

Ninth Grade Curriculum



2012-2013

Activity	Resources	Lesson Type	Objectives
1 Intake Form Assessment Career Trivia Game	Intake Forms/Assessments Career Questions (on a sheet or cut into slips) Career Trivia Game Lesson Plan Career Trivia Game Answer Key Prizes (optional)	Activity/ Game	Complete Intake Form/Assessments Introduce students to College Now's goals Engage students to think about careers differently through the Career Trivia Game.
2 The Money Game	Education: The Big Payoff Handout Status Assignment (Cut out) Monthly Living Expenses Handout The Money Game Lesson Plan The Money Game Teacher Resource	Group Work	Learn how income averages relate to education levels. Practice budgeting.
3 Career Investigation (use Naviance)	Career Investigation Worksheet Career Investigation Lesson Plan Career Investigation Answer Key	Individual Activity/ Class Discussion	Students will learn new ways of evaluating careers by salary, education levels, and number of jobs available.
4 Calculating GPA	Calculating GPA Worksheet Calculating GPA PowerPoint Calculating GPA Lesson Plan Career Investigation Answer Key	Individual Activity/ Class Discussion	Students will learn how to calculate their GPA Students will learn what GPA they will need for different colleges.
5 High School Academics and Extracurricular Activities	Recommended Rigorous Curriculum Handout Experiential Learning Plan Worksheet High School Academics PowerPoint HS Academics/Activities Lesson Plan	Lecture/ Discussion/ Individual Activity	Students will learn about the different academic components for college admission. Students will outline extracurricular activities in which they wish to participate.

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2012-2013

6 College and Career Jeopardy	College and Careers Jeopardy PowerPoint College and Careers Jeopardy Lesson Plan	Activity/ Game	Students will review the terms that were introduced this year as well as begin learning college terminology.
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Lesson 9.1: Introduction and Career Trivia

Objectives:

- Students will complete the Intake Form
- Students will be introduced to College Now's goals and objectives for the year.
- Students will be given Naviance usernames and passwords
- Students will begin the process of learning about new careers.

Materials:

- Intake Form
- Naviance usernames and passwords, preferably on individual cards
- Career Trivia (On a sheet or cut into slips depending on whether you are doing the game or activity—see lesson plan below)
- Career Trivia Game Answer Key (see below)
- Prizes (optional)

Time:

45 minute lesson

Sources:

<http://www.bls.gov/oco/>

http://en.wikipedia.org/wiki/List_of_Presidents_of_the_United_States_by_education

Procedures:

- General Introduction
- Distribute **Intake Forms/Assessment**. Collect forms after every student has completed them.
- Distribute Naviance usernames and passwords
- Transition to Activity
 - Tell students that throughout this year, you will be talking to them about Colleges and Careers. Now that they are in high school, careers will be treated in a much different manner than middle or elementary school. Having an answer ready to the question, "What do you want to be when you grow up?" is not sufficient. The goal for this year will be for students to be able to answer the question, "Why they want to have a certain job/career when they grow up?"
 - Explain to students that you will be talking about things like salary, education requirements, and number of jobs in a field that will be available in the future.
 - Affirm that throughout the year, students will learn about careers that they have not heard about before. In fact, you want to start with an activity to see how much they know about the "world of work."

**Advisors can conduct this activity as a game or as a more traditional class activity.*

- Career Trivia Game
 - Have all students stand up.
 - Explain that when they will be asked a series of career questions. If they get a question wrong, they have to sit down.
 - Go through the true or false questions on the **College Trivia** sheet. After the advisor reads a statement, ask students to put their hands up if they think it is true.
 - Determine who needs to sit down. Using the **Career Trivia Game Answer Key**, add information to follow up their answer before moving on to the next question.

- You can either play until there is one student standing or a few. If there are questions remaining, you can play again.
- Also, if you need a question to establish the winner, use one of the short answer questions below the true or false questions.
- Career Trivia Activity
 - Cut each question into strips.
 - Have students pick a piece of paper.
 - Work your way down the question list.
 - When you call a number, have the student introduce themselves, read the question, and guess what the answer might be.
 - Warn students that some of the later questions get much harder but you will cover some of the answers in the early questions.
- With the remaining time in the lesson, review the language that you will be using this year to talk about careers.
 - What is the difference between a job, a career, and an occupation?
 - What are the different levels of education needed for jobs?
(Diploma, GED, Certificate, Associate's degree, Bachelor's degree, Master's Degree, PhD)
 - What are the different ways to talk about earnings from a job?
(wages, salary, annual median income, benefits)

Assessment:

- Completion of Intake Form
- Successful participation in the Career Trivia Game/Activity.

Career Trivia Activity-ANSWER KEY

1. *Annual income is the amount of money that you make every year, true or false?*

True

2. *Median income is the most money you can make in a given career, true or false?*

False, if every person in a given career is lined up by their annual salary. The person in the middle of that line has the median income.

3. *In 2007, the median income for all American households was \$62,222, true or false?*

False, the median income was \$31,111 per household.

4. *Actuaries are actors that perform on Broadway, true or false?*

False: Actuaries assess the risk of events occurring and help create policies for businesses and clients that minimize the cost of that risk. They usually work in the insurance industry.

5. *The median wage of actuaries was \$84,810 in 2008, true or false.*

True

6. *Engineers are responsible for designing all of the places we live, work, play, learn, meet, and eat. They turn the idea of a building into images and plans. True or False?*

False: Architects do this job. Engineers don't do much with design. Instead, they apply science and math to develop the best solutions to technical problems, for instance, to make sure that a building is built effectively and safely.

7. *What does HVAC mean?*

HVAC is an acronym for (stands for) heating, ventilation and air-conditioning

8. *Podiatrists are doctors that examine people's eyes to diagnose vision problems, true or false?*

False: Podiatrists diagnose and treat disorders, diseases, and injuries of the foot and lower leg. Optometrists are the doctors who work with people's eyes.

9. *Vocational education prepares trainees for jobs that are based on manual or practical activities that are usually non-academic and are related to a specific trade, true or false?*

True

10. *"Bookkeeper" is another name for a librarian, true or false?*

False: Bookkeepers are financial recordkeepers. They update and maintain accounting records including those which calculate expenditures, receipts, accounts payable and receivable, and profit and loss.

11. *Construction and Building Inspectors examine buildings, highways and streets, sewer systems, dams, bridges, and other structures. They ensure that their construction, alteration, or repair complies with building codes and ordinances and zoning regulations. They must have a bachelor's degree to complete this job, true or false?*

False: Most states require a license or certification to do this job. This license is earned through previous experience, a high school diploma, and passing a state exam. Many inspectors have studied architecture or engineering at a two year college.

12. *The President of the United States needs a college degree, true or false?*

False: Section One of Article II of the U.S. Constitution establishes the requirements one must meet in order to become President: the president must be a natural-born citizen of the United States (or a citizen of the United States at the time the U.S. Constitution was adopted), be at least 35 years old, and have been a resident of the United States for 14 years.

In fact, nine presidents never attended college (George Washington, Andrew Jackson, Martin Van Buren, William Henry Harrison, Zachary Taylor, Millard Fillmore, Abraham Lincoln, Andrew Johnson, Grover Cleveland, and Henry Truman). Most attended college for a certain period before withdrawing or were self-educated like Lincoln.

The university that the most presidents have attended is Harvard (seven presidents have attended).

13. *What do people who work in Human Resources do?*

People who work in Human Resources have the job to attract, motivate, and retain the most qualified employees. They interview and hire new staff as well as manage employee benefits.

14. *"Tonsorial artist" is another name for a hair stylist, true or false?*

True

15. *CEO stands for Central Education Officer, true or false?*

False, Chief Executive Officer.

16. *CFO stands for Chief Financial Officer, true or false?*

True

17. *Computer support specialists provide technical assistance, support, and advice to individuals and organizations that depend on technology. Do you think there will be more jobs available in this field in next decade?*

More Jobs: Expected growth from 2008 (565,700) to 2018 (643,700) is fourteen percent. 78,000 jobs.

18. *What is the difference between careers and jobs?*

A career is the pursuit of a lifelong ambition or the general course of progression towards lifelong goals.

A job is an activity in which an individual can earn money.

19. *On average, after high school, how much school must you complete to become a doctor?*

12 years

20. *On average, after high school, how many years does it take to become a registered nurse?*

Four years-Bachelor's in Nursing (BSN). Although there are other ways to become a registered nurse.

21. *On average, after high school, how many years does it take to become a lawyer?*

Seven years.

22. *What is an occupation?*

An activity or task that occupies oneself, usually a service, trade, or craft for which someone is paid.

23. *How many years does it take to get an Associate's degree?*

Two Years.

24. *How many years does it take to get a Bachelor's degree?*

Four years.

Career Trivia Game

1. Annual income is the amount of money that you make every year, true or false?
2. Median income is the most money you can make in a given career, true or false?
3. In 2007, the median income for all American households was \$62,222, true or false?
4. Actuaries are actors that perform on Broadway, true or false?
5. The median wage of actuaries was \$84,810 in 2008, true or false.
6. Engineers are responsible for designing all of the places we live, work, play, learn, meet, and eat. They turn the idea of a building into images and plans. True or False?
7. What does HVAC mean?
8. Podiatrists are doctors that examine people's eyes to diagnose vision problems, true or false?
9. Vocational education prepares trainees for jobs that are based on manual or practical activities that are usually non-academic and are related to a specific trade, true or false?
10. "Bookkeeper" is another name for a librarian, true or false?
11. Construction and Building Inspectors examine buildings, highways and streets, sewer systems, dams, bridges, and other structures. They ensure that their construction, alteration, or repair complies with building codes and ordinances and zoning regulations. They must have a bachelor's degree to complete this job, true or false?
12. The President of the United States needs a college degree, true or false?
13. What do people who work in Human Resources do?
14. "Tonsorial artist" is another name for a hair stylist, true or false?
15. CEO stands for Central Education Officer, true or false?
16. CFO stands for Chief Financial Officer, true or false?
17. Computer support specialists provide technical assistance, support, and advice to individuals and organizations that depend on technology. Do you think there will be more jobs available in this field in next decade?
18. What is the difference between careers and jobs?
19. On average, after high school, how much school must you complete to become a doctor?
20. On average, after high school, how many years does it take to become a registered nurse?
21. On average, after high school, how many years does it take to become a lawyer?
22. What is an occupation?
23. How many years does it take to get an Associate's degree?
24. How many years does it take to get a Bachelor's degree?

Lesson 9.2: The Money Game

Objectives:

- Students will learn how income averages relate to education levels.
- Students will gain more direct insight into different socioeconomic status lifestyles by creating expense budgets.

Materials:

- Education: The Big Payoff (Handout)
- Monthly Living Expenses (Handout)
- Status Assignments (Cut into four status assignments and four health assignments)
- The Money Game Teacher Resource (see below)

Time:

45 minute lesson

Sources:

<http://mapping-your-future.org/>

<http://www.fdic.gov/consumers/consumer/news/cnsum06/index.html>

<http://www.usmint.gov/kids>

Procedures:

- Introduction
 - Inform students that they will be talking about one of the largest benefits of going to college: MONEY.
 - Tell students that you will be learning about these issues through completing a budget.
- Distribute and discuss **Education: The Big Payoff**.
 - Review the chart, asking students the average income for different educational levels.
- Distribute the **Monthly Living Expenses** to each student.
 - Briefly discuss the different aspects that make up a budget.
 - Affirm that for this activity to work, students will have to be honest with their budget. Let them know that each group will get a different Status Assignment with a different education level and income. Some incomes will have higher incomes but higher amount of loans. Their Health Assignment will also impact their budget.
 - Even though each group will get a specific assignment, each person can choose to spend their money differently.
- Divide into four groups and distribute one **Status Assignment**, and one **Health Assignment** to each group.
- With their group, students should complete a budget based on their assignments, being sure to include one choice from each category in Section I of **Monthly Living Expenses**.
- Invite one or two students from each group present their lifestyle to the class.
- Conclusion
 - Encourage students to consider how much education will support the lifestyles they hope to have.

Assessment:

- Students will have completed their budget on the **Monthly Living Expenses** worksheet.

Teacher Resource

The Money Game

Data Source

- All of the data is based on U.S. Census Bureau statistics from 2005.
- Costs are based on national averages, as are income levels.

Points to Emphasize

- Income with a B.A. is almost twice the income of a high school graduate.
- All joking aside, millions of Americans survive on a drop-out rate of income.
- The lifestyle you choose can guide you to the amount of education you will need.

Ten Tips from Young Americans Center for Financial Education

1. Money spent must never exceed the income available.
2. Save a part of all the money you receive.
3. Put your money to work earning interest.
4. Avoid borrowing because interest charges must be added to the original cost of the item.
5. Learn to distinguish between needs and wants.
6. Set investment goals.
7. Create a spending plan as a guide.
8. Research price and quality before making a purchase.
9. Buy quality, not quantity.
10. Reduce service charges and commissions when possible.

Facts about American Families

- 40% of Americans say they live beyond their means.
- Between 25 million and 56 million adults are spending more than they earn.
- The average household with debt carries approximately \$10,000 to \$12,000 in total revolving debt and has 9 credit cards.
- 50.8% of college-age adults agree with this statement: "I have experienced repeated, unsuccessful attempts to control, cut back or stop excessive money use."
- In 2005, savings rates dipped to minus 0.5 percent, something that hasn't happened since the Great Depression in 1932 and 1933. A negative savings rate means that Americans spent all their disposable income and used past savings or increased their borrowing.
- Americans shelled out more than \$24 billion in credit card fees in 2004, an 18% increase over the previous year.

College Students

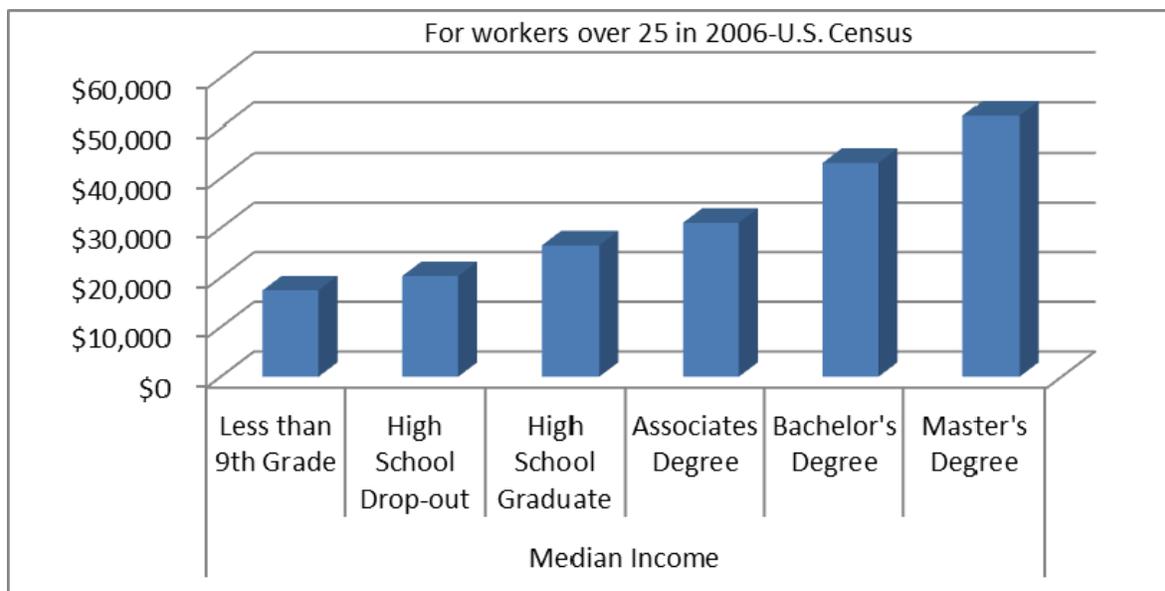
- 45% of college students are in credit card debt, the average credit card debt being more than \$3,000.
- University administrators state that they lose more students to credit card debt than to academic failure.

Education: The Big Payoff

What you need to know:

- Americans are more educated than ever before.
- More educated workers yield higher earnings.
- The need for more skilled and educated workers is increasing.
- Minimum wage has not kept up with increased cost of living.
- Both starting salaries and pay increases are greater for the more educated.

Average Annual Earnings



College Pays

According to Census Bureau statistics, the higher the level of education we achieve, the more income we will earn.

What are some of the reasons why higher education leads to a higher annual salary?

- There is a need for employees with advanced skills and training.
- The same motivation and hard work that took a student through college can help secure a high-paying position. That motivation will continue to contribute to future promotions.
- Most employers assume that more educated people bring more knowledge to a job.

Remember: College Pays.

Monthly Living Expenses

Based on your education levels and the amount of money that you earn, outline your monthly budget at the bottom of this page. *Make sure that you are realistic when budgeting.* If you have health problems, you will need to pay more for medical care. If you went to graduate school, you will need to make a graduate loan payment each month. Remember that any money you have over can be used for luxuries (vacation, new computer, jewelry, etc.) or to save for the future.

Section I: Needs (Choose one of each.)

Housing with insurance, taxes, and utilities

a small rental apartment	\$ 850
a 2 bdrm house in the city	\$ 1200
a 3 bdrm house in a suburb	\$ 1600
a mansion anywhere	\$ 3000

Food

mostly beans, rice, and pasta	\$ 170
meat, fruit, and vegetables	\$ 335
Prepared, frozen and fast food	\$ 500
frequent restaurants, anything	\$ 1000

Clothing from

a secondhand store	\$ 85
a discount store	\$ 150
a clothing store	\$ 900
a boutique/designer shop	\$4000

Medical Care

staying well	\$ 80
with an illness or injury	\$ 450

Section II: Needs/Wants (Choose one of each as income allows.)

Transportation, insurance, fuel, and repairs

a bus pass	\$ 75
a rusty old car	\$ 140
a reliable used car	\$ 280
a shiny new SUV	\$ 920

Education, loans, tuition, materials

supplies to work on GED	\$ 14
a college night course	\$ 112
undergrad loan payment	\$ 200
graduate loan payment	\$ 300

Cable

basic television OR Internet	\$ 50
basic television AND Internet	\$ 85
television and high speed Internet	\$ 110
movie channels and high speed	\$ 130

Telephone

home line/long distance/voice mail	\$ 60
home line/long distance/basic cell	\$ 85
home line and unlimited cell	\$ 160
unlimited home, cell, and Internet	\$ 260

Section III: Budget

You MUST include something from each group in section 1.

Cost of	Type	Cost of	Type
_____	Housing	_____	Transportation
_____	Food	_____	School
_____	Clothing	_____	Cable
_____	Medical Care	_____	Telephone
_____	Subtotal Section I	_____	Subtotal Section II
		_____	Total (Subtotal Section I and II)



Status Assignment

You represent the students who continued their education for a Higher Degree. Your monthly income is **\$6217**.

Status Assignment

You represent the students who went to college and earned a Bachelor's Degree. Your monthly income is **\$4351**.

