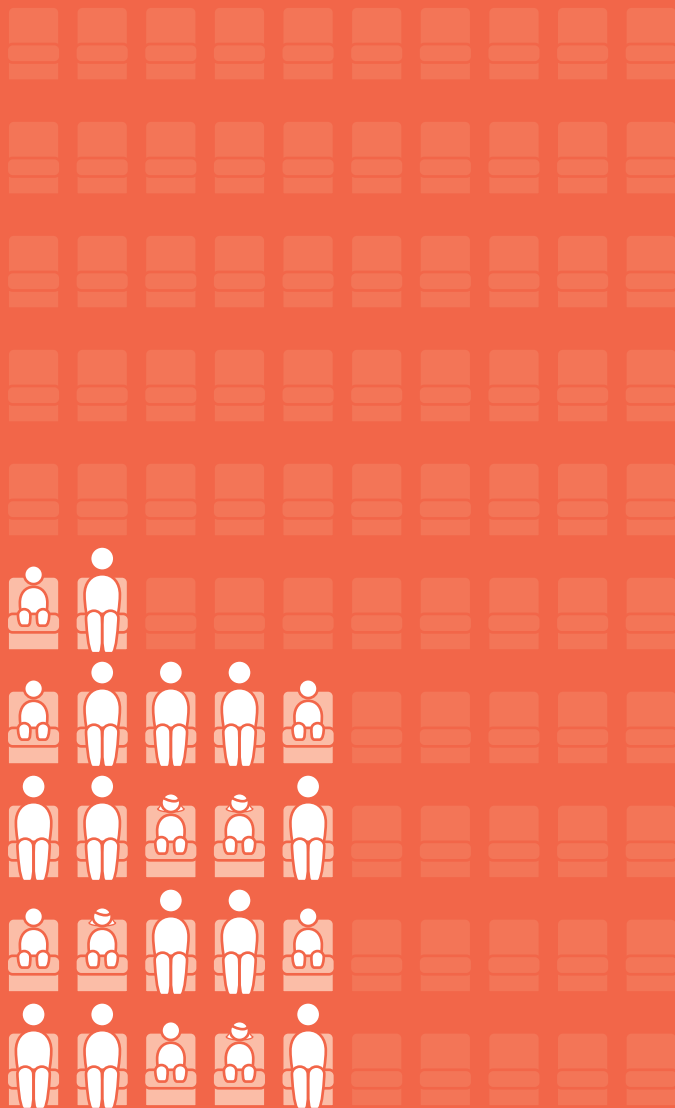
School Readiness of Preschool Children Ages 3–5, by Parents' Highest Education Level, 2007
Source: National Center for Education Statistics, 2007.

Parents with college degrees are

much more likely to have attended a concert or live show with their children

than parents with only a high school diploma.

22%



High School Diploma

37%



4-Year College Degree

Percentage of Kindergartners Through Fifth-Graders Whose Parents Reported Participating in Education-Related Activities with Their Children in the Past Month, by Parents' Highest Education Level, 2009
Source: National Center for Education Statistics, 2009, Table 24.

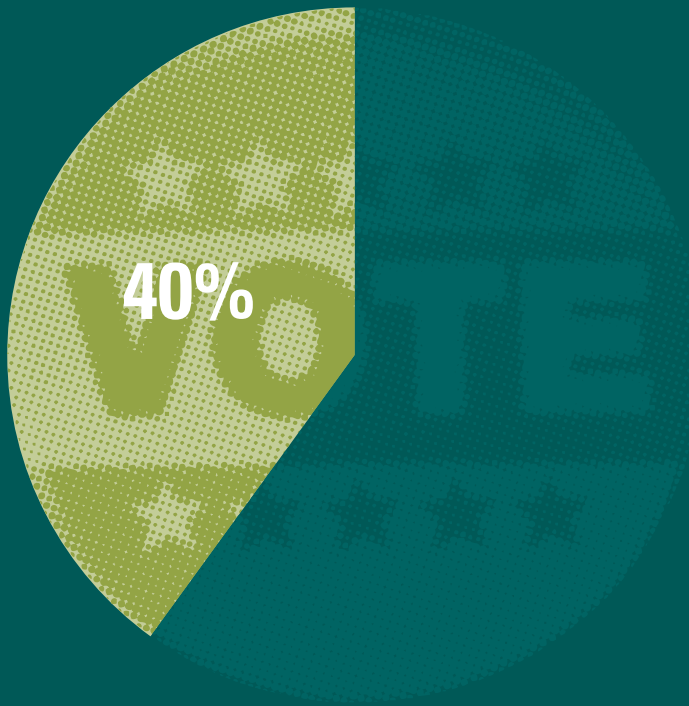
Stronger community means more cooperation, more collaboration — and more progress in understanding and solving the issues we face as a society. College is where you can shape your views on those issues. Find your voice. And build a stronger community.

STRONGER
COMMUNITY

Individuals aged 18 to 24 with a college degree were

**much more likely to vote
in the 2008 election**

than those with only a high school diploma.