Status Assignment

You represent the students who graduated from high school or earned a GED, but have not yet chosen to attend college. Your monthly income is **\$2327**.

Status Assignment

You represent the students who dropped out of high school. Your monthly income is **\$1562**.

Health Assignment

You remain well.

Health Assignment

You remain well.

Health Assignment

You remain well.

Health Assignment

You have ill health.

Lesson 9.3: Career Investigation

Objectives:

- Students will be introduced to new ways of evaluating careers.
- Students will analyze data to learn more about specific jobs.
- Students will learn new ways of choosing jobs: salary levels, education levels, and the number of jobs available.

Materials:

- Career Investigation (worksheets)
- Career Investigation Answer Key (see below)

Time:

45 minute lesson

Sources:

<http://www.bls.gov/oco/>

Procedures:

- General Introduction
 - Ask students how they chose the jobs that they want to have when they grow up.
 - Respond by saying that they will be starting the process of looking at potential careers in a much more concrete fashion.
 - Explain that they will be learning about jobs by looking at median salary, education levels, and potential job growth
- Pass out the **Career Investigation** worksheet with the job profiles.
 - Briefly go over the job profiles.
- Pass out the **Career Investigation** worksheet with the graphs.
 - Review each graph to make sure that students can read the graphs correctly.
 - Explain median income, the requirements for the different education levels, and any other confusing topics.
- Distribute the **Career Investigation** questions. Have students work on them individually and be prepared to share the results with the class.
- Have students share their answer.
 - At questions 10 and 11, make sure that all students had the correct answers.
- Conclude
 - Affirm that from now on, if they think of a career, they should know the education requirements, salary, and potential job availability to have a realistic idea about the career they plan on pursuing.
 - Present Naviance Career interest profiler as a resource to research these things.
 - If they want to learn more about a specific job, advise them to set up a meeting with you so you research this information together.

Assessment:

- Completion of **Career Investigation** worksheet.

Career Investigation-Answer Key

1. What profession has the highest median salary? **Lawyer**
2. What profession requires the most education? **Lawyer**
3. What job had the lowest median salary? **Home Health Aide**
4. What two jobs require the lowest level of education?

Home Health Aide and Firefighter

5. For only four years of college (a Bachelor's Degree), which two professions make the most amount of money?

Computer Programmer, Nurse, Accountant

6. What occupation has only one year of education/training but still makes more than \$40,000?

Firefighter

7. Which jobs are predicted to have the highest growth in number between 2008 and 2018?
Medical-Home Health Aide, Registered Nurse, Nurse Practitioner.

8. Approximately how many jobs are available for athletes in 2018?

Less than 100,000

9. How many jobs are there predicted to be for computer programmers in 2018?

1.6 million

10. Think of three reasons why some occupations have higher salaries than others?

More education, smarter (specialized learning, better thinker), they worked hard to achieve a certain education level, greater need, risks involved, etc.

11. When looking at a career for your future, what three things should you take into consideration?

Yearly salary, education levels required, and number of jobs.

Career Investigation

Use the career profiles and graphs on the next page to answer the following questions.

1. What profession has the highest median salary? _____
2. What profession requires the most education? _____
3. What job had the lowest median salary? _____
4. What two jobs require the lowest level of education?

5. For only four years of college (a Bachelor's Degree), which two professions make the most amount of money?

6. What occupation has only one year of education/training but still makes more than \$40,000?

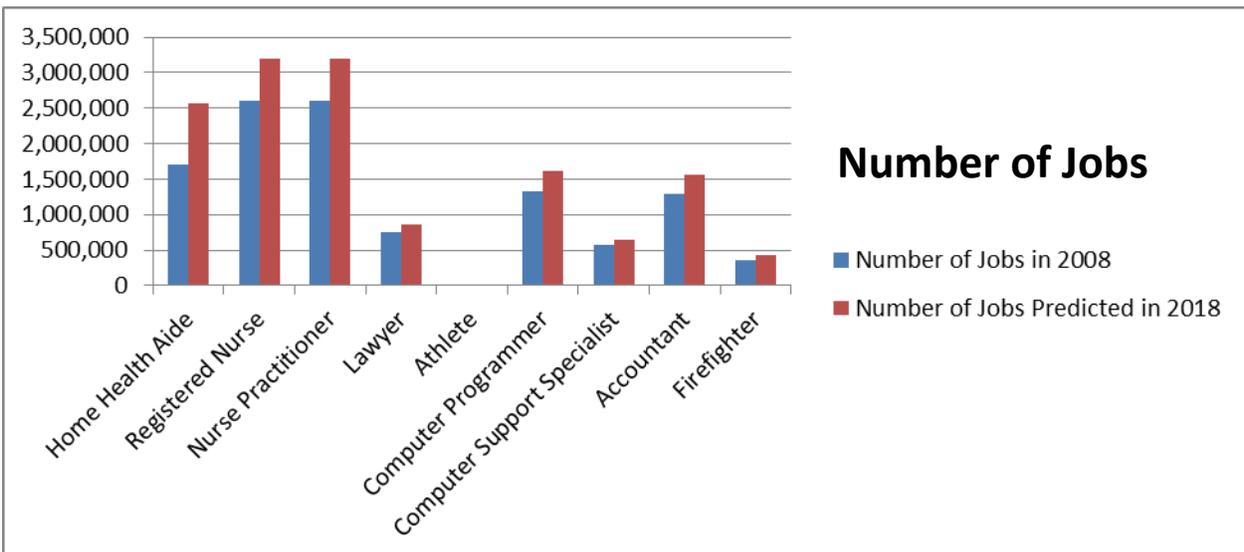
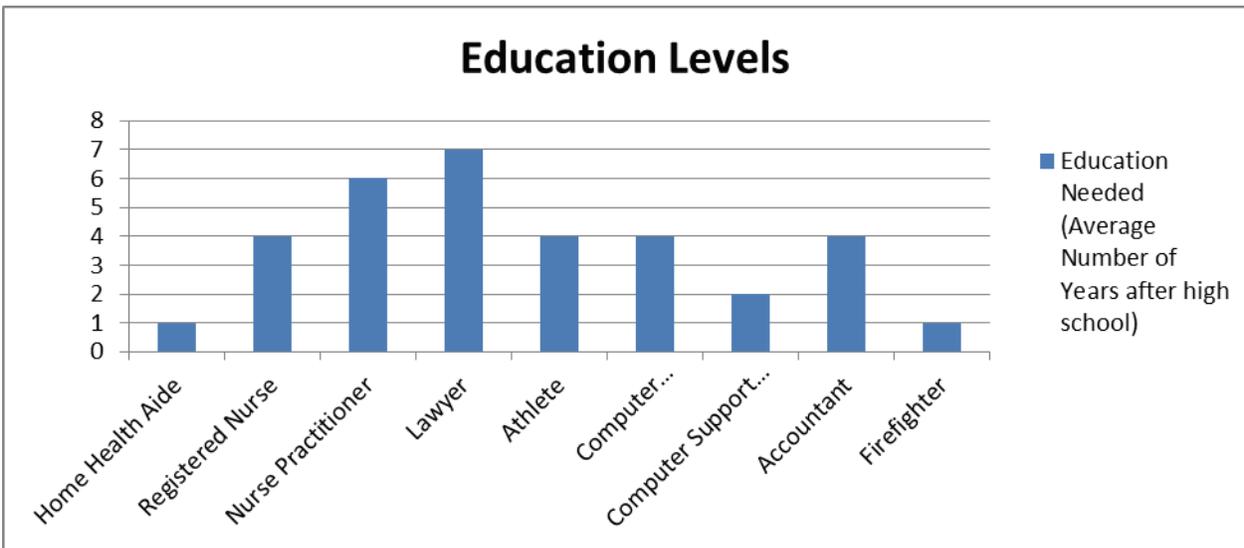
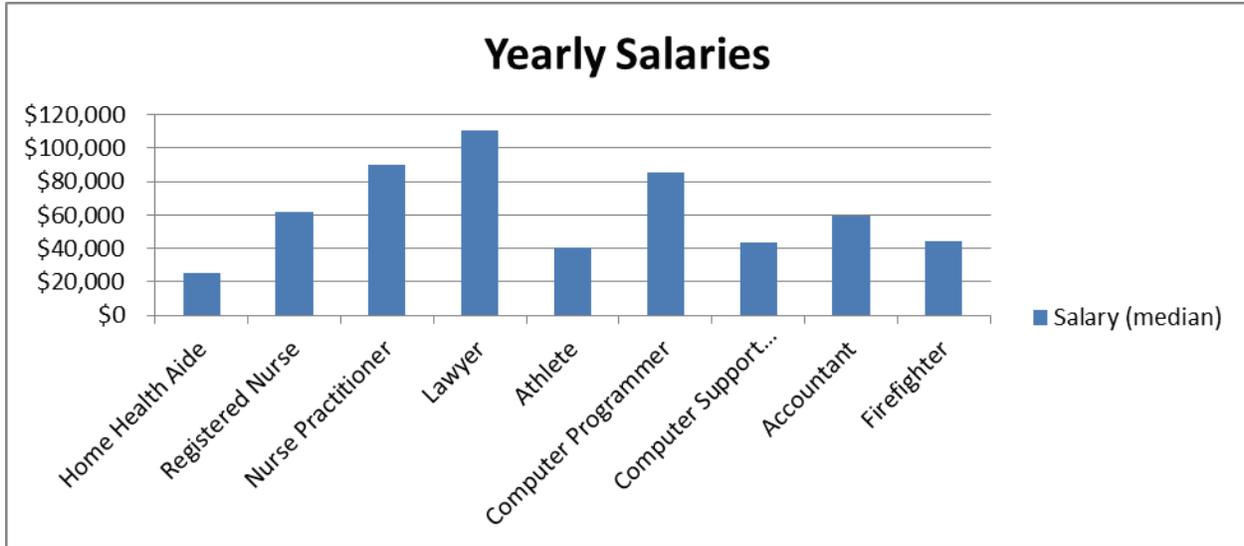
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10. Think of three reasons why some occupations have higher salaries than others?

11. When looking at a career for your future, what three things should you take into consideration?

Career Investigation



Career Investigation-Job Profiles

Home Health Aides help people who are disabled, chronically ill, or cognitively impaired and older adults, who may need assistance in their own homes or in residential facilities. Aides are instructed on how to cook for a client, including on special diets. They may be trained in basic housekeeping tasks, such as making a bed and keeping the home sanitary and safe for the client. Generally, they are taught how to respond to an emergency, learning basic safety techniques.

Registered Nurses treat patients, educate patients and the public about various medical conditions, and provide advice and emotional support to patients' family members. Registered Nurses record patients' medical histories and symptoms, help perform diagnostic tests and analyze results, operate medical machinery, administer treatment and medications, and help with patient follow-up and rehabilitation.

Nurse Practitioners treat both physical and mental conditions through comprehensive history taking, physical exams, physical therapy, and ordering tests and therapies for patients within their scope of practice. Nurse practitioners can serve as a patient's primary health care provider and see patients of all ages depending on their designated scope of practice.

Lawyers act as advocates and advisors in our society. As advocates, they represent one of the parties in criminal and civil trials by presenting evidence and arguing in court to support their client. As advisors, lawyers counsel their clients about their rights and obligations and suggest particular courses of action in business and personal matters. They research the intent of laws and judicial decisions and apply the law to the specific circumstances faced by their clients.

Athletes compete in organized, officiated sports events to entertain spectators. When playing a game, athletes are required to understand the strategies of their game while obeying the rules and regulations of the sport. The events in which they compete include both team sports, such as baseball, basketball, football, hockey, and soccer, and individual sports, such as golf, tennis, and bowling.

Computer Programmers write computer programs. They design, construct, test, and maintain the needed software or systems. In programming, or coding, they tell a computer, line by line, how to function. They also solve any problems that arise.

Computer Support Specialists help people use computers. When something goes wrong, support specialists figure out why. Then, they try to fix it. Computer specialists may work for the company that makes the computer software or for the business that uses certain computer software, such as a school. They may assist other employees at the company or the customers of that company. They also may be asked by the maker of the software for feedback on good or bad things about the product, since they work with it daily.

Accountants keep track of a company's money. The company's managers and people outside the company read their reports. Managers look at the accountants' reports to see how well their companies are doing. Governments use the reports to tell how much tax a company should pay. Some people read them to decide if they want to do business with the company. Others use them to decide if they want to lend money to the company or not.

Firefighters put out fires, which is not as simple as it may sound. Fighting fires is dangerous and complex, and it takes organization and teamwork. Fire fighters also save people who are trapped in burning buildings. They treat people who are hurt or ill, both at fires and in other situations. In fact, most calls that firefighters respond to involve medical emergencies.



Lesson 9.4: Calculating GPA

Objectives:

- Students will learn how to calculate their GPA
- Students will learn about the GPA requirements at different colleges/universities.
- Students will learn about the importance of maintaining a consistently high GPA.
- Students will learn that low GPAs can be raised.

Materials:

- Calculating GPA (worksheet)
- Calculating GPA (PowerPoint—optional)
- Calculating GPA (answer Key—see below)

Time:

45 minute lesson

Sources:

<http://www.princetonreview.com/college-education.aspx>

Procedures:

This lesson plan will be written for use with the PowerPoint presentation, but can be done with just the worksheet

- General Introduction
 - If available, start the **Calculating GPA** PowerPoint
 - Review what GPA is and why it is important.
 - If using the PowerPoint, be careful not to show answer key slide before students finish the worksheet
- Distribute the **Calculating GPA** worksheet.
 - Review the different numerical values for each letter grade.
 - Review what happens if you fail a class.
 - Review what credits are and the number of credits needed to graduate.
- Ask students to fill in the GPA formula and figure out the GPA for this sample ninth grade report card.
 - When students are complete, review the correct answer on the PowerPoint slide.
 - Before moving on to the next PowerPoint slide, work on the first problem in the “Raising your GPA” section.
- Review the sample transcript.
 - Note the credits and GPA in the highlighted boxes.
 - Note how the GPA started low and got higher throughout high school.
- Have students answer the second question in the “Raising your GPA” section on their own.
 - Review the answer.
- Conclusion
 - Review the list of average college GPAs.
 - Review why GPA is important.

Assessment:

- Students will have successfully completed the Calculating GPA worksheet.

Calculating GPA Answer Key

Course Title	Semester One	Semester Two	Credit Earned
Physical Science	A 4	C 2	1.000
English I	C 2	B 3	1.000
Algebra I	B 3	A 4	1.000
World History	B 3	B 3	1.000
Physical Education	B 3		0.500
Spanish	C 2	F 0	0.500
Art History		B 3	0.500

Grade Point Average Formula

A = 4.0 B = 3.0 C = 2.0 D = 1.0 F = 0.0

Grade point average is the total points for all grades, divided by the number of grades:

$$\begin{array}{r}
 \# \text{ of A's } \underline{2} \quad X \quad 4 = \underline{8} \\
 \# \text{ of B's } \underline{6} \quad X \quad 3 = \underline{18} \\
 \# \text{ of C's } \underline{3} \quad X \quad 2 = \underline{6} \\
 \# \text{ of D's } \underline{0} \quad X \quad 1 = \underline{0} \\
 \# \text{ of F's } \underline{1} \quad X \quad 0 = \underline{0}
 \end{array}
 \qquad
 \begin{array}{l}
 \text{Total Points / \# of Grades} \\
 = \underline{2.667} \text{ GPA}
 \end{array}$$

Total # of Grades 12 Total Points 32

Raising Your GPA

While it is best to have a consistently high GPA from ninth grade through twelfth grade, there is always a chance to raise your GPA if you do have a poor semester.

Olivia finished her first year of high school with a cumulative GPA of 1.5. She knows she will need at least a 3.0 by her sixth semester to qualify for a scholarship. What GPA will she need to earn for the next two years to reach a 3.0?

Olivia needs to average 3.75 per semester to raise her cumulative gpa to just a 3.0! $(1.5+1.5+3.75+3.75+3.75+3.75)/6$ semesters = 3.0 cumulative gpa.

Dave has worked hard for a 3.8 GPA. He has a terrible sixth semester with all D's! Can he still qualify for a scholarship? *His semester has dropped his GPA down to a 3.3, meaning many scholarships will still be open to him, but some of the largest scholarships have requirements of 3.5 or higher. He'll probably do okay, but that's largely due to the work he put in beforehand. (math: $(5 \text{ semesters} * 3.8 + 1 \text{ semester } 1)/6$ total semesters = 3.33 gpa.*

Calculating GPA

Course Title	Semester One	Semester Two	Credit Earned
Physical Science	A	C	1.000
English I	C	B	1.000
Algebra I	B	A	1.000
World History	B	B	1.000
Physical Education	B		0.500
Spanish	C	F	0.500
Art History		B	0.500

Grade Point Average Formula

A = 4.0

B = 3.0

C = 2.0

D = 1.0

F = 0.0

Grade point average is the total points for all grades, divided by the number of grades:

of A's _____ X 4 = _____

of B's _____ X 3 = _____

of C's _____ X 2 = _____

of D's _____ X 1 = _____

of F's _____ X 0 = _____

Total Points / # of Grades

= _____ GPA

Total # of Grades _____ Total Points _____

Raising Your GPA

While it is best to have a consistently high GPA from ninth grade through twelfth grade, there is always a chance to raise your GPA if you do have a poor semester.

Olivia finished her first year of high school with a cumulative GPA of 1.5. She knows she will need at least a 3.0 by her sixth semester to qualify for a scholarship. What GPA will she need to earn for the next two years to reach a 3.0?

Dave has worked hard for a 3.8 GPA. He has a terrible sixth semester with all D's! Can he still qualify for a scholarship?



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Calculating GPA

Developing Tomorrow's Talent Today

What is your GPA important?

- Your Grade Point Average (GPA) is the most basic indicator of your academic ability and discipline.
- Your GPA is calculated for ninth, tenth, eleventh, and twelfth grade.
 - That means how you perform in school now affects your college applications.

Why is your GPA important?

- Your GPA is one of the most important parts of your college admissions application.
- It is determined over a long period of time.
 - Unlike the ACT/SAT where a single test determines your score, your GPA is determined from all of your work during high school.

Calculating GPA

Course Title	Semester One		Semester Two		Credit Earned
Physical Science	A	4	C	2	1.000
English I	C	2	B	3	1.000
Algebra I	B	3	A	4	1.000
World History	B	3	B	3	1.000
Physical Education	B	3			0.500
Spanish	C	2	F	0	0.500
Art History			B	3	0.500

Add All Grades

$$4+2+3+3+3+2+2+3+4+3+0+3=32$$

Divide by the number of classes (each semester)

$$32 \div 12 = 2.667$$

Key:

A=4

B=3

C=2

D=1

F=0

		S1	S2	GRADE	POINTS
SCHOOL YEAR 05/06.....GRADE: 09					
S	DRAMA/THEAT APP R	C	B		1.000
S	TEACHING PRO. 1 R	D	D		2.000
S	ENGLISH 1 R	B	D		1.000
S	WORLD HISTORY R	D	B		1.000
S	INT MATH 1 R	D	D		1.000
S	PHYSICAL SCI R	C	F		0.500

		S1	S2	GRADE	POINTS
SCHOOL YEAR 06/07.....GRADE: 10					
S	ACTING 1 R	D	A		1.000
S	IND THEATER HON H		A		0.500
S	ENGLISH 2 R	A	A		1.000
S	FRENCH 1 R	C	B		1.000
S	AMER HISTORY R	B	B		1.000
S	INT MATH 2 R	D	D		1.000
Q	MATH INTERVENT. R	A			0.000
S	BIOLOGY R	C	B		1.000

		S1	S2	GRADE	POINTS
SCHOOL YEAR 07/08.....GRADE: 11					
S	ACTING 2 R	A	A		1.000
S	IND THEATER HON H	A	A		1.000
S	AP ENGLISH LANG H	B	B		1.000
S	FRENCH 2 R	C	B		1.000
S	AMER GOVT R	A	A		1.000
S	ALGEBRA 2 R	C	D		1.000
S	EARTH SPACE SCI R	B	B		1.000

		S1	S2	GRADE	POINTS
SCHOOL YEAR 08/09.....GRADE: 12					
S	DIRECTING R	A			0.500
S	IND THEATER HON H	A			0.500
S	AP ENGLISH LIT H	C			0.500
S	SOCIO/ANTHROP R	A			0.500
S	STATISTICS R	A			0.500
S	PHYS EDUC 1 R	C			0.250
S	HEALTH/FAMILY R	B			0.500

YEAR	POINTS	POINTS	POINTS
06 06	7.000	6.500	1.500
06 07	6.500	6.500	2.769
06 08	7.000	7.000	3.429
06 09	3.250	3.250	3.692

TOTAL	23.750	23.250	2.716
CLASS RANK	28	CLASS SIZE	63
TOTAL POINTS EARNED	64.500		
SAT DATE	VERBAL	MATH	WRITING

ACT DATE COMP ENG MATH READ SCIENCE

HR 493 PROVIDES THAT ANY PERSON PASSING THE 10TH GR TEST (OGT) IN ANY SUBJECT PRIOR TO PASSING THE 9TH GR TEST (OPT) IN THE SAME SUBJECT SHALL BE DEEMED TO HAVE PASSED THE 9TH GR PROFICIENCY TEST AS A CONDITION TO RECEIVING A DIPLOMA.

OHIO PROF/GRAD TEST RESULTS:
 (+)PASSED/EXEMPTED; (W)NO CURRENT TEST

WRITING GR-9:	TEST DATE:
READING GR-9:	TEST DATE:
MATHEMATICS GR-9:	TEST DATE:
CITIZENSHIP GR-9:	TEST DATE:
SCIENCE GR-9:	TEST DATE:
WRITING GR-10: +	TEST DATE: 03/07
READING GR-10: +	TEST DATE: 03/07
MATHEMATICS GR-10: +	TEST DATE: 07/07
SOC.STUDIES GR-10: +	TEST DATE: 03/07
SCIENCE GR-10: +	TEST DATE: 03/07

'S' SEMESTER; 'Q' QUARTERLY COURSES
 GRADUATION DATE:
 TYPE OF DIPLOMA: ___REGULAR ___HONORS

Ninth Grade
How many attempted credits are there? 7
How many credits were earned? 6.5

G.P.A.?
 $2+3+1+1+1$
 $+1+3+1+1+$
 $3+1+1+2+0$
 $=21$
 $21 \div 14$
 $=1.500$

S1 S2
 SCHOOL YEAR 05/06.....GRADE: 09
 S DRAMA/THEAT APP R C B 1.000
 S TEACHING PRO. 1 R D D 2.000
 S ENGLISH 1 R B D 1.000
 S WORLD HISTORY R D B 1.000
 S INT MATH 1 R D D 1.000
 S PHYSICAL SCI R C F 0.500

SCHOOL YEAR 06/07.....GRADE: 10
 S ACTING 1 R D A 1.000
 S IND THEATER HON H A 0.500
 S ENGLISH 2 R A A 1.000
 S FRENCH 1 R C B 1.000
 S AMER HISTORY R B B 1.000
 S INT MATH 2 R D D 1.000
 Q MATH INTERVENT. R A 0.000
 S BIOLOGY R C B 1.000

SCHOOL YEAR 07/08.....GRADE: 11
 S ACTING 2 R A A 1.000
 S IND THEATER HON H A A 1.000
 S AP ENGLISH LANG H B B 1.000
 S FRENCH 2 R C B 1.000
 S AMER GOVT R A A 1.000
 S ALGEBRA 2 R C D 1.000
 S EARTH SPACE SCI R B B 1.000

SCHOOL YEAR 08/09.....GRADE: 12
 S DIRECTING R A 0.500
 S IND THEATER HON H A 0.500
 S AP ENGLISH LIT H C 0.500
 S SOCIO/ANTHROP R A 0.500
 S STATISTICS R A 0.500
 S PHYS EDUC 1 R C 0.250
 S HEALTH/FAMILY R B 0.500

06 06 7.000 6.500 1.500
 06 07 6.500 6.500 2.769
 06 08 7.000 7.000 3.429
 06 09 3.250 3.250 3.692

 TOTAL 23.750 23.250 2.716
 CLASS RANK 28 CLASS SIZE 63
 TOTAL POINTS EARNED 64.500
 SAT DATE VERBAL MATH WRITING

ACT DATE COMP ENG MATH READ SCIENCE

HR 493 PROVIDES THAT ANY PERSON PASSING THE 10TH GR TEST (OBT) IN ANY SUBJECT PRIOR TO PASSING THE 9TH GR TEST (OPT) IN THE SAME SUBJECT SHALL BE DEEMED TO HAVE PASSED THE 9TH GR PROFICIENCY TEST AS A CONDITION TO RECEIVING A DIPLOMA.

OHIO PROF/GRAD TEST RESULTS:
 (+)PASSED/EXEMPTED; (W)NO CURRENT TEST
 WRITING GR-9: TEST DATE:
 READING GR-9: TEST DATE:
 MATHEMATICS GR-9: TEST DATE:
 CITIZENSHIP GR-9: TEST DATE:
 SCIENCE GR-9: TEST DATE:
 WRITING GR-10: + TEST DATE: 03/07
 READING GR-10: + TEST DATE: 03/07
 MATHEMATICS GR-10: + TEST DATE: 07/07
 SOC.STUDIES GR-10: + TEST DATE: 03/07
 SCIENCE GR-10: + TEST DATE: 03/07
 'S' SEMESTER; 'Q' QUARTERLY COURSES
 GRADUATION DATE:
 TYPE OF DIPLOMA: ___REGULAR ___HONORS

Eleventh Grade

How many credits were earned? 7

How many honors classes did they take? 2

G.P.A.?

$$4+4+5+5+4$$

$$+4+2+3+4+$$

$$4+2+1+3+3$$

$$=48$$

$$48 \quad 14$$

$$=3.429$$

GPA for College

Average GPA for College

- University of Akron-3.0
- Cleveland State University-3.1
- Ohio University-3.4
- John Carroll University-3.4
- Baldwin-Wallace College-3.6
- Harvard University-3.9
- Cuyahoga Community College
Open Admission (GPA varies by program)

GPA's from The Princeton Review. All GPA's are unweighted (not including honors classes).



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Lesson 9.5: Rigorous High School Curriculum/Experiential Learning Plan

Objectives:

- Students will learn about the different academic components that college admissions departments take into consideration.
- Students will outline the extracurricular activities in which they wish to participate.
- Students will learn about the resources available in high school for reaching their academic and career preparation goals.

Materials:

- Recommended Rigorous Curriculum (worksheet)
- High School Academics (PowerPoint)
- Experiential Learning Plan (worksheet)

Time:

45 Minutes

Procedures:

NOTE: There are two topics that make up this lesson: High School Academics and Extracurricular Activities. The lesson can either address one of these topics in depth or review both topics in a more abbreviated fashion.

High School Academics

- Open the **High School Academics PowerPoint** before the lesson begins.
- Pass out the **Recommended Rigorous Curriculum** worksheet before the lesson begins.
 - Review the PowerPoint.
 - Ensure that students understand all vocabulary that is being used.
 - When reviewing the Rigorous High School Curriculum slide, ask students for what they see as the differences between the different curriculums before reviewing the answers.
 - Affirm the takeaway message that the classes they need to graduate from high school are not the ones they need to get into college.
 - Review the different academic things that colleges look at when you apply.
 - Show students what each of these things look like on the sample transcript.
 - Conclude with a discussion of how colleges look at their grades and classes starting in ninth grade so they should be doing what they can at this point to academically prepare for college.
- Transition: We will now look at the things admissions departments look at when you do apply to college.
- *NOTE: If you are covering both topics, transition to a discussion of extracurricular activities by saying that colleges don't only look at academics, that they want a well-rounded students who they think will succeed at their college.*

My Experiential Learning Plan/Extracurricular Activities

- Pass out the **Experiential Learning Plan** worksheet.
 - Explain how colleges do not only look at academics, they look at extracurricular activities, employment, community service, leadership, etc.

- Ensure that students do not think that extracurriculars are a replacement for academics. They are supplementary.
- Differentiate the three areas of activities: School, Community, and Career. Give examples from each group. Urge students to think of examples either for themselves or certain career types.
- Next, skip to the second page and review the Sample Student Profiles.
 - Students fill out the second and third profiles by themselves. Review answers as a class.
- Students will then return to the first page and list 3-5 activities that they would like to participate in.
- Review the resources at the bottom of the first page. Have students note how they will utilize those resources (or others) to fulfill their Learning Plan.
- As much as possible, facilitators should try and give personal input for each person's learning plan.

Assessment:

- Students will have a greater understanding of the different academic components that are required for successful college admission.
- Students will come up with three to five activities that they would like to participate in while in high school.

Recommended Rigorous Curriculum

	<i>Ohio's High School Graduation Requirements</i>	<i>All colleges</i>	<i>Selective colleges</i>
English	4 units	4 units	4 units
Math	4 units (must include Algebra I & II)	4 units (Algebra I & II, Geometry, Trigonometry, Calculus)	4 units or more (Algebra I & II, Geometry, Trigonometry, Calculus)
Science	3 units (1 physical science, 1 life science, 1 advanced study of chemistry, physics, biology, geology, etc.)	3 units of laboratory science	4 units of laboratory science (add two of the following: Advanced Biology, Chemistry, or Physics)
Social Studies	3 units (U.S. history, U.S. government, world)	4 units	4 units
Foreign Language	1 unit	2 units	3 units or more
Fine Arts	1 unit	1 unit	2 units
Physical Education	.5 unit	.5 unit	.5 unit
Health	.5 unit	.5 unit	.5 unit
Other electives	5 units	3 units	0 units
Total	22	22	22

(Ohio Department of Education, CollegeBoard.com)

My Experiential Learning Plan

When applying to college, admissions departments want to make sure you will be able to succeed at their college or university. While part of your success is based on academics (GPA and test scores), much of their evaluation depends on your leadership skills, early career preparation, and overall personal development in high school. There are many ways to get these types of experiences both in and out of school. The challenge is finding out what is available and actually participating in it. Below is an outline of different activities that can help in preparing you for college and careers.

When filling in examples, circle any extracurricular activity in which you would like to participate.

School

Examples

Club Participation

Varsity Athletics

Intramural Athletics

Career

Examples

Job Shadowing

Internship

Mentorship

Vocational Program

Community

Examples

Community Service/Volunteering

Faith Community

After-school or summer job

Finding Extracurricular Activities

School Counselors have good understanding of all of the activities and resources that are available in your school.

Family Members/Friends serve as a great place for job shadowing. If you are interested in the work that a family friend does, ask if you can follow them around their work for a day.

College Now of Greater Cleveland provides students with guidance and access to funds to prepare for college. Since preparation for college starts in ninth grade, your College Now advisor is a great person to ask about extracurricular activities that will help prepare you for college.

Youth Opportunities Unlimited has a wide range of after school, mentoring and job placement programs all geared toward academic achievement and career success.

Extracurricular Activities

Sample Student Profiles

John has always loved working with his hands. He loves putting things together and figuring out problems. According to his interest inventory on OCIS, his main career clusters are “Construction Technologies” and “Engineering and Science Technologies.” John likes sports but has never been great at them so he doesn’t plan on trying out for any teams in high school. He would rather get work experience to learn what he might want to do after high school.

What are two specific activities that John can participate in to help him learn what he might want to do after high school?

1. Community Service-Volunteer for Habitat for Humanity where volunteers build houses for people in need.
2. Job Shadowing-John knows that his uncle is a plumber so he shadows him when he works on a few houses.

Aisha wants to help people. She has known this since she was young and helped her mother take care of her younger brother and sister. When people ask her what she wants to be when she grows up, she says either a nurse or a teacher. She doesn’t know what steps to take in order to learn more about these careers. She knows lots of teachers at school but doesn’t know anyone who works in the medical field. She was on her school’s cheer-leading team in middle school but is unsure of what extracurricular activities she’ll pursue in high school.

What are two or three specific activities that Aisha can participate in to help her learn what she might want to do after high school?

- 1.
- 2.
- 3.

Ronnie has always loved math. He took Algebra in eighth grade and looks forward to taking much more advanced math classes in high school. He was on his middle school basketball team but did not play very much so he doesn’t know if he wants to keep playing sports at school. He’s interested in learning more about different extracurricular activities but he doesn’t really know who to ask. As for career interests, he wants to use Math in his career but he doesn’t know what jobs are available besides business.

What are two or three specific activities that Carl can participate in to help him learn what he might want to do after high school?

- 1.
- 2.
- 3.



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High School Academics

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High School Academics

- High School Classes
 - Core Curriculum
 - Electives
- Report Cards
 - Credits Earned
 - GPA
 - OGT
 - ACT/SAT
 - Class Rank

TRANSCRIPT

Core Curriculum vs. Electives

- Core Curriculum

- The school courses that include the knowledge, skills, and abilities that all high school graduates are expected to know.
- Core Curriculum classes are required.

- Electives

- You have more choice in which electives you take.
- Electives make you a more well-rounded student.
- A certain number of electives are required to graduate.

Different Curricula

	Ohio's High School Graduation Requirements	All colleges	Selective colleges
English	4 units	4 units	4 units
Math	4 units (must include Algebra I & II)	4 units (Algebra I & II, Geometry, Trigonometry, Calculus)	4 units or more (Algebra I & II, Geometry, Trigonometry, Calculus)
Science	3 units (1 physical science, 1 life science, 1 advanced study of chemistry, physics, biology, geology, etc.)	3 units of laboratory science	4 units of laboratory science (add two of the following: Advanced Biology, Chemistry, or Physics)
Social Studies	3 units (U.S. history, U.S. government, world history)	4 units	4 units
Foreign Language	1 unit	2 units	3 units or more
Fine Arts	1 unit	1 unit	2 units
Physical Education	.5 unit	.5 unit	.5 unit
Health	.5 unit	.5 unit	.5 unit
Other electives	5 units	3 units	0 units
Total	22	22	22

What's different between the three curricula?

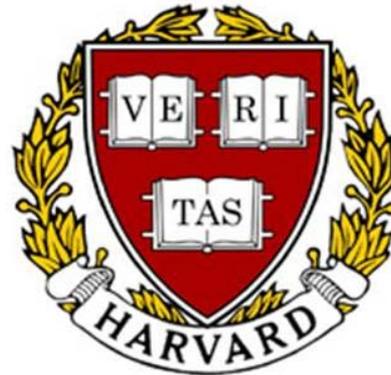
- **Math:**
 - More challenging classes (Trigonometry/Calculus)
- **Science:**
 - 3 or 4 years of lab science (Biology, Chemistry, Physics)
- **Social Studies:**
 - One extra unit.
- **Foreign Language**
 - One or two additional units.
- **Electives**
 - Fewer free electives.

Take Away Message

The classes you need to graduate from high school are not the same classes you need to get into college.

Then the question is...

What do I need to do to get into college?



When you apply to college, what academic things are they looking at?

- GPA
- ACT/SAT scores
- When you passed your OGTs.
- Class Rank
- Difficulty of Classes/Honors/AP
- Did your grades improve?
Did your grades go down?

COURSE TITLE HNR ...GRADES... CRED
 TYP Q1 Q2 Q3 Q4 EARN
 S1 S2

SCHOOL YEAR 04/05.....GRADE: 08
 S SPAN 1 HON H C A 1.000
 S INT MATH 1 HON H A B 1.000

SCHOOL YEAR 05/06.....GRADE: 09
 S BUS TECH FND R A B 1.000
 S ENGLISH 1 R A A 1.000
 S WORLD HISTORY R B A 1.000
 S INT MATH 2 R A A 1.000
 S PHYS EDUC 1 R A A 0.500
 S PHYSICAL SCI R B B 1.000

SCHOOL YEAR 06/07.....GRADE: 10
 S LEGAL TECHNO. 1 R A A 2.000
 S ENGLISH 2 R B A 1.000
 S AMER HISTORY R A A 1.000
 S INT MATH 3 R A A 1.000
 S BIOLOGY R A 0.500
 S BIOLOGY R A 0.500

SCHOOL YEAR 07/08.....GRADE: 11
 S ACTING 1 R A B 1.000
 S LEGAL TECHNO. 2 R A A 2.000
 S ENGLISH 3 R A A 1.000
 S AMER GOVT R A A 1.000
 S PRE-CALCULUS R 0.000
 S PRE-CALCULUS R A A 1.000
 S CHEMISTRY HON H A A 1.000

SCHOOL YEAR 08/09.....GRADE: 12
 S LEGAL TECHNO. 3 R A 1.500
 S ENGLISH 4 PS H A A 1.000
 S SR WRITING WKSP R B 0.500
 S SPANISH 1 PSEO H A A 1.000
 S HEALTH/FAMILY R A 0.500

LAST [REDACTED] FIRST [REDACTED] M.I. [REDACTED]
 TEST DATE GRADE SAT CR SAT M SAT W
 JUN08 11 410 420 540
 SAT Program
 The College Board
 For High School Use Only
 SAT MC 53
 SAT ESSAY 08

LAST [REDACTED] FIRST [REDACTED] M.I. [REDACTED]
 TEST DATE GRADE SAT CR SAT M SAT W
 OCT08 12 420 470 530
 SAT Program
 The College Board
 For High School Use Only
 SAT MC 52
 SAT ESSAY 08

COURSE HISTORY SUMMARY:

MO/YR	ATTM	CRED	EARN CRED	G.P.A.
06 05		2.000	2.000	4.250
06 06		5.500	5.500	3.636
06 07		6.000	6.000	3.917
06 08		7.000	7.000	4.071
06 09		4.500	4.500	4.333

 TOTAL 25.000 25.000 4.000
 CLASS RANK 1 CLASS SIZE 96
 TOTAL POINTS EARNED 100.000
 SAT DATE VERBAL MATH WRITING

NAME OF STUDENT					SSN/ACT ID	DATE OF BIRTH
The ACT®					COMBINED ENGLISH WRITING	WRITING (SCORE RANGE 3-12)
ENGLISH	MATH	READING	SCIENCE	COMPOSITE	23	08
23	18	24	19	21		
PERCENT AT OR BELOW NAT'L COMP.:					55	
					ACT®	
					TEST DATE & TEST LOCATION	
					10/08	
					NATIONAL	

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OHIO PROF/GRAD TEST RESULTS:
 (+) PASSED/EXEMPTED; (W) NO CURRENT TEST
 WRITING GR-9: TEST DATE:
 READING GR-9: TEST DATE:
 MATHEMATICS GR-9: TEST DATE:
 CITIZENSHIP GR-9: TEST DATE:
 SCIENCE GR-9: TEST DATE:
 WRITING GR-10: + TEST DATE: 03/07
 READING GR-10: + TEST DATE: 03/07
 MATHEMATICS GR-10: + TEST DATE: 03/07
 SOC. STUDIES GR-10: + TEST DATE: 03/07
 SCIENCE GR-10: + TEST DATE: 03/07
 'S' SEMESTER; 'Q' QUARTERLY COURSES
 GRADUATION DATE:
 TYPE OF DIPLOMA: ___REGULAR ___HONORS

 AUTHORIZED SIGNATURE DATE

NAME OF STUDENT					SSN/ACT ID	DATE OF BIRTH
The ACT®					COMBINED ENGLISH WRITING	WRITING (SCORE RANGE 3-12)
ENGLISH	MATH	READING	SCIENCE	COMPOSITE	17	18
17	19	15	21	18		
PERCENT AT OR BELOW NAT'L COMP.:					53	
					ACT®	
					TEST DATE & TEST LOCATION	
					06/08	
					NATIONAL	

Class Size?