High School Diploma



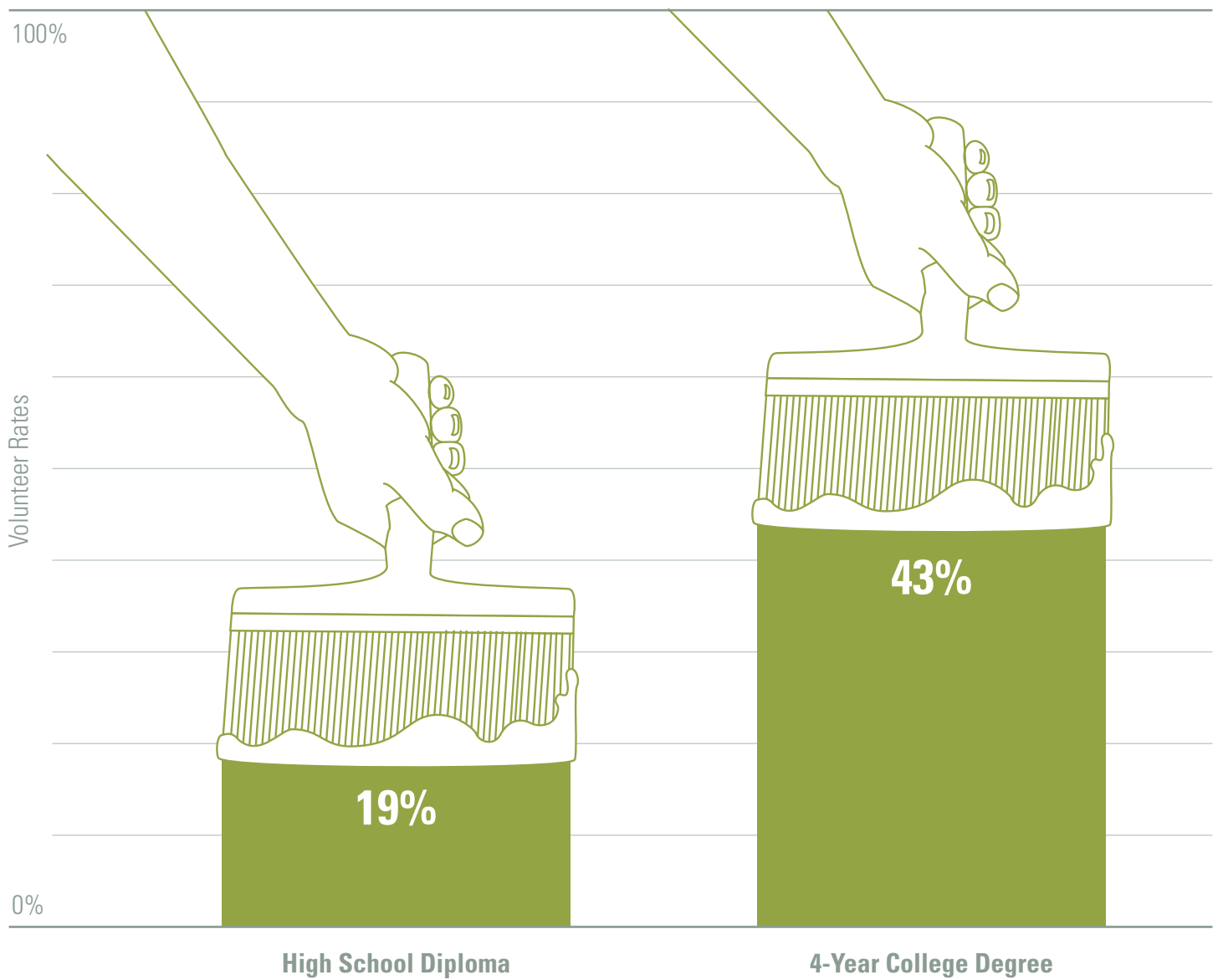
4-Year College Degree

Voting Rates Among U.S. Citizens Ages 18–24, by Education Level, 2008
Source: U.S. Census Bureau, 2008.

Individuals with a college degree are

more than twice as likely to volunteer

as those with only a high school diploma.



Volunteer Rates Among Individuals Ages 25 and Older, by Education Level, 2009
Source: Bureau of Labor Statistics, 2009f, Table 1 and Table 2.

About The College Board

The College Board is a mission-driven not-for-profit organization that connects students to college success and opportunity. Founded in 1900, the College Board was created to expand access to higher education. Today, the membership association is made up of more than 5,900 of the world's leading educational institutions and is dedicated to promoting excellence and equity in education. Each year, the College Board helps more than seven million students prepare for a successful transition to college through programs and services in college readiness and college success — including the SAT[®] and the Advanced Placement Program[®]. The organization also serves the education community through research and advocacy on behalf of students, educators and schools.

For further information, visit www.collegeboard.org.

The College Board Advocacy & Policy Center was established to help transform education in America. Guided by the College Board's principles of excellence and equity in education, we work to ensure that students from all backgrounds have the opportunity to succeed in college and beyond. We make critical connections between policy, research and real-world practice to develop innovative solutions to the most pressing challenges in education today.

advocacy.collegeboard.org

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Five powerful ways a college degree
can transform your life and lifestyle.