96

Class Rank?

1

Best Composite ACT score?

21

**Which SAT test had the highest overall scores?
 October 2008**

**Why is the student's GPA above 4.000 in 12th grade?
 Honors classes**

Benefits and Rewards of High Academic Performance

- More choice when applying to college.
- More scholarships and grants for college
=FREE MONEY.
- Personal Achievement



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Lesson 9.6: College Jeopardy

Objectives:

- Students will learn the importance of understanding the relevant college vocabulary.
- Students will further develop their college vocabulary.

Materials:

- College Jeopardy (PowerPoint)
- College Vocabulary (supplementary worksheet)
- Prizes (optional)

Time:

45 minute lesson

Procedures:

*Note: If you feel as if students do not have a strong enough working “college vocabulary” to play College Jeopardy, use the **College Vocabulary** worksheet to review the necessary vocabulary.*

- Open the **College Jeopardy** PowerPoint before the lesson begins.
 - Introduce that they are playing College Jeopardy to help learn lots of the words to talk about college. Inform students that these words will be used more and more as they get into tenth, eleventh, and twelfth grade. When they are upperclassmen they are expected to know these words so they should work on learning them now.
- Break the class into groups (2-4 depending on the size of the class).
- Have students pick their team name.
 - Write team names on the board or on a piece of paper for score keeping.
- Choose one captain from each team. They will be the ones to raise their hand when their team has the answer. Inform students that you will only consider the captain’s hand when “buzzing in.”
- Review the rules
 - Students select the category and point value.
 - Whichever team gets the correct answer gets to choose the next question. If no team answers, the last team to choose gets to pick the next questions.
 - When questions are answered incorrectly, the point value is deducted from their points.
 - *You can decide whether anyone on a team can answer or only the captain.*
 - Points will be deducted for talking.
- If you have prizes, distribute them to the winning team.
- After the game has been played, conclude the lesson by noting how important it is to know the different vocabulary that is used. Review that they will need to know these words as they get closer to applying to college.

Assessment:

- Successful participation in College Jeopardy.



High School Requirements

Mohammed is a senior at John Marshall High School. He is interested in attending Kent State University in Kent, Ohio. He just received a notice from his guidance counselor telling him that he must send his _____, along with his college application and essay to Kent State. With this permanent record, which lists his _____ and _____ courses, Mohammed must include his _____ or _____ scores. Mohammed also has to graduate from high school and receive his _____.

SAT/ACT	<i>A college entrance exam</i>
Diploma	<i>Certificate that you earn after completing all high school requirements</i>
Core Curriculum	<i>Classes that you are required to take in high school (usually 3-4 years) (e.g. English, Math, Science, Social Studies)</i>
Electives	<i>Courses taken in high school that, although not required as part of the core curriculum, make students more well-rounded</i>
Transcript	<i>A permanent record that includes grades, attendance and attitude marks</i>

Financial Aid



Mohammed is very excited about attending college, but is confused about the different ways to pay for college. One day after lunch, he stopped by the Cleveland Scholarship Program office to get information on financial aid. His advisor explained that financial aid helps you pay for college, and in order to be eligible for financial aid you have fill out the _____. Mohammed also learned that there are many types of financial aid. A _____ is money given to a student based on financial need and is not paid back. A _____ is money given to a student based on achievement, such as athletics, academics, etc., and is not paid back. A _____ is money borrowed to go to school that must be repaid. Mohammed also learned about another option for paying for school, _____, which is a job on campus.

FAFSA (Free Application for Federal Student Aid)	<i>A form that you fill out to see if you are eligible for financial aid</i>
Work Study	<i>A job on campus that helps you pay for your college education</i>
Grant	<i>Money given for college, based on need, that does not need to be repaid</i>
Scholarship	<i>Money given to a student based on achievement (e.g. athletic, academic) and is not repaid</i>
Loan	<i>Money borrowed to pay for college and must be repaid</i>



After Mohammed spoke with his Cleveland Scholarship Program advisor, he was interested in learning about all of the different options concerning higher education. He thought about the different _____ and _____ there are to attend in Ohio. If he goes to college for two years, he will get an _____, and _____ will be much cheaper than going to a four-year school. He would rather receive his _____, which means that he has to go to a four-year school. Mohammed has a lot of decisions to make.

Tuition	<i>Fees a student pays to take classes, does not include room & board and books</i>
Associate degree	<i>A two-year degree</i>
College	<i>An institution of higher learning, that grants degrees and/or certificates (e.g. four-year college, community college, technical school)</i>
Bachelor Degree	<i>A four-year degree</i>
University	<i>An institution of higher learning that is made up of different colleges</i>



Academics

Mohammed decided to go to Kent State University. His _____, who helped him pick his courses, suggested that he take classes in American Literature (which he didn't enjoy too much because it was a _____ class and there wasn't much student participation), World Civilizations, and Introduction to Computer Information Systems. He really enjoyed his World Civilizations class and decided to _____ in History. He was struggling in his Literature class so he went to a _____ to get extra help. Mohammed did really well his first term, and because of his hard work he made the _____. His parents are really proud of him!

Dean's List	<i>Academic honor awarded for high marks earned each term</i>
Major	<i>Area of concentrated study often for a specific degree (e.g. English, Nursing, Engineering, etc.)</i>
Advisor	<i>A person on campus who counsels a student on their academic path</i>
Tutor	<i>A person/service, on campus, that helps students understand a particular subject better</i>
Lecture	<i>A class where the instructor/professor talks about the subject matter while the student takes notes (student participation is very limited)</i>



Campus Life

Mohammed is having a great time at Kent State University. He lives on campus in a _____ with two roommates. He's met lots of new people and even made friends with a _____ student who lives off campus. He purchased his books and a Kent State sweatshirt for his mom at the college _____, which is located in the _____.

Mohammed even joined an _____ for fun.

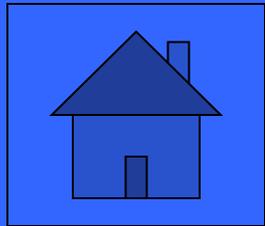
Mohammed really loves college!

Student Center	<i>Main building on campus where students can go to eat, participate in activities, and get general information on campus life and events</i>
Bookstore	<i>General store with books and other materials required for courses at the college</i>
Residence Hall	<i>Apartment-like housing units where college students live while attending school away from home</i>
Extra-curricular activities	<i>Activities, clubs, and/or organizations students may participate in above and beyond academic courses</i>
Commuter	<i>Students who live off campus and travel to school everyday</i>

High School	College Vocabulary	Greater Than, Equal, or Lesser Than	Acronyms	More College Vocabulary
<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>
<u>300</u>	<u>300</u>	<u>300</u>	<u>300</u>	<u>300</u>
<u>400</u>	<u>400</u>	<u>400</u>	<u>400</u>	<u>400</u>
<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>

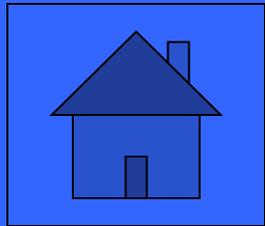
The required courses that all high school students must complete to graduate.

What is:
The Core Curriculum



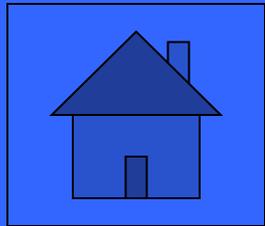
You choose to take these classes.
They make you a more
well-rounded student.

What are:
Electives



More challenging classes available in high school. They offer more depth and a faster pace than regular classes.

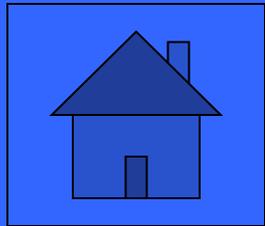
What are:
Honors Courses



Official record of high school courses
and grades.

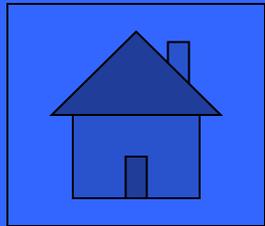
It is required for college admission.

What is:
A Transcript



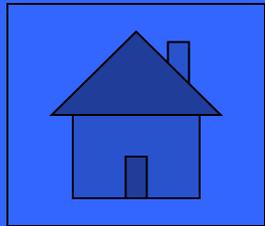
Any club, sport or event that takes place
outside your academic classes.

What is:
An Extracurricular Activity



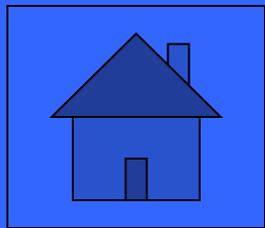
Type of college or university that is supported by state money; lower tuitions

What is:
a ***Public college or university***



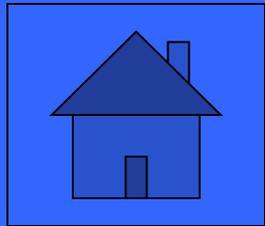
Type of college or university that receives no state money; higher tuitions

What is:
a ***Private college or university***



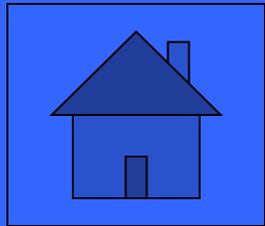
College that offers 2-year degrees;
credits transfer to 4-year schools.

What is:
Community College



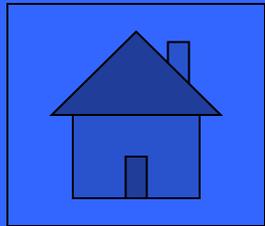
A four-year college degree.

What is:
A Bachelor's Degree



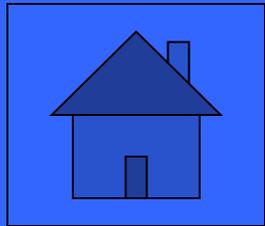
A two-year degree that can be started
after high school.

What is:
An Associate's Degree



The high school GPA needed to play college sports is 2.0.

What is:
Equal

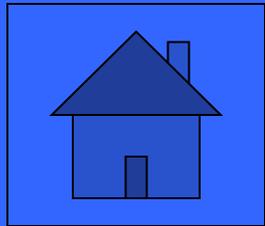


The highest GPA you can earn without honors classes is 5.0.

What is:

Less Than

The highest GPA you can get without honors classes is 4.0.

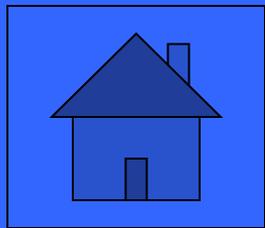


The graduation rate for the Cleveland Metropolitan School District is 66.7%.

What is:

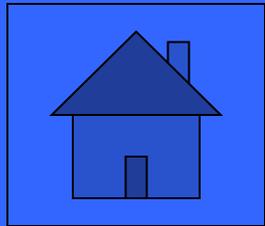
Less Than

The graduation rate in CMSD is 54.3%.



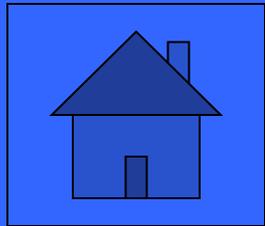
The college-going rate for the Cleveland Metropolitan School District is 31%.

What is:
Greater Than
46% of CMSD seniors go to college.



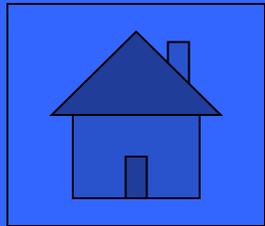
76% of CMSD ninth graders are promoted to tenth grade after their first year of high school.

What is:
Equal



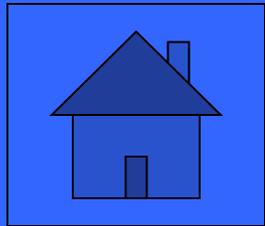
OSU

What is:
Ohio State University



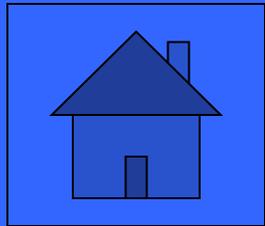
GPA

What is:
Grade Point Average



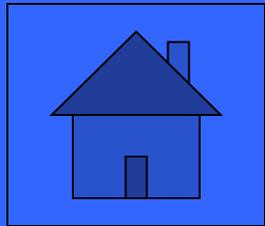
OGT

What is:
Ohio Graduation Test



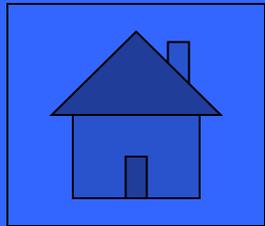
GED

What is:
General Education Diploma



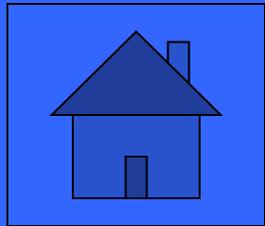
BGSU

What is:
Bowling Green State University



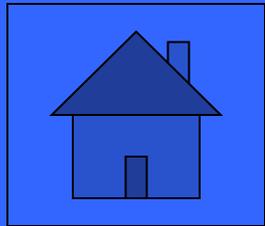
The money paid for college classes.

What is:
Tuition



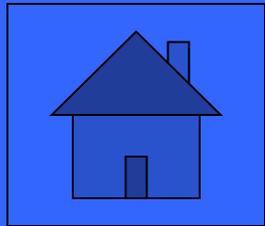
Money to help students pay for their
college education.

What is:
Financial Aid



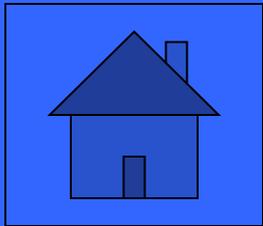
This is free money to attend college based on merit (grades, athletics, etc.).

What are:
Scholarships



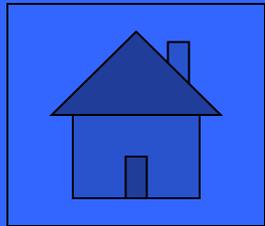
The subject of study in which a student chooses to specialize.

What are:
Majors



Money that is lent to students to help pay for college. It must be paid back.

What are:
Student Loans



Tenth Grade Curriculum



2012-2013

Activity	Resources	Lesson Type	Objectives
1 Intake Form Assessment College Trivia Game	Intake Forms/Assessments College Questions (on a sheet or cut into slips) College Trivia Game Lesson Plan College Trivia Game Answer Key Prizes (optional)	Activity/ Game	Complete Intake Form/Assessments Introduce students to College Now's goals Engage students to think about college through the College Trivia Game.
2 Benefits of College	High School vs. College Handout Why Go To College? Handout Lesson Plan	Lecture/ Class Discussion	Students will learn about the differences between high school and college Students will learn about the benefits of going to college.
3 Matching Majors with Careers	Celebrity Major Match Worksheet College Majors Handout Matching College Majors with Careers Worksheet Celebrity Major Match/Career Match Answer Keys Matching College Majors with Careers Lesson Plan	Activity/ Class Discussion	Students will learn about various college majors. Students will link careers to college majors and high school academics/activities. Students will link their ideal career with a college major.
4 Types of Academic Degrees	Working My Way Up Worksheet Working My Way Up Answer Key Working My Way Up Lesson Plan	Guided Discussion/ Activity	Students will learn about various academic degrees. Students will learn about degree requirements and job qualifications. Students will link their career interests with degrees they would need.
5 Matching Degrees With Colleges	Matching Degrees with Colleges Worksheet Matching Degrees with Colleges Answer Key Matching Degrees with Colleges Lesson Plan	Guided Discussion/ Activity	Students will learn about the differences between public, private, and proprietary colleges. Students will learn about colleges in Ohio. Students will determine what type of college will help fulfill their career goals.

Tenth Grade Curriculum



2012-2013

6 College Admissions	College Admissions Board Guidelines Worksheet Four Admissions Applications Handouts How Colleges Look at You Teacher Resource College Admissions Board Lesson Plan	Class Activity Game	Students will learn how colleges evaluate applicants. Students will learn about the areas they need to develop before applying to college.
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Tenth Grade Curriculum



2012-2013

Activity	Resources	Lesson Type	Objectives
1 Intake Form Assessment College Trivia Game	Intake Forms/Assessments College Questions (on a sheet or cut into slips) College Trivia Game Lesson Plan College Trivia Game Answer Key Prizes (optional)	Activity/ Game	Complete Intake Form/Assessments Introduce students to College Now's goals Engage students to think about college through the College Trivia Game.
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Tenth Grade Curriculum



2012-2013

6 College Admissions	College Admissions Board Guidelines Worksheet Four Admissions Applications Handouts How Colleges Look at You Teacher Resource College Admissions Board Lesson Plan	Class Activity Game	Students will learn how colleges evaluate applicants. Students will learn about the areas they need to develop before applying to college.
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Lesson 10.1: Introduction and College Trivia

Objectives:

- Students will complete the Intake Form/Assessment
- Students will be introduced to College Now's goals and objectives for the year.
- Students will be introduced to the college milestones that they will accomplish this year.

Materials:

- Intake Form/Assessment
- College Trivia (On a sheet or cut into slips depending on whether you are doing the game or activity—see lesson plan below)
- College Trivia Game Answer Key (see below)
- Prizes (optional)

Time:

45 minute lesson

Sources:

<http://www.finaid.org/loans/>

Procedures:

- General Introduction
- Distribute **Intake Forms/Assessment**. Collect forms after every student has completed them.
- Transition to Activity
 - Tell students that throughout this year, you will be talking to them a lot more about college. The goal is to start getting them to think about the specific steps they will need to take when applying to college.
 - Explain to students that you will be talking with them about the vocabulary used to talk about college, the steps they need to take to get into college, and some of the advantages to pursuing a college education.
 - Transition that today they will start learning some of the vocabulary and facts about college that you will be talking more about throughout the school year.

**Advisors can conduct this activity as a game or as a more traditional class activity.*

- College Trivia Game
 - Have all students stand up.
 - Explain that when they will be asked a series of career questions. If they get a question wrong, they have to sit down.
 - Go through the true or false questions on the **College Trivia** sheet. After the advisor reads a statement, ask students to put their hands up if they think it is true.
 - Determine who needs to sit down. Using the **College Trivia Game Answer Key**, add information to follow up their answer before moving on to the next question.
 - You can either play until there is one student standing or a few. If there are questions remaining, you can play again.
 - Also, if you need a question to establish the winner, use one of the short answer questions below the true or false questions.
- College Trivia Activity



- Cut each question into strips.
 - Have students pick a piece of paper.
 - Work your way down the question list.
 - When you call a number, have the student introduce themselves, read the question, guess what the answer might be.
- With the remaining time in the lesson, review the schedule for the rest of the year and their milestones of things they will accomplish.
 - PSAT
 - Have a more specific idea of what career field they would be interested in.
 - They will be able to match potential careers with college majors.

Assessment:

- Completion of Intake Form/Assessment.
- Successful participation in the College Trivia Game/Activity.



College Trivia-ANSWER KEY

1. *On average, it takes seven years of college and law school to become a lawyer, true or false?*

True

2. *On average, it takes three years of college to get a Bachelor's degree, true or false?*

False-It takes four years of college.

3. *A Master's degree, can be earned before a Bachelor's degree, true or false?*

False-You must earn a Bachelor's degree first.

4. *On average, it takes two years of college to get an Associate's degree, true or false?*

True

5. *PhD stands for Doctor of Philosophy, true or false?*

True

6. *When applying to college, every school requires that you write an application essay, true or false?*

False-Many public universities do not require an essay except for their Honors programs.

7. *NCAA stands for New College Athletes of America, true or false?*

False-NCAA stands for National Collegiate Athletic Association

8. *High school dropouts are four times more likely than college graduates to be unemployed, true or false?*

True

9. *Being great at sports or participating in lots of extracurricular activities will make up for poor grades when applying to college, true or false?*

False-While colleges do like well-rounded students, academics is the top priority for colleges and universities.

10. *If you are not a straight "A" student, you won't get financial aid to help pay for college, true or false?*

False-While higher grades will help you get more scholarship and financial aid, there is some form of financial aid available for all students.

11. *Every college or university has the same majors and programs of study, true or false?*

False-The majors that each college offers do vary. When applying to a school, it is important to check to make sure they do have the major that you plan on pursuing.



12. *The FAFSA is filled out to apply for financial aid to help pay for college, true or false?*

True

13. *A scholarship is money that must be paid back after graduation, true or false?*

False-Scholarships are awards based on merit and they do not need to be paid back.

14. *A loan is money given for college that must be paid back after graduation, true or false?*

True

15. *In 2008, graduating college students had an average of \$27,803 in loan debt, true or false?*

True

16. *Ohio State University was the first college in Ohio to regularly admit women and African Americans, true or false?*

False-Oberlin College was the first college in Ohio to admit women and African Americans.

17. *Cleveland State University is the largest university in Ohio, true or false?*

False-Ohio State University is Ohio's largest university.

18. *Ohio University is the oldest college in Ohio, true or false?*

True

19. *There are 13 public four-year universities in Ohio, true or false?*

True

20. *There are 82 four-year colleges and universities in Ohio, true or false?*

True

21. *All students in college live in dorms, true or false?*

False-Some students, known as commuters, live at home (or elsewhere) and drive to college.

22. *When applying to college, admissions departments look at your grades for middle school and high school, true or false?*

False-College admissions departments start looking at your grades in ninth grade.

23. *A major is the subject in which you specialize in college, true or false?*

True

24. *College Now Greater Cleveland can help you in thinking about colleges and careers, true or false?*



True

25. *You will take the SAT and ACT in eleventh grade, true or false?*

True

College Trivia

1. *On average, it takes seven years of college and law school to become a lawyer, true or false?*
2. *On average, it takes three years of college to get a Bachelor's degree, true or false?*
3. *A Master's degree, can be earned before a Bachelor's degree, true or false?*
4. *On average, it takes two years of college to get an Associate's degree, true or false?*
5. *PhD stands for Doctor of Philosophy, true or false?*
6. *When applying to college, every school requires that you write an application essay, true or false?*
7. *NCAA stands for New College Athletes of America, true or false?*
8. *High school dropouts are four times more likely than college graduates to be unemployed, true or false?*
9. *Being great at sports or participating in lots of extracurricular activities will make up for poor grades when applying to college, true or false?*
10. *If you are not a straight "A" student, you won't get financial aid to help pay for college, true or false?*
11. *Every college or university has the same majors and programs of study, true or false?*
12. *The FAFSA is filled out to apply for financial aid to help pay for college, true or false?*
13. *A scholarship is money that is given for college that must be paid back after graduation, true or false?*
14. *A loan is money given for college that must be paid back after graduation, true or false?*
15. *In 2008, graduating college students had an average of \$27,803 in loan debt, true or false?*
16. *Ohio State University was the first college in Ohio to regularly admit women and African Americans, true or false?*
17. *Cleveland State University is the largest university in Ohio, true or false?*
18. *Ohio University is the oldest college in Ohio, true or false?*
19. *There are 13 public four-year universities in Ohio, true or false?*
20. *There are 82 four-year colleges and universities in Ohio, true or false?*
21. *All students in college live in dorms, true or false?*

22. *When applying to college, admissions departments look at your grades for middle school and high school, true or false?*

23. *A major is the subject in which you specialize in college, true or false?*

24. *College Now Greater Cleveland can help you in thinking about colleges and careers, true or false?*

25. *You will take the SAT and ACT in eleventh grade, true or false?*

Lesson 10.2: The Benefits of College

Objectives:

- Students will learn about the differences between high school and college.
- Students will learn about the benefits of going to college.

Materials:

- High School vs. College (handout)
- Why Go To College? (handout)
- Paper (optional)

Time:

45 minute lesson

Sources:

<http://www.actstudent.org/college/index.html>

<http://www.college.gov/>

<http://www.collegeboard.com/student/plan/starting-points/141.html>

Procedures:

- General Introduction
 - Explain to the class that they will be having a discussion about the differences between high school and colleges.
 - It is a lesson for them to have a much more clear picture about what life in college is like as well as some reasons they may want to consider pursuing a college education.
 - Encourage questions.
- Distribute the **High School vs. College** handout.
 - Review the differences between high school and college.
 - Clarify the college statements where need be and offer relevant examples to help illustrate the differences listed.
 - Use the differences as a basis for class discussion.
 - Respond to any questions about the differences listed.
- Transition to reasons for why to go to college.
 - Highlight some of the aspects about college that are appealing to high school students (i.e. more freedom, less time in class, etc.)
- Distribute the **Why Go To College?** handout.
 - Introduce the handout that you will be talking about three main benefits for going to college: financial, standard of living, and to personal development/growth.
 - Review the worksheet.
 - The Big Payoff
 - In the section, the data is adapted from US census data. It was calculated by multiplying average salaries by 40 years (ages 25-65).
 - Inform students that starting salaries are not as high as those listed on the worksheet. These are averages for all employees.
 - Why Not?

- Use this section as a basis for class discussion.
 - Do students want to college?
 - Do they feel like they can go to college?
 - What do they see as the main challenges that prevent them from going to college?
 - What questions do they have about the process leading up to college?
- IF STUDENTS HAVE DIFFICULTY DISCUSSING THESE ISSUES AS A CLASS, SPLIT THE CLASS INTO SMALL DISCUSSION GROUPS.
 - Assign a discussion leader and a speaker for the group.
 - Have them discuss these questions or others that are raised in class.
- IF STUDENTS HAVE DIFFICULTY DISCUSSING AS SMALL GROUPS, HAVE THEM ANSWER THESE DISCUSSION QUESTIONS IN A SHORT ESSAY.
- Conclusion
 - Review the main points from the lesson about the differences between college and high school and the reasons to pursue a college education
 - Remind students that they will be talking more about these issues throughout the year and focusing more on what they want to study in college and what type of college they may want to go to.

Assessment:

- Successful participation in group discussion.

High School vs. College

High School...	College...
is mandatory and free.	is voluntary and expensive.
is to acquire general knowledge.	is to acquire specific knowledge. You chose a major with the goal of preparing you for a specific career.
has more class time (30 hours per week).	has less class time (12-16 hours a week, depending on your schedule).
has a longer school year (36 weeks/180 days long)	has a shorter school year (two semesters that are 15 weeks each with one week for exams—although some colleges have shorter quarters instead of semesters)
has less homework.	has much more reading and homework (the general rule is that for every one hour you spend in class, you should study for two hours outside of class).
teachers check your homework to make sure it is completed.	professors may not check your homework but assume that you can perform the tasks on tests.
teachers often take time to remind you of assignments and due dates.	professors expect you to consult the course syllabus (usually online) to know what is expected of you, when assignments are due, and how you will be graded.
is a teaching environment in which you acquire facts and skills.	is a learning environment in which you take responsibility for thinking through and applying what you have learned.
has tests that cover small amounts of material.	usually has infrequent tests that cover large amounts of course material.
grades are made up of homework, quizzes, tests, and class participation.	grades are made up of large tests and papers.
has medium-sized classes.	has larger classes. Most colleges (especially state colleges), have lecture classes for the first year or two of college.
has medium-sized classes.	has smaller classes. Most colleges have classes for upperclassmen that are discussion-based seminars.
has teachers.	has professors.
has guidance counselors.	has advisors.
is more structured. Parents/teachers/administrators/coaches play a large role in setting your schedule.	allows you to set your own schedule.
arranges your classes for you.	gives you the chance to arrange you own schedule with the help of your advisor.
has more support in setting your priorities.	forces you to set your own priorities and balance your responsibilities. There are lectures, campus events (lectures, sports games, organization/club events), and social activities.
<i>In high school, you will usually be told what to do and be corrected if your behavior is out of line.</i>	<i>In college, you are expected to take responsibility for what you do and don't do, as well as the consequences for your actions.</i>



Why Go To College?

The Big Payoff

It's estimated that high school graduates will make \$1.2 million dollars in their lifetime.

Sound like a lot?

Compare that number to those with a Bachelor's Degree. On average, they earn \$2.1 million dollars in their lifetime. People with an Associate's Degree earn, on average, earn \$1.6 million dollars in their lifetime.

DO THE MATH

On average, someone with a four-year degree makes \$53,000 a year (roughly \$4,000 a month after taxes, Social Security, etc.).

Someone with a high school diploma makes \$32,000 a year (roughly \$2,400 a month after taxes, Social Security, etc.).

After the cost of living (housing, utilities, food, etc.), does someone with a Bachelor's degree or a diploma have more money left over to buy a flat-screen TV? a new computer? a new car? go out to dinner? go on a vacation?

The Big Picture

Higher salaries are not the only benefit of attending college.



- **The more education you get the more likely it is you will always have a job.** Your high school diploma is useful. But a college degree *increases your chance of employment by nearly 50%*. The jobs that will be available in the future are ones where training is required. Businesses want to hire people who know how to think and solve problems.
- **The more education you have, the more employment options you have.** More jobs than ever require specialized training or a two- or four-year college degree. More education means more choices and that means more opportunities for you.
- **The important extras.** There's more to a job than a paycheck. Jobs for college graduates typically offer more and better benefits than jobs requiring just a high school diploma. These can include health insurance and retirement plans you may not get at lower-skill jobs.

Your Big Potential

- **Discover Yourself.** College is about more than training for a job. It's also about discovering yourself and learning to think and live independently. A lot of that occurs outside the classroom. The new people you meet. The new environments you visit. The new ideas you find. This is the stuff that helps you learn more about life.
- **Find a Career.** Some people simply have "jobs," while others have "careers." What's the difference? With a career, the kind of work you do is based on your interests. It's a path you've **chosen**. College can help you turn your passions and interests into a career you love.

Why Not?

- "College is too expensive. I can't afford it."
- "I just want a job when I graduate."
- "I can't go to college—nobody in my family has gone before."
- "College is too hard for me."
- "I don't think I'll get in to colleges."



Remember, your College Now advisors are here to make these doubts and difficulties more manageable. We will help you study for the ACT/SAT, search for the right colleges for you, apply to college, and apply for financial aid and scholarships.

Why Go To College?

Before going any further in learning about college and careers, we need to answer this basic question: Why go to college?

In this game, you will have selected one of four educational paths, each path represents a much different direction in life.



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High School Dropout

High School Diploma

Associate's Degree

Bachelor's Degree

Why Go To College?

Record the income of the members of your group at the different ages of their life. Remember to subtract out cost

Age	High School Dropout	High School Diploma	Associate's Degree	Bachelor's Degree
16				
18				
20				
22				
24				
26				
28				
30				
40 <i>(multiply your salary by 10 and add)</i>				
50 <i>(multiply your salary by 10 and add)</i>				



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Lesson 10.3: Matching Majors with Careers

Objectives:

- Students will learn about various college majors.
- Students will be able to link careers to college majors and high school activities/academics.
- Students will link a career that they are interested in with a relevant college major as well as high school activities/classes.

Materials:

- Celebrity Major Match (worksheet)
- College Majors (handout)
- Matching College Majors with Careers (worksheet)
- Celebrity Major Match (answer key and notes—see below)
- Career Major Match (answer key—see below)

Time:

45 minute lesson

Sources:

<http://www.classesandcareers.com/education/2007/04/20/celebrity-actors-their-college-majors/>
http://www.forbes.com/2007/06/25/celebrity-college-education-bizmedia_cx_lr_0626majors.html
<http://www.udel.edu/CSC/mrk.html>
<http://www.myplan.com/majors/index.php>

Procedures:

- Introduction
 - Explain the importance of academic majors in college, the reasons why there are majors, how academic majors make college different from high school.
 - Make sure that going into the lesson that students are aware that college majors are meant to prepare them for a specific career.
- Distribute the **Celebrity Major Match** worksheet to review how majors can help lead to certain careers.
 - Students should take a few minutes to match college majors with the celebrities.
 - When finished, use the **Celebrity Major Match** answer key to review the correct answers and information about these celebrities listed.
 - Transition by discussing how their majors would have prepared them for their specific career.
- Distribute the **College Majors** handout and the **Matching College Majors with Careers** worksheet.
 - Explain that they will use the handout to fill in the information about college majors on the **Matching College Majors with Careers** worksheet.
 - To reemphasize the importance of high school academics/extracurricular activities, inform students that they will have to fill in these two columns on their own.
 - *If need be, walk students through one more example of relevant extracurricular activities. Remember that the best activities may be outside of school:*

- *Job Shadowing, Volunteering, Internship, Employment, etc.*
- Even if students do not complete the whole worksheet, ensure that they fill out the final row with “Your Career.”
- Depending on time available:
 - Review student responses concerning their career/major.
 - Review the best and most relevant answers for the worksheet.
- Conclusion
 - Review with students how there are things that they can be doing right now to prepare for college: making a career/academic plan, participating in extracurricular activities, and taking classes that would prepare them for college and a specific career.

Assessment:

- Completion of the **Celebrity Major Match** worksheet.
- Completion of **Matching College Majors with Careers** worksheet (including the “Your Career” row).

Celebrity Major Match-ANSWER KEY

Barack Obama

Columbia University
Major: Political Science

Ashton Kutcher

University of Iowa
Major: Biochemical Engineering

Sean “Diddy” Combs

Howard University
Major: Business

Michelle Obama

Princeton University
Major: Sociology

Halle Berry

Cuyahoga Community College
Major: Broadcast Journalism
(Associate's Degree)

Oprah Winfrey

Tennessee State University
Major: Speech and Drama

Will Ferrell

University of
Southern California
Major: Sports Broadcasting

Denzel Washington

Fordham University
Major: Journalism

Tom Hanks

California State University
Major: Theatre

Notes: Tom Hanks did not graduate from college. Midway through college he got an internship at the Great Lakes Theatre Festival (which eventually led to acting roles and winning Cleveland Critics Circle Award for Best Actor award in 1978, acting in Shakespeare's *The Two Gentlemen of Verona*).

Frank Jackson

Cleveland State University
Major: Urban studies

Notes: Mayor Jackson got his associate's degree from Tri-C before getting his Bachelor's, Master's, and Law degree at Cleveland State University.

Matching College Majors with Careers-ANSWER KEY

The high school activities and classes listed below are sample answers. Use them for guidance if students are struggling to identify relevant examples.

Career	College Major	High School Activities	High School Classes
Broadcasting Journalist	Journalism	Speech and Debate or Drama Club	English, Drama, Public Speaking
Precision Machinist	Machine Technology	Job Shadowing	Machine-based classes. Computer classes, Math
Registered Nurse	Nursing	Volunteer at a hospital	Science classes
Hotel Manager	Hotel Management	Work in hospitality (restaurant or hotel)	English, computer classes.
Social Worker	Sociology	Volunteer	Relevant electives. History
Financial Aid Officer	Finance	Job shadow or internship.	Math or Business classes.
Nutrition Specialist/Dietician	Nutrition	Job shadow, work, or volunteer.	Science classes.
City Planner	Civil Engineer	Job shadow or internship	Math classes.
Community Center Manager	Sport Management	Sports	Math or Business classes.
Accountant	Finance	Job shadow or internship.	Math and Business classes.
Your Career:			

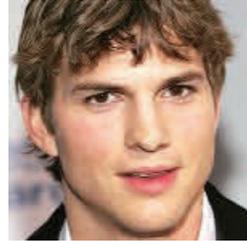
Celebrity Major Match

Match the politician or celebrity with their college major at the bottom of the page.

Barack Obama
Columbia University
Major: _____



Ashton Kutcher
University of Iowa
Major: _____



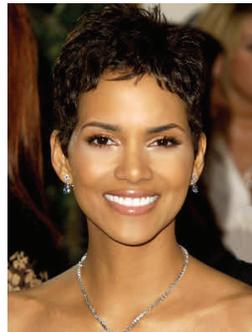
Sean "Diddy" Combs
Howard University
Major: _____



Michelle Obama
Princeton University
Major: _____



Halle Berry
Cuyahoga Community College
Major: _____
(Associate's Degree)



Oprah Winfrey
Tennessee State University
Major: _____



Will Ferrell
University of Southern California
Major: _____



Denzel Washington
Fordham University
Major: _____



Tom Hanks
California State University
Major: _____



Frank Jackson
Cleveland State University
Major: _____



Matching College Majors:

Sports Broadcasting
Theatre

Business
Broadcasting Journalism

Urban Studies

Speech and Drama

Sociology
Political Science

Biochemical Engineering
Journalism



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College Majors

Use this list of college majors to help fill out the “Matching College Majors with Careers” worksheet.