FIVE WAYS COLLEGE PAYS

BETTER
HEALTH
STRONGER
COMMUNITY
MORE
SECURITY
GREATER
WEALTH
CLOSER
FAMILY

For most students who go to college, the increase in their lifetime earnings far outweighs the costs of their education. That's a powerful argument for college. But more income is by no means the only positive outcome you can expect. The knowledge, fulfillment, self-awareness, and broadening of horizons that come from a college experience can transform your life — and the lives of those around you — in other equally valuable ways. More security, better health, closer family and stronger community, in addition to greater wealth, are the real value of a college education.

BETTER HEALTH

Better health makes everything else possible. It gives you the strength to take on life's challenges. To enjoy the opportunities that come your way. College is where you can build the knowledge and skills to maintain better health.

Young adults with a 4-year college degree are

much less likely to be obese

than those with only a high school diploma.

Obesity Among Adults Ages 25 and Older, by Age and Education Level, 2008
Sources: NCHS, 2008 National Health Interview Survey, calculations by the authors.

STRONGER COMMUNITY

Stronger community means more cooperation, more collaboration — and more progress in understanding and solving the issues we face as a society. College is where you can shape your views on those issues. Find your voice. And build a stronger community.

Individuals aged 18 to 24 with a 4-year college degree were

much more likely to vote in the 2008 election

than those with only a high school diploma.

Voting Rates Among U.S. Citizens Ages 18–24, by Education Level, 2008
Source: U.S. Census Bureau, 2008.

MORE SECURITY

More security means less worry. Less worry that you won't be able to support yourself or the people you love. That you'll have to rely on others to get by. College is a way to achieve independence. To achieve more security.

Individuals with a 4-year college degree are

about half as likely to be unemployed

as those with only a high school diploma.

Unemployment Rates of Individuals Ages 25 and Older, by Education Level, 2009
Source: Bureau of Labor Statistics, 2010c.

GREATER WEALTH

Greater wealth means more choices. Whatever your dreams — owning a home, traveling the world — college is the way to support a richer life. The way to find a career that delivers greater wealth.

Individuals with a 4-year college degree

earn an average of \$22,000 more per year

than those with only a high school diploma.

Median Earnings of Full-Time Year-Round Workers Ages 25 and Older, by Education Level, 2008
Sources: U.S. Census Bureau, 2009; Internal Revenue Service, 2008; Davis et al., 2009.

CLOSER FAMILY

Closer family comes from sharing life experiences, from passing on knowledge, from inspiring the next generation to achieve even more than the last. College is an opportunity for you to broaden your world, to create the foundation for a closer family.

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School Readiness of Preschool Children Ages 3–5, by Parents' Highest Education Level, 2007
Source: National Center for Education Statistics, 2007.

See all the ways a college degree can enhance your life and lifestyle:

ycg.org/edpays

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 **CollegeBoard**
Advocacy & Policy Center

Talent Search encourages you to complete a program of RIGOR!



Your success depends on your performance and competency in high school—don't let this opportunity slip away.....

What does RIGOR in High School look like?

Rigorous high school courses are your ticket to a successful post-secondary experience and the key to career readiness!



Interesting Insights

Colleges and Universities have Requirements for you and Employers expect you to perform!

Take the right classes now to be successful in College and your Career!

- 4 Years of English
- 4 Years of Math
- 3 Years of Laboratory Science
- 2 Years of Foreign Language
- 3 1/2 Years of History/Social Science

Work hard and keep your grades up. Students who work hard turn into college students who are successful and employees who can be counted on.

YOUR JOB RIGHT NOW IS SCHOOL—Would you get a raise for the type of job you are doing?

Regents' Scholarship Planning Guide		Grade 12	Grade 11	Grade 10	Grade 9	# of Credits
English						4
Math						4
Social Science						3.5
Science						3
World Language						2

To satisfy the requirements, you must, at minimum, complete 4 credits including a math class that is beyond Algebra 2/Secondary Math 3. Visit our website to learn more about acceptable course sequences.

One each of Biology, Chemistry, Physics. All science courses must have a lab. Students who complete a concurrent enrollment/college science course must complete the college lecture and the college lab; e.g. Biology 1010 and Biology 1015 must be completed.

2 credits of the same world language taken progressively.

Use the **planning guide** on the middle page to see if you are taking the right kinds of classes.....

- Make your schedule work for you
- Don't give up when classes overlap
- Take EdNet classes for dual credit
- Look at SWATC classes for more options

Why Prepare Now?

You have a chance to make High School valuable for you now and for your future!

Where are you going in life? Your current performance and attitudes will result in outcomes 5 years from now. Where do you want to be 5 years from today?

Keep on track!

Work hard!

If You Need Help

Visit: <https://www.suu.edu/ss/talent/>

Call or e-mail Mrs. Livingston:

livingston@suu.edu or 435.899.9730

Check out UHEAA on the web:
<https://www.uheaa.org/>