But remember, this list of majors is not exhaustive; there are MANY majors and programs of study that were not included. If you want more specific information about college majors, find a time to meet with your College Now advisor. They can help you research majors and academic programs of study that would match your specific interests and goals.

Major	Description <i>(for a Bachelor’s Degree—unless otherwise noted)</i>
Civil Engineering	A program that focuses on how to design, construct, and maintain the physical and naturally built environment (including bridges, roads, canals, dams, and buildings).
Communications	A program where students learn the dynamics of communication between individuals, groups, and cultures.
Economics	A general program that focus on the economic well-being of society. This major focuses on the study of the production, conservation and allocation of resources .
Exercise Science	Also known as kinesiology, this scientific program focuses on the anatomy, physiology, biochemistry, and biophysics of human movement, and applications to exercise and therapeutic rehabilitation.
Finance	An integrated or combined program in accounting and finance that prepares individuals to function as accountants and financial managers or analysts.
Hotel/Restaurant Management	A program that prepares individuals to serve as general managers and directors of hospitality operations such as hotels or restaurants.
Journalism	A program that focuses on the theory and practice of gathering, processing, and delivering news and that prepares individuals to be professional journalists, news editors, and news managers.
Machine Technology	A program that prepares individuals to apply technical knowledge and skills to plan, manufacture, assemble, test, and repair parts, mechanisms, machines, and structures (certificate/associate’s degree).
Management (Business)	A program that focuses on the general study of business, including the processes of interchanging goods and services (buying, selling and producing), business organization, and accounting as used in profit-making and nonprofit public and private institutions and agencies.
Marketing	A program concerned with all aspects of anticipating and controlling demand through conception, promotion, exchange and distribution of goods and services. The marketing manager determines how to increase profits by developing new markets and by serving existing markets more effectively.
Nursing	A program that helps students develop the knowledge, understanding, and skills essential for the practice of professional nursing.
Nutrition	A program that focuses on the relationships between food consumption and human development and health.
Political Science	A general program that focuses on the study of political institutions and behavior.
Psychology	A program that focuses on the scientific study of individual and collective behavior, the physical and environmental bases of behavior, and the analysis and treatment of behavior problems and disorders.
Sociology	A program that focuses on the study of human social institutions and social relationships.
Sport Management	A program that prepares individuals to apply business, coaching and physical education principles to the organization, administration and management of athletic programs, teams and facilities.

Lesson 10.4: Working My Way Up

Objectives:

- Students will learn about the various academic degrees.
- Students will learn the length of study for each degree and jobs that they would be qualified for.
- Students will link their career interests with the degrees they would need.

Materials:

- Working My Way Up (worksheet)
- Working My Way Up (answer key—notes)

Time:

45 minute lesson

Procedures:

- General Introduction
 - Remind students that the last lesson covered college majors.
 - This lesson builds off talking about majors to seeing what types of degrees are available for certain majors.
- Distribute the **Working My Way Up** worksheet.
 - Work through each degree. Elicit class discussion for each degree to enhance student knowledge on this topic.
 - Explain how the degree works and what types of jobs it qualifies people for.
 - Explain “Length of Study” and how it varies based on how long it takes people to earn the number of credits required for graduation. The lengths given are for full time students.
 - Elaborate that some people may go to college part time and it would take twice as long (or longer).
 - For career examples, give one example and ask them to fill in at least one other example.
 - Note the words that come up frequently in certain job levels.
 - Reference the **Working My Way Up** answer key for career examples and length of study.
 - *Before moving on to the next section, ensure that students have an adequate understanding of these different degrees, how long they take, the jobs they enable people to do, and how you can progress from one degree to the next.*
- Have students fill out their career, major, degree needed, and length of study.
 - Students should have an idea of their career and major from the last lesson.
 - Assist students in filling in their degree needed and length of study as much as need be.
 - Check with students after they fill in this section to ensure that they have the correct understanding of how long certain degrees take and what jobs that degree would qualify them for.
- Discuss how most career fields allow people to “work their way up.”
 - Review the reasons how people do work their way up and what benefits this provides.
 - Ask students to think about how they may work their way up in a career field.

- Urge them to think about how they would achieve these goals.
- Ask students to share what career they want and what educational requirements there are to get there.
 - If students are reluctant to share as a class, split them up into small groups to share.
- Conclusion
 - Review the six types of degrees.
 - Review the ways in which education can help people work their way up to better jobs.
 - Mention that the next lesson will begin looking at specific colleges and what degrees and programs they offer.

Assessment:

- Completion **Working My Way Up** worksheet.

Degree	Length of Study	Program Details	Career Examples
Certificate	<i>Varies Widely</i> (Two Weeks to a Eighteen Months)	A certificate designates that a person is able to perform a specific job or task.	Cosmetologist; Home Health Aide; Billing Clerk
Associate's Degree	<i>Two Years</i>	An Associate's Degree has two primary functions, either training for a specific job or the general education requirements for a Bachelor's Degree.	Dental Hygienist; Nuclear Technician; Administrative Assistant
Bachelor's Degree	<i>Four Years</i>	A Bachelor's Degree is awarded for studies within a specific academic field (your major) as well as general education classes.	Accountant; Software Engineer; Program Coordinator
Master's Degree	<i>Two Years</i> (After you have your Bachelor's Degree)	A Master's Degree allows college graduates to specialize their knowledge and advance their skills in preparation for a specific career.	Teacher; Licensed Social Worker; Nurse Practitioner
Professional Degree	<i>Three to Seven Years</i> (After you have your Bachelor's Degree)	A professional degree prepares people for a particular profession by developing a broad range of relevant skills and practical knowledge.	Lawyer or Doctor
PhD	<i>Five to Six Years</i> (After you have your Bachelor's Degree)	Also known as a doctorate, a PhD is the highest degree awarded for academic study.	College Professor or Research Scientist

Working My Way Up

Fill in the blank boxes under “Length of Study” and “Career Examples.”

Degree	Length of Study	Program Details	Career Examples
Certificate		A certificate designates that a person is able to perform a specific job or task.	
Associate’s Degree		An Associate’s Degree has two primary functions, either training for a specific job or the general education requirements for a Bachelor’s Degree.	
Bachelor’s Degree		A Bachelor’s Degree is awarded for studies within a specific academic field (your major) as well as general education classes.	
Master’s Degree		A Master’s Degree allows college graduates to specialize their knowledge and advance their skills in preparation for a specific career.	
Professional Degree		A professional degree prepares people for a particular profession by developing a broad range of relevant skills and practical knowledge.	
PhD		Also known as a doctorate, a PhD is the highest degree awarded for academic study.	

In the last lesson, you recorded your ideal career as well as the college major that you would need to reach that career goal. Record your career and major on the lines below. Next, add what degree you would need for this career as well as the length of study.

(Career) **(Major)** **(Degree Needed)** **(Length of Study)**

Many career fields give you the opportunity to work your way up, either by being promoted or gaining the skills and experience you need to find a better job. More advanced jobs come with increased responsibilities, more time commitments, and more educational requirements. They also come with higher salaries, better benefits, and better working conditions.

Here are a few examples of how some people may work their way up in their specific career field:

<u>Nursing</u>	<u>Hospitality</u>	<u>Law</u>
Licensed Practical Nurse	Hotel Desk Clerk	Law Clerk
Registered Nurse	Assistant Manager—Guest Services	Paralegal
Nurse Practitioner	Hotel Manager	Lawyer/Trial Attorney

Think about how you may be able to work your way up in your chosen career field. What training or education would you need?

(Feel free to write on the back of this paper if you run out of space)



Lesson 10.5: Public vs. Private College

Objectives:

- Students will learn about the differences between public, private, and proprietary colleges.
- Students will begin learning about specific colleges and universities in Ohio.
- Students will determine what type of college will help fulfill their career goals.

Materials:

- Matching Degrees with Colleges (worksheet)
- Matching Degrees with Colleges (answer key—see below)

Time:

45 minute lesson

Sources:

<http://regents.ohio.gov/policymakersguide/campuses.php>
<http://ocis.ode.state.oh.us/>

Procedures:

- Introduction
 - Ask students if they know how many four-year colleges and universities there are in Ohio (82).
 - Ask students if they can name all 82 of these schools?
 - Ask students if they know how many two-year colleges there are in Ohio (53).
 - How many of these can they name?
 - Transition to the lesson by making the point that there are lots of schools they do not know about in the state. The goal is to give them a broader sense of all the educational opportunities that there are available. With so many choices, there should be the right college for everyone.
- Introduce the primary differences between Public and Private schools
 - Cost, Number of Students, Selectivity, Atmosphere, etc.
 - Explain that they will be given a worksheet with two parts, they will be spend the first part of the lesson talking about the first part and the second part working through the bottom half.
 - Distribute the **Matching Degrees with College** worksheet.
 - Review the different categories for evaluating schools.
 - Cost-includes tuition and room and board unless noted.
 - Selectivity
 - High=60% or below are accepted. ACT= 24-28
 - Moderate=85% or below are accepted. ACT=18-23
 - Low=Above 85% accepted/open admission.
 - Students FT/PT
 - Point out how this shapes a school atmosphere.
 - Discuss the pros and cons for commuting (cheaper) vs. living on campus (“college atmosphere”).
 - Degree Received
 - Review the difference between these two degrees.



- When reviewing the schools, have them look closely at the details. They will have think carefully about the differences on the bottom half.
- When all schools have been reviewed, transition to the bottom half of the worksheet.
- This activity can be done as a class or in small groups.
 - Explain that they will be filling in “Public or Private?” and “Specific Type?” first, then “School Name” once they have the second and third columns filled in.
 - Tell them that there are a couple trick questions.
 - Ohio University vs. Cleveland State.
 - University of Dayton
- Review correct answers as a class and review the main differences between different types of public and private colleges.
- Conclude the lesson with students filling in their ideal career, major, degree needed, length of study, and type of college (which has all been established in prior lessons besides type of college).
 - Ask students to share with the remaining class time.

Assessment:

- Completion of **Matching Degrees with Colleges** worksheet.
- Identification of the type of college they will need to attend for their career goals.

School Name	Public or Private?	Specific Type?	Cost (per year)	Selectivity	Students (Full-time)	Students (Part-time)	Degree Received
Ohio University	Public	University	\$19,926	Moderate	16,523	2,066	Bachelor's
Oberlin College	Private	N/A	\$58,807	High	2,842	46	Bachelor's
Bryant and Stratton College	Proprietary	For Profit	\$15,776	Low	2,571 (in Ohio)		Associate's
Lorain CCC	Public	Community College	\$3,174	Low	4,089	6,432	Associate's
Cleveland State University	Public	University	\$20,800	Moderate	7,563	2,868	Bachelor's
University	Private	N/A	\$41,580	Moderate	6,900	560	Bachelor's



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of Dayton							
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Matching Degrees with Colleges

There are 82 four-year colleges and universities in Ohio. There are also 53 two-year colleges in the state (24 community and technical colleges, 23 university branch campuses and six independent colleges). If you start looking at colleges and universities outside of Ohio, you'll find that there are hundreds to choose from. The goal for your sophomore is to figure out what type of college you would like to go to and how this college will help fulfill your career goals. Remember, with so many colleges to choose from, there is a very good chance that the right college for everyone. Chances are that you have never even heard of it!

Type of College	Specific Type of College	Example School	Cost (per year)	Selectivity	Students (Full time)	Students (Part time)	Degree Received
Public	State University	Bowling Green State University	\$17,214	Moderate	13,162	1,157	Bachelor's Degree
	Community College	Tri-C	\$3,354 (tuition)	Low	12,120	18,205	Associate's Degree
	Branch Campus	OSU-Mansfield	\$14,402	Low	1,156	428	Bachelor's Degree
Private		Kenyon College	\$45,390	High	1618	15	Bachelor's Degree
		John Carroll University	\$38,000	Moderate	2906	81	Bachelor's Degree
Proprietary	For-Profit	DeVry University	\$15,000 (tuition)	Low	3,674 (students in Ohio)		Associate's Degree

Use the table above to figure out which schools are Public, Private, or Proprietary. If they are public, include whether they are a State University, a Community College, or a Branch Campus. Lastly, use the school list below to find the correct school name.

School Name	Public or Private?	Specific Type?	Cost (per year)	Selectivity	Students (Full-time)	Students (Part-time)	Degree Received
			\$18,567	Moderate	16,523	2,066	Bachelor's
			\$52,244	High	2,842	46	Bachelor's
			\$14,670	Low	2,571 (in Ohio)		Associate's
			\$3,094	Low	4,089	6,432	Associate's
			\$18,751	Moderate	7,563	2,868	Bachelor's
			\$38,100	Moderate	6,900	560	Bachelor's

School Names: Lorain County Community College (LCCC), Bryant and Stratton College, Cleveland State University (CSU), Oberlin College, University of Dayton, Ohio University

Building of the this lesson and the last, list your ideal career, college major, degree needed, and the length of study. This time, add what type of college will be the best match for your specific goals and interests.

(Career)

(Major)

(Degree Needed)

(Length of Study)

(Type of College)

Lesson 10.6: College Admissions Board

Objectives:

- Students will learn how college admissions offices evaluate prospective students.
- Students will learn about areas that they can develop personally before applying to college.

Materials:

- Admission Board Guidelines (Worksheet)
- Four Admissions Applications (Handouts—one copy of each profile for each group)
- How Colleges Look at You (Teacher Resource—see below)

Time:

45 minute lesson

Procedures:

- Introduction
 - To go to college, you have to first apply.
 - What kinds of things do you think are important to a college?
 - Why are these things important?
 - Do you think colleges will accept everyone who works hard or has good grades?
 - Why or why not?
 - Transition: Inform students they will be split into groups to serve as College Admission Board.
- Activity Setup
 - Divide the class into small groups.
 - Distribute the **Admission Board Guidelines** to each group.
 - Have students select one person to record.
 - Ask groups to select a name for their college and have the recorder write the name at the top of the page.
 - Using the **How Colleges Look at You** Teacher Resource, explain how colleges look at GPA, test scores, extracurricular activities, etc.
 - Emphasize the “Tips for Success” as you discuss these topics.
 - Ensure there are no questions as they will have to assume the role of Admissions Department Representatives.
 - Explain that their main goal is to “Accept or Reject” an applicant.
 - Pass out four **Admissions Applications** to each group.
 - Besides the recorder, each person will take a turn reading the applications.
 - When all applications have been read, the group will collaborate and choose two students who they think should be accepted to their college.
- Students present their results to the class.
- Conclusion
 - Review what college admissions boards are looking for in students.
 - Affirm the ways in which students can make preparations and personal developments to be a stronger college applicant.

Assessment:

- Students will have completed the **Admission Board Guideline** with their group.

Teacher Resource:
How Colleges Look at You

➤ **High School Transcript/GPA**

Why it's important:	Tips for Success:
<ul style="list-style-type: none"> It reflects the difficulty of the classes you chose and how well you've handled it 	<ul style="list-style-type: none"> Take AP, Honors, or enroll in the Post-Secondary Option Program Take more classes than you need to graduate.
<ul style="list-style-type: none"> It reflects how well you've balanced a schedule and managed your time 	<ul style="list-style-type: none"> Record all assignments in a planner

➤ **Test Scores**

Why it's important:	Tips for Success:
<ul style="list-style-type: none"> It reflects your academic ability, problem solving skills, and how well you remember what you learned in high school. 	<ul style="list-style-type: none"> STUDY before taking the ACT and SAT Try to pass as many parts of the OGT as you can on your first try
<ul style="list-style-type: none"> High scores help you get more scholarship money 	<ul style="list-style-type: none"> STUDY before taking the ACT and SAT for the second time more
<ul style="list-style-type: none"> It is required by all 4-year colleges and recommended by some 2-year colleges 	<ul style="list-style-type: none"> Send your test scores to colleges directly from the testing institution

➤ **Extracurricular Activities/Community Service**

Why it's important:	Tips for Success:
<ul style="list-style-type: none"> It reflects how responsible you are 	<ul style="list-style-type: none"> Get involved with more than one activity
<ul style="list-style-type: none"> It reflects leadership skills and reputation with a school 	<ul style="list-style-type: none"> Create your own school club Assume leadership or influential positions
<ul style="list-style-type: none"> It reflects commitment 	<ul style="list-style-type: none"> Stay a member of the club/organization for more than one year Get involved with activities that align with your career/academic goals

➤ **Essays**

Why it's important:	Tips for Success:
<ul style="list-style-type: none"> It reflects your ability to express yourself clearly 	<ul style="list-style-type: none"> Create more than one draft of each writing assignment
<ul style="list-style-type: none"> It reflects your writing skills 	<ul style="list-style-type: none"> Learn writing tips Ask more than one person to proofread

➤ **Admissions Interview**

Why it's important:	Tips for Success:
<ul style="list-style-type: none"> It reflects your personal qualities 	<ul style="list-style-type: none"> Dress professionally and arrive on time Bring copies of your resume
<ul style="list-style-type: none"> It reflects how consistent you are with your goals 	<ul style="list-style-type: none"> Save a copy of your application and reread it before going to the interview
<ul style="list-style-type: none"> It reflects your ability to express yourself clearly 	<ul style="list-style-type: none"> Have someone ask you practice interview questions and practice the way you respond Speak clearly and expressively.

Admission Board Guidelines

When applying to college, an Admissions Board will review your application as well as those of hundreds of other students applying to their school. Today, it is your group's responsibility to assume that role. You will have to decide which students are accepted to college and which are rejected.

When making your decision, there are number of things you will take into consideration: GPA, Class Rank, ACT/SAT scores, Extracurricular Activities, an Essay, Recommendations, and maybe even an Interview. Using the criteria below, decide, as a group, which two students should be accepted to college.

(Name of College)

Average GPA: 3.40

Average ACT Score: 24

Average SAT Score: 1100

Notes: Over 50% of the incoming class ranked in the top 20% of their graduating class. The college is committed to recruiting a diverse student body.

Notes	Fatima	Eric	Keeley	Charles
GPA				
Class Rank				
ACT Score				
SAT Score				
Extracurricular Activities				
Essay				
Recommendations				
Interview?				

Accepted:



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Developing Tomorrow's Talent Today

Admissions Application

Student #1: Fatima

Female

Major: Pre-Law

Hometown: Raleigh, NC

ACT: 16 (tested twice)

SAT: did not take

GPA: 2.7

Class Rank: Top 64%. School sends 85% of its students to four-year colleges.

Extracurricular Activities: Member of American Field Service in 11th and 12th grade.

Transcript / Guidance Counselor Comments: "Maturity, dedication, perseverance, and goal-oriented all represent my view of Abby. As her counselor since she transferred to our school as a sophomore, I have been impressed with her conscientious attitude toward all her endeavors. Her goal had been to attend college despite the fact that she is a female and of Arab descent. Teachers describe her as motivated, curious, and organized. She lived in Israel in 7th and 8th grade." Counselor recommends her enthusiastically. Transcript reveals very weak 9th grade year but mostly A's and B's in her last three years.

Teacher Recommendation: Four different teacher recommendations written, all recommend her enthusiastically. One said that Fatima was one of the best students she has in Spanish.

Interview Comments: Fatima did not visit campus for an interview.

Essay:

How Being a Muslim Affected my Life

Is it really unusual in the year 2000 for a female to attend college? At my high school, 85% of the females will be leaving in the fall for the college of their choice. However, you will rarely find a Muslim female attending college to get further education. I am one of the few females that will be attending college. On the other hand, many females that do not attend college either get married at a young age or it is against their family's beliefs. As a Muslim female my goal is to prove that I can achieve all my goals to be successful. Being a Muslim has negatively affected my academic performance and my social life.

"All glory comes from daring to begin." I will be the first generation of my family to have the privilege to attend college. The fact that I am the first one out of my brothers and sisters to attend college is a great accomplishment. However, at home my family speaks Arabic. My mother cannot speak English very well so I communicate with her in Arabic. The fact that Arabic is my first language has affected my ACT score. My composite was 16. I feel that my scores do not represent my abilities in the tested areas. On the other hand, my high school grades are above average. In general, academics is a huge part of being successful in the future.

"Advance confidently in the direction of your dream." In my life, I had to deal with many different views concerning college. When I reached my junior year in high school, I realized that I wanted to be successful in life and achieve my dream of becoming a lawyer. I believe in myself strongly enough to achieve all my goals and dreams. However, it is very hard for me to have a social life because of the restriction my family has placed upon me. I was not able to get a job, do many extracurricular activities, and hang out with my friends that often because the time is very limited. My family sets out all of these restrictions for my safety. I do respect them because I do not want to disrespect my family's beliefs and religion. My family and I know that college is best for me since I have worked very hard and prepared myself for the future. Support from my family, faith in myself, and the college that will get me prepared for law school will make my dreams come true.



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Admissions Application

Student #2: Eric

Male

Major: Business and Computer Science

Hometown: Columbus, Ohio

ACT: 21

SAT: 1000

GPA: 2.4

Class Rank: Top 82%. School sends on 100% of their students on to four-year colleges.

Extracurricular Activities: Football. College X's coach has been calling about Eric, saying he could play as a starter next year.

Transcript / Guidance Counselor Comments: "Despite his class rank, Eric is an above average student. Very involved in football and track. He has the background and intelligence to be successful at College X." Recommends enthusiastically. Grades are all over the place each year. Comments on transcript indicate he is a good student but has the ability to do even better.

Teacher Recommendation: Chemistry teacher says that "Eric is a true asset to our school and I believe he would be a successful student at College X. Academically he achieved honor roll in several occasions and completed the chemistry course I taught, which uses a college level textbook." Eric earned a B and a C in this chemistry class. Teacher recommends enthusiastically.

Interview Comments: Interviewer had doubts about whether Eric could be successful.

"No real interaction in interview. I got the sense he did not want to be here. Testing (ACT and SAT) show some ability but I question motivation and direction."

Essay:

Many different encounters and experiences have happened during my life. The most significant of all these experiences is the time I made my Confirmation. Confirmation is a rite of the Catholic religion and a reaffirming of faith as a young adult. This experience is very important to me because of the preparation put into this event, the choosing of my sponsor, and the opportunity to make my own choice to come closer to God as a young adult.

The preparation for my confirmation took several months. We met on the first Sunday night of each month. During these short four hours on Sunday night, we learned what it meant to be Christian. We also learned about ourselves spiritually, mentally, and physically. We also learned about the sacraments and basically how Confirmation is an important decision on our lives.

Compared to these lessons, the choosing of my sponsor was an easy task. I chose my father's twin brother, my Uncle Joe. One reason I chose him is because he is my godfather. I chose him for many other reasons also, such as he is a hard working father to my cousins Joey and Jessie, and is a very funny and caring man. I like to joke around with my Uncle Joe. He is like a second father to me. I was very honored when he said he would be my sponsor. The biggest reason that my Confirmation is the most significant experience in my life is that I made an important decision. I chose to become closer to God myself. When I was baptized my parents chose that I would be a part of God's family for me. Now with confirmation, I had the ability to choose for myself to become part of God's family.



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Admissions Application

Student #3: Keeley

Female

Major: Undecided

Hometown: Portland, OR

ACT: 19

SAT: 910

GPA: 2.8

Class Rank: Top 29%. School sends on 40% to four-year schools.

Extracurricular Activities: Volleyball, Key Club (community service)

Transcript / Guidance Counselor Comments: “Keeley’s strengths are her determination and drive. She uses both in the classroom and on the volleyball court. She will succeed because she has learned that when things get hard, go back to the fundamentals and keep trying.” Recommends strongly. Transcript looks weak until senior year, when she high school straight A’s in tough classes.

Teacher recommendation: Honors American Literature teacher writes, “Keeley is an excellent student. More importantly she is an active member of our athletic program and service organizations. She is president of a very active Key Club which has raised thousands of dollars for children in local communities.” Recommends enthusiastically and called Director of Admissions to strengthen evaluation.

Interview comments: Interviewer questioned Keeley’s academic motivation. She asked questions like, “What is the volleyball coach like?” and “Can I join a sorority right away or do I have to wait?” Could not articulate any real academic interests.

Essay:

Winning a volley ball game has always been exciting! The thrill of winning drives through your blood with you wanting more and more wins. You know all that hard work is worth those wins, but winning a City Series title for the first time is one of the greatest experiences you could ever have. You start your practices in the summer. Waking at eight o’clock in the morning just to condition. You get there all tired and grouchy because you had been out late that night. You start your morning with a light jog, then sprints, and basic drills. You can tell you are out of shape and you the nest day you’re going to be sore. Then you start coming back to practice in the afternoons. Doing more complicated drills and working harder. Yet you are thinking, I am going to do this because it is going to help my team get that city title again. The season is about to begin soon and your team is ready to win!

The season starts out great. You are not into your fifth game and are still undefeated. You haven’t played the tough teams and you are a little nervous about the outcomes of those games. You know that you have worked long and hard and that you are going to win the games with ease. The tenth game of the season comes and you are playing your enemy. You have taken the City Title from them already two years in a row. They come in ready to win but you come in with poise and confidence and of course ready to win.

The season is finally over and you advanced to the final four. Winning in the final four sends you to the city playoffs. You win with ease and are ready to play the big game. You’re extremely nervous and you know that three of your teammates feel just the same. The coaches come over and speak their words of wisdom. As you stand listening to the National Anthem, you realize you have finally made it and that you are ready to give one hundred percent. All that hard work during the year has paid off and you’re ready to take the title home. The game starts with intensity. Both teams prepared to play their best games. The volleying back and forth is agonizing as the crowd watches and waits for the point and as you go up for the spike you know this could mean the end of the game and a win for you. As in slow motion you spike the ball and watch it hit the floor, then a deafening sound comes to your ears. In a split second you realize that you have just won the game and, yes, the city title!



Admissions Application

Student #4: Charles

Male

Major: Political Science

Hometown: Akron, OH

ACT: 19

SAT: did not take

GPA: 3.6

Class Rank: Top 4%. School sends on 25% to four-year colleges.

Extracurricular Activities: Football, baseball, student council president.

Transcript / Guidance Counselor Comments: “Charles is an exceptional young man. He has earned respect from staff and students, not only as a fine student, but as a leader. He completes all tasks on time and with great efficiency. His personality is warm and genuine. This young man’s future is bright!” Recommends enthusiastically. Transcript reflects all A’s and B’s since ninth grade.

Teacher Recommendation: Honors English Literature teacher calls him a “joy to have in class. He is a dedicated student, a leader, and a fine young man.” Recommends strongly.

Interview Comments: Interviewer was thoroughly impressed. “Charles has a full ride to another college but wants to come to College X. Well read and a good student, but a horrible test taker. Super student, I’d love to have him here.”

Essay:

Is time management and self-reliance important to you? Those two qualities are very important. In high school your day is completely structured and homework time is optional. College is the next level, the next great challenge in my life. In high school I can be senior class president, captain of the football team, student council member, PA announcer and still keep up my grades. Yet in college I know I have to be prepared for at least two hours of study outside for each class. So I’m looking forward to the challenge of managing my time so I can get my work finished, yet still have some time to enjoy myself. That is going to take self-discipline and self-reliance. I will have no one to blame if I do not get my work done or miss class. I take the responsibility for my future. If I want to be successful I know that it is going to take a college education. So I look forward to college because I’m waiting for the next chance to prove myself.



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Activity	Resources	Lesson Type	Objectives
1 Intake Form Assessment College Trivia Game	Intake Forms/Assessments College Questions (on a sheet or cut into slips) College Trivia Game Lesson Plan College Trivia Game Answer Key Prizes (optional)	Activity/ Game	Complete Intake Form/Assessments Introduce students to College Now's goals Engage students to think about college through the College Trivia Game.
2 Resume Writing (use Naviance)	Sample High School Resume Handout Action Verbs for your Resume Handout Resume Template Resume Writing Lesson Plan	Guided Discussion/ Individual Activity	Learn how to construct a professional resume. Students will have gathered the necessary personal information to complete a college application.
3 ACT Practice (use Naviance)	ACT Test PowerPoint (English, Math, Reading, and Science Practice) ACT Test-taking Strategies Lesson Plan Practice Test Handout Computer and Projector	Lecture/ Individual Activity	Students will learn general information about the ACT as well as study skills for taking the test. Students will practice taking the ACT.
4 Finding Scholarships (use Naviance)	Finding Scholarships Handout Scholarship Search Worksheet Finding Scholarships Lesson Plan Computers	Individual Activity	Students will learn about the tools to search for scholarships Students will find three relevant scholarships
5 Comparing Colleges (use Naviance)	Comparing Colleges Handout College Comparison Chart Worksheet Comparing Colleges-College Profiles Handout Comparing Colleges Lesson Plan	Guided Discussion Individual/ Small Group Activity	Students will learn about specific identifying characteristics of colleges. Students will identify the factors of their ideal college. Students will recognize the differences between colleges.



6 Financial Aid Jeopardy	Financial Aid Jeopardy PowerPoint Computer and Projector	Activity/ Game	Students will develop their financial aid vocabulary.
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Lesson 11.1: Introduction and College Trivia

Objectives:

- Students will complete the Intake Form/Assessment
- Students will be introduced to College Now's goals and objectives for the year.
- Students will be introduced to the college milestones that they will accomplish this year.

Materials:

- Intake Form/Assessment
- College Trivia (On a sheet or cut into slips depending on whether you are doing the game or activity—see lesson plan below)
- College Trivia Game Answer Key (see below)
- Prizes (optional)

Time:

45 minute lesson

Sources:

<http://www.finaid.org/loans/>

Procedures:

- General Introduction
- Distribute **Intake Forms/Assessment**. Collect forms after every student has completed them.
- Transition to Activity
 - Tell students that throughout the year, you will be talking to them a lot more about college. The goal is to start getting them to think about the specific steps they will need to take when applying to college.
 - Explain to students that you will be talking with them about the vocabulary used to talk about college, the steps they need to take to get into college, and some of the advantages to pursuing a college education.
 - Transition that today they will start learning some of the vocabulary and facts about college that you will be talking more about throughout the school year.

**Advisors can conduct this activity as a game or as a more traditional class activity.*

- College Trivia Game
 - Have all students stand up.
 - Explain that when they will be asked a series of career questions. If they get a question wrong, they have to sit down.
 - Go through the true or false questions on the **College Trivia** sheet. After the advisor reads a statement, ask students to put their hands up if they think it is true.
 - Determine who needs to sit down. Using the **College Trivia Game Answer Key**, add information to follow up their answer before moving on to the next question.
 - You can either play until there is one student standing or a few. If there are questions remaining, you can play again.

- Also, if you need a question to establish the winner, use one of the short answer questions below the true or false questions.
- College Trivia Activity
 - Cut each question into strips.
 - Have students pick a piece of paper.
 - Work your way down the question list.
 - When you call a number, have the student introduce themselves, read the question, and guess what the answer might be.
- With the remaining time in the lesson, review the schedule for the rest of the year and their milestones of things they will accomplish.
 - ACT/SAT
 - Have approximately five colleges that they plan on applying to in the fall of their senior year.
 - Research scholarships they may be eligible for.

Assessment:

- Completion of Intake Form.
- Successful participation in the College Trivia Game/Activity.

College Trivia-ANSWER KEY

1. *On average, it takes seven years of college and law school to become a lawyer, true or false?*

True

2. *On average, it takes three years of college to get a Bachelor's degree, true or false?*

False-It takes four years of college.

3. *A Master's degree, can be earned before a Bachelor's degree, true or false?*

False-You must earn a Bachelor's degree first.

4. *On average, it takes two years of college to get an Associate's degree, true or false?*

True

5. *Four-year college costs can be decreased by beginning at a community college and transferring after a year or two, true or false?*

True

6. *When applying to college, every school requires that you write an application essay, true or false?*

False-Many public universities do not require an essay except for their Honors programs.

7. *NCAA stands for New College Athletes of America, true or false?*

False-NCAA stands for National Collegiate Athletic Association

8. *The minimum GPA requirement to play college sports is 1.5, true or false?*

False-NCAA requires a 2.0 GPA in high school.

9. *Being great at sports or participating in lots of extracurricular activities will make up for poor grades when applying to college, true or false?*

False-While colleges do like well-rounded students, academics is the top priority for colleges and universities.

10. *If you are not a straight "A" student, you won't get financial aid to help pay for college, true or false?*

False-While higher grades will help you get more scholarship and financial aid, there is some form of financial aid available for all students.

11. *Every college or university has the same majors and programs of study, true or false?*

False-The majors that each college offers do vary. When applying to a school, it is important to check to make sure they do have the major that you plan on pursuing.

12. *The FAFSA is filled out to apply for financial aid to help pay for college, true or false?*

True

13. *A scholarship is money that is given for college that must be paid back after graduation, true or false?*

False-Scholarships are awards based on merit (academics, sports, etc.) and they do not need to be paid back. Loans are the financial aid that must be paid back after college.

14. *If I cannot afford college, I will be able to go for free, true or false?*

False-Although grants, scholarships, and loans may help pay for college right now, they do not always cover the full cost. Furthermore, any loans you take out now, you will be paying back after you graduate from college.

15. *In 2008, graduating college students had an average of \$27,803 in loan debt, true or false?*

True

16. *Ohio State University was the first college in Ohio to regularly admit women and African Americans, true or false?*

False-Oberlin College was the first college in Ohio to admit women and African Americans.

17. *Cleveland State University is the largest university in Ohio, true or false?*

False-Ohio State University is Ohio's largest university.

18. *Ohio University is the oldest college in Ohio, true or false?*

True

19. *There are 13 public four-year universities in Ohio, true or false?*

True

20. *There are 82 four-year colleges and universities in Ohio, true or false?*

True

21. *All students in college live in dorms, true or false?*

False-Some students, known as commuters, live at home (or elsewhere) and drive to college.

22. *If my grades are good enough, I will get a full ride to college, true or false?*



False-While high grades can help you earn more scholarship, it is very rare that students get a full ride for college.

23. A major is the subject in which you specialize in college, true or false?

True

24. College Now Greater Cleveland can help you in thinking about colleges and careers, true or false?

True

25. You will take the SAT and ACT for the first time this spring, true or false?

True

College Trivia

1. *On average, it takes seven years of college and law school to become a lawyer, true or false?*
2. *On average, it takes three years of college to get a Bachelor's degree, true or false?*
3. *A Master's degree, can be earned before a Bachelor's degree, true or false?*
4. *On average, it takes two years of college to get an Associate's degree, true or false?*
5. *Four-year college costs can be decreased by beginning at a community college and transferring after a year or two, true or false?*
6. *When applying to college, every school requires that you write an application essay, true or false?*
7. *NCAA stands for New College Athletes of America, true or false?*
8. *The minimum GPA requirement to play college sports is 1.5, true or false?*
9. *Being great at sports or participating in lots of extracurricular activities will make up for poor grades when applying to college, true or false?*
10. *If you are not a straight "A" student, you won't get financial aid to help pay for college, true or false?*
11. *Every college or university has the same majors and programs of study, true or false?*
12. *The FAFSA is filled out to apply for financial aid to help pay for college, true or false?*
13. *A scholarship is money that is given for college that must be paid back after graduation, true or false?*
14. *If I cannot afford college, I will be able to go for free, true or false?*
15. *In 2008, graduating college students had an average of \$27,803 in loan debt, true or false?*
16. *Ohio State University was the first college in Ohio to regularly admit women and African Americans, true or false?*
17. *Cleveland State University is the largest university in Ohio, true or false?*
18. *Ohio University is the oldest college in Ohio, true or false?*
19. *There are 13 public four-year universities in Ohio, true or false?*
20. *There are 82 four-year colleges and universities in Ohio, true or false?*
21. *All students in college live in dorms, true or false?*

22. *If my grades are good enough, I will get a full ride to college, true or false?*

23. *A major is the subject in which you specialize in college, true or false?*

24. *College Now Greater Cleveland can help you in thinking about colleges and careers, true or false?*

25. *You will take the SAT and ACT for the first time this spring, true or false?*

Lesson 11.2: Resume Writing

Objectives:

- Students will learn details about how to construct a professional resume.
- Students will have listed the necessary personal information to write a resume or complete a college application.

Materials:

- Sample High School Resume (handout)
- Action Verbs for your Resume (handout)
- Resume Template (worksheet)

Time:

45 minute lesson

Sources:

http://guidance.spps.org/sites/53385aa7-d627-400a-9c42-d9ff23a9c96b/uploads/juniors_-_writing_a_resume.pdf
<http://www.crew.cc/services/resume/highschoolresumeguide.pdf>
<http://www.quintcareers.com/SuzieStudent-Teen-Resume.pdf>
http://www.ccd.me.edu/careerprep/CareerPrepCurriculum_LP-4.pdf

Procedures:

- General Introduction
 - Inform students that they will be preparing the information to write a resume or fill out a college application.
 - It is a very detailed lesson so you will need them to focus.
 - Pass out the **Sample High School Resume/Actions Verbs for Your Resume** handout.
 - Explain that the sample resume would be a good example of a resume for a high school student. Note that:
 - it fits on one page.
 - the formatting is consistent (font, margins, spacing, etc.), making it easy to read.
 - Invite students to read the explanations on the right side of the page.
 - Ensure that each explanation is clear and makes sense to students. If need be, ask students why they think the resume is set up in the way that it is?
 - Briefly review the action verbs on the back.
 - Note the categories but do not go over every word.
 - Invite students to read the explanations on the right side of the page.
 - Ensure that each explanation is clear and makes sense to students. If
- Explain that they will now plan for their resume.
 - They will not be typing it but writing all of the relevant details.
 - Emphasize that it is important to record all relevant details accurately because they will have to list these on college applications as well their resume. This worksheet is a resource they should save.

- Before passing out the **Resume Template** worksheet, note the following skills and qualities that employers/colleges are looking for:
 - **Communication Skills (verbal & written)**
 - **Honesty/Integrity**
 - **Interpersonal Skills**
 - **Motivation/Initiative**
 - **Strong Work Ethic**
 - **Teamwork Skills**
 - **Analytical Skills**
 - **Flexibility/Adaptability**
Source: Job Outlook 2004, National Association of Colleges and Employers
- Challenge them to think how they can include these things in the details of their education, work experience and extracurricular activities.
- Distribute the **Resume Template** worksheet.
 - Note that the template is set up the exact same way as the sample resume.
 - They will emphasize different areas more based on their personal strengths as well as their experiences. They should try and fill out the whole worksheet so they can use the best and most relevant details when writing their resume/completing college applications.
 - With any remaining time, give students to share any job descriptions that they have written.
 - If students finish, have them exchange with other students. Have students read each other's job descriptions, checking for action verbs and short descriptive sentences.
 - With any remaining time, give students to share any job descriptions that they have written.
- Conclusion
 - Review the important aspects of a resume.
 - Remind students to save this sheet. They will be asked these same questions on every college application they will out. Having it written down will make that process MUCH easier.

Assessment:

- Successful completion of the **Resume Template** worksheet.

Sample High School Resume

Jane Doe
1000 Euclid Avenue
Cleveland, OH 44000
(216) 111-1111
jane.doe@gmail.com

Contact information

To separate your contact information from the rest of the resume, center it at the top of the page in bold. Email address should be plain, simple, and professional.

Education

John Marshall High School. Cleveland, OH 3.4 GPA (Class of 2014).

Experience or Work Experience

If you have had more than one job, you may just want to list "Work Experience." If you have not worked before or you have had only one job, you may want to incorporate other activities that would help demonstrate your employability or professionalism.

Experience

Cleveland Public Library. Cleveland, OH Book Assistant
(June 2010-Present)

- Assisted library patrons with finding books.
- Educated patrons about new books and materials.
- Catalogued new books.

Action Verbs

Good verbs help bring your experiences to life. They can convey the specific talents you have that you will bring to a college or a job.

Target. Cleveland, OH Cashier (June 2009– June 2010)

- Operated computerized cash register.
- Demonstrated professionalism in working with customers.

St. Vincent's Food Shelter. Cleveland, OH Volunteer
(summer 2010)

- Cooked and served lunch once a week.
- Interacted with guests and other volunteers.

Headings

Besides Education and Experience, the headings that you use should fit you best. Two other possible headings are "Skills" or "Related Coursework." Skills may include computer skills, public speaking, etc. Make sure what you list is relevant.

Extracurricular Activities

- Varsity Basketball Team. (2010-present)
- Chess Club. President (2009-present)
- Church Choir (2007-Present)
- College Now Summer Camp (summer 2009)

Awards

- Honor Roll (2008-2010)
- National Honor Society
- Employee of the Month-Target (April 2010)

Consistent Formatting

The goal for your resume should be to have it be very easy to read. To accomplish this goal, the formatting should be consistent throughout. Headings should be bold, school/employers should be indented, and important details should be listed with bullet points. The font should be Times New Roman or Arial (or a similar font).

References

Available upon request

Also, proofread your resume and watch out for punctuation and spelling.

Action Verbs for your Resume

When someone reads your resume, you want them to gain an idea of what type of person you are. Beyond listing your experience and achievements, you want to make who you are really come to life. Action verbs are one of the most effective ways of accomplishing this goal. As you look through this list, think of how you can use these verbs to describe the skills you've gained through part-time or summer jobs, coursework, leadership experience, community service, job shadowing, or other activities you have been involved with. Try to incorporate some of these verbs into your resume or use others that you think of.



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Management Skills

administered
assigned
consolidated
contracted
coordinated
developed
directed
evaluated
executed
improved
increased
organized
oversaw
planned
prioritized
produced
reviewed
scheduled
strengthened
supervised

Communication Skills

arranged
collaborated
developed
directed
formulated
interpreted
mediated
moderated

negotiated
persuaded
promoted
publicized
reconciled
recruited
translated
wrote

Research Skills

clarified
collected
evaluated
examined
identified
inspected
interpreted
interviewed
investigated
organized
reviewed
summarized
surveyed

Technical Skills

assembled
computed
designed
devised
engineered
maintained

operated
overhauled
programmed
remodeled
repaired
solved
upgraded

Teaching Skills

adapted
advised
clarified
coached
communicated
coordinated
demystified
developed
enabled
encouraged
evaluated
explained
facilitated
guided
instructed
persuaded
set goals
trained

Financial Skills

analyzed
appraised

audited
budgeted
calculated
computed
developed
managed
marketed
planned
projected
researched

Creative Skills

created
customized
designed
developed
directed
established
founded
illustrated
initiated
instituted
integrated
introduced
invented
originated
performed
planned
revitalized
shaped

Helping Skills

assessed
assisted
coached
counseled
demonstrated
diagnosed
educated
facilitated
familiarized
guided
motivated
referred
represented

Clerical or Detail Skills

approved
arranged
catalogued
classified
collected
compiled
executed
generated
implemented
inspected
monitored
operated
organized
prepared
purchased

Resume Template

Identifying Information

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Home/Cell Phone Number (circle one): _____

Email Address: _____

Education

School: _____ City and State of School: _____

Date of Expected Graduation: _____ GPA (if above a 3.0): _____

Experience

Company Name/Employer: _____ City and State of Job: _____

Title: _____ Start of Employment (Month/Year): _____ End of Employment (Month/Year): _____

Description of Responsibilities and Accomplishments: (begin each sentence with an action verb):

- _____
- _____
- _____

Company Name/Employer: _____ City and State of Job: _____

Title: _____ Start of Employment (Month/Year): _____ End of Employment (Month/Year): _____

Description of Responsibilities and Accomplishments: (begin each sentence with an action verb):

- _____
- _____

Company Name/Employer: _____ City and State of Job: _____

Title: _____ Start of Employment (Month/Year): _____ End of Employment (Month/Year): _____

Description of Responsibilities and Accomplishments: (begin each sentence with an action verb):

- _____
- _____



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Resume Template

Extracurricular Activities

Sport/Club: _____ Dates of Participation: _____

Leadership Position (if applicable): _____

Sport/Club: _____ Dates of Participation: _____

Leadership Position (if applicable): _____

Sport/Club: _____ Dates of Participation: _____

Leadership Position (if applicable): _____

Sport/Club: _____ Dates of Participation: _____

Leadership Position (if applicable): _____

Awards/Honors

Award/Honor: _____ Date: _____

Award/Honor: _____ Date: _____

Award/Honor: _____ Date: _____

Skills

Computer Skills (if applicable): _____

Public Speaking (if applicable): _____

Fluency in a Second Language (if application): _____

Other: _____



Lesson 11.3: ACT Practice and Test-Taking Strategies

Objectives:

- Students will learn more about test-taking strategies for the ACT.
- Students will practice taking parts of the ACT.

Materials:

- ACT Test (PowerPoint)
- ACT Strategy (PowerPoint)
- ACT Practice Test (Handout)
- Computer/Projector

Time:

45 minute lesson

Sources:

<http://www.actstudent.org/>

Procedures:

This lesson can be conducted in two different ways. It can strictly be a test prep session or it can focus on general information, test-taking strategies, and some test prep.

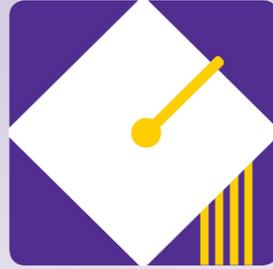
If you are able to access a computer lab for this lesson, you can use Naviance's Method Test Prep to facilitate their preparation for the ACT.

- Start the PowerPoint presentation that you will be using for the lesson.
- Tell students that this lesson is one of the most important ones of the year.
 - A good score on a standardized test can go a long way when applying to colleges and for scholarships. Preparing for the ACT is one of the easiest ways to raise their overall competitiveness for college admissions.
- **ACT Test PowerPoint**
 - Before beginning the PowerPoint, give students the most basic overview of the ACT.
 - Purpose
 - Score
 - Different Sections
 - Work through the first two questions on the English section as a class for practice.
 - Give students three minutes to do questions 6-10.
 - Repeat the same pattern for Math, Reading, and Science.
- **ACT Strategy PowerPoint**
 - Review the general information about the ACT
 - Emphasis that the best way to improve your score is to practice.
 - Review the specific strategies for taking the ACT.

- Work through the first two questions on the English section as a class for practice.
 - Give students three minutes to do questions 6-10.
 - Repeat the same pattern for Math.
- Conclusion
 - Review the important details about the test.
 - Remind students that they need to study. Inform them of all of the ways they can do this (online, practice books, etc.)

Assessment:

- Students have completed the relevant sections of the ACT practice test.



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ACT Workshop

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www.collegenowgc.org



Why is taking the
ACT *important*?

Because your score:

- Is required for admission into ANY 4-year college or university
- Can get you into “college-level” classes, not “catch-up” classes
- Can get you more scholarship (FREE) money

ACT Registration

- Take it the first time in Junior year; always take the ACT + writing
- Students on free or reduced price lunch can obtain two ACT fee waivers (\$49 value)
 - If you don't show up, you lose the waiver!
- CMUSD high schools will administer a FREE, in-school test in April to all juniors

ACT Registration

- Scores range from 1-36
 - Average composite score for Ohio is 21.8
 - Average composite score for the U.S. is 21.0
- **Minimum score for college readiness = 18**
- Send scores to 4 colleges; you can change your choices **before** test
 - Or you can send to NCAA Clearinghouse
 - Charge \$10/school for more than 4

#1 ACT Strategy

Practice!

Practice!

Practice!

ACT Strategies

- ANSWER EVERY QUESTION
 - There is no “guessing penalty”
- Answer the questions that you know first; go back to the difficult ones
 - When you skip a question, circle it in the test book AND SKIP IT ON THE ANSWER SHEET
- **Think** about the question and the answer choices; the ACT does not test your memory

More ACT Strategies

- Pace yourself; be aware of the time limits
- Read the **answer choices** carefully; one misplaced word can change the whole meaning
- You can write in the test booklet
 - Underline important words in the reading passages; cross out the wrong answers
- If you don't know the right answers, eliminate the wrong ones
 - Narrow down your choices

Obviously!!

- **You must be at the testing site by 7:45**
- Have a transportation plan
- Get some rest; eat breakfast
- Gather up your supplies the night before:
 - 2- #2 pencils
 - Scientific calculator ONLY
 - Admission ticket
 - **Picture ID**
 - **NO CELL PHONES, at all!!**

English Practice

- How quickly should you answer 75 questions if you have 45 minutes to complete them?
 - 36 seconds/question
- Take a minute to read through the directions
 - Any questions?
- Let's answer the first 2 questions together
- Now answer questions 6-10 in 3 minutes

English Practice

Answer key:

1. B

2. J

3. D

4. F

5. B

6. J

7. D

8. F

9. A

10. H

11. A

12. H

Math Practice

- How quickly should you answer 60 questions if you have 60 minutes?
 - 1 minute/question
- Take a minute to read through the directions
 - Any questions?
- Let's answer the first 2 questions together
- Now I will time you while you complete questions 8-10 in 3 minutes.

Math Practice

Answer Key:

1. A

2. F

3. E

4. J

5. C

6. K

7. E

8. H

9. A

10. J

11. D

12. K

13. B

14. F

15. C

Reading Practice

- You have 35 minutes to read 4 passages and answer 10 questions for each
- How much time should you allot for each passage and its questions?
 - 8.75 minutes for each
- Take a minute to read through the directions
 - **Read the questions first (not the answers) and then read through the passage**

Reading Practice

Answer key:

1. D

2. H

3. B

4. G

5. B

6. F

7. C

8. F

9. D

10. H

Science Practice

- You have 35 minutes to read 7 passages and answer several questions for each
- How much time should you allot for each passage and its questions?
 - 5 minutes for each
- Take a minute to read through the directions
- All the information that you need should be there; don't be afraid!

Science Practice

Answer key:

1. D

2. J

3. B

4. J

5. C

6. F

#1 ACT Strategy

Practice!

Practice!

Practice!

- FREE websites:
 - <http://www.naviance.com/> (Prep Me)
 - www.actstudent.org
 - www.number2.com
 - www.LearningExpressLibrary.com



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ENGLISH TEST

45 Minutes—75 Questions

DIRECTIONS: In the five passages that follow, certain words and phrases are underlined and numbered. In the right-hand column, you will find alternatives for the underlined part. In most cases, you are to choose the one that best expresses the idea, makes the statement appropriate for standard written English, or is worded most consistently with the style and tone of the passage as a whole. If you think the original version is best, choose "NO CHANGE." In some cases, you will find in the right-hand column a question about the underlined part. You are to choose the best answer to the question.

You will also find questions about a section of the passage, or about the passage as a whole. These questions do not refer to an underlined portion of the passage, but rather are identified by a number or numbers in a box.

For each question, choose the alternative you consider best and fill in the corresponding oval on your answer document. Read each passage through once before you begin to answer the questions that accompany it. For many of the questions, you must read several sentences beyond the question to determine the answer. Be sure that you have read far enough ahead each time you choose an alternative.

PASSAGE I

Dragonfly

The nature trail is six feet wide and seven miles long. It slithers through the forest like a snake curving, and bending along the banks of the river.

1

The county cleared this path and paved it with packed

2

gravel, so they would have a peaceful place to hike and bike.

3

I ride this trail nearly every day—not on a bike,

4

but on "Luigi." That's the nickname I gave my motorized wheelchair. 5 Today, Luigi's battery

1. A. NO CHANGE
B. snake, curving and bending
C. snake curving and bending,
D. snake, curving, and bending
2. Which of the following alternatives to the underlined portion would NOT be acceptable?
F. path, paving
G. path and then paved
H. path before paving
J. path paved
3. A. NO CHANGE
B. knowing they
C. that they
D. people
4. F. NO CHANGE
G. day; not on a bike
H. day not on a bike
J. day, not on a bike;
5. If the writer were to delete the preceding sentence, the essay would primarily lose:
A. a reason why the narrator is in the forest.
B. a detail important for understanding the essay.
C. a contrast to the lighthearted tone of the essay.
D. nothing at all; this information is irrelevant to the essay.

1

is fully charged, I know I can go all the way to the end
6
of the trail and back. But I always carry a cell phone on
me just in case.

Luigi's motor moves slowly as we venture along
7
the trail. I can hear the gravel quietly crunching beneath

Luigi's rubber wheels. I hear the songs of cardinals in the
8
trees and the clamor of crickets in the grasses. I hear the
murmur of water slipping over time-smoothed rocks. It is
9
September, and some of the trees are starting to blush red
and orange at their tips. The wind ruffles my hair and
chills my face as I bounce gently, along in my padded
10
chair.

Bicyclists streak past in a blur of color and a cloud of
11

dust I don't understand their hurry. Luigi can go fast, but I
12
like to ride slowly, to see like a hovering dragonfly. I want
to see everything that has changed, grown, bloomed, or
died since yesterday. Today I notice that a spider has
woven a web between some honeysuckle bushes by the
bridge. I see that the bank of vibrant yellow black-eyed
Susans by the barbed wire fence is starting to dry and fade
away. I spend an hour; looking and listening and learning.
13

6. F. NO CHANGE
G. charged, because of that,
H. charged, this means that
J. charged, so

7. Which choice would most logically and effectively
emphasize the positive, friendly attitude the narrator
has toward Luigi?

- A. NO CHANGE
B. travels safely
C. proceeds carefully
D. purrs softly

8. F. NO CHANGE
G. You can hear
H. One can even hear
J. While hearing

9. A. NO CHANGE
B. Due to the fact that it is
C. It turns into the month of
D. Because it has turned into

10. F. NO CHANGE
G. gentle, along
H. gently along
J. gentle along,

11. Which choice most effectively leads into the new sub-
ject of this paragraph?

- A. NO CHANGE
B. The sun begins to set
C. Nature always impresses me
D. Days can go by quickly

12. F. NO CHANGE
G. dust, however,
H. dust,
J. dust,

13. A. NO CHANGE
B. hour, looking,
C. hour looking;
D. hour looking



MATHEMATICS TEST

60 Minutes—60 Questions

DIRECTIONS: Solve each problem, choose the correct answer, and then fill in the corresponding oval on your answer document.

Do not linger over problems that take too much time. Solve as many as you can; then return to the others in the time you have left for this test.

You are permitted to use a calculator on this test. You may use your calculator for any problems you choose,

but some of the problems may best be done without using a calculator.

Note: Unless otherwise stated, all of the following should be assumed.

1. Illustrative figures are NOT necessarily drawn to scale.
2. Geometric figures lie in a plane.
3. The word *line* indicates a straight line.
4. The word *average* indicates arithmetic mean.

1. The weekly fee for staying at the Pleasant Lake Campground is \$20 per vehicle and \$10 per person. Last year, weekly fees were paid for v vehicles and p persons. Which of the following expressions gives the total amount, in dollars, collected for weekly fees last year?
 - A. $20v + 10p$
 - B. $20p + 10v$
 - C. $10(v + p)$
 - D. $30(v + p)$
 - E. $10(v + p) + 20p$
2. If $r = 9$, $b = 5$, and $g = -6$, what does $(r + b - g)(b + g)$ equal?
 - F. -20
 - G. -8
 - H. 8
 - J. 19
 - K. 20
3. A copy machine makes 60 copies per minute. A second copy machine makes 80 copies per minute. The second machine starts making copies 2 minutes after the first machine starts. Both machines stop making copies 8 minutes after the first machine started. Together, the 2 machines made how many copies?
 - A. 480
 - B. 600
 - C. 680
 - D. 720
 - E. 960
4. Marlon is bowling in a tournament and has the highest average after 5 games, with scores of 210, 225, 254, 231, and 280. In order to maintain this exact average, what *must* be Marlon's score for his 6th game?
 - F. 200
 - G. 210
 - H. 231
 - J. 240
 - K. 245
5. Joelle earns her regular pay of \$7.50 per hour for up to 40 hours of work in a week. For each hour over 40 hours of work in a week, Joelle is paid $1\frac{1}{2}$ times her regular pay. How much does Joelle earn for a week in which she works 42 hours?
 - A. \$126.00
 - B. \$315.00
 - C. \$322.50
 - D. \$378.00
 - E. \$472.50
6. Which of the following mathematical expressions is equivalent to the verbal expression "A number, x , squared is 39 more than the product of 10 and x "?
 - F. $2x = 39 + 10x$
 - G. $2x = 39x + 10x$
 - H. $x^2 = 39 - 10x$
 - J. $x^2 = 39 + x^{10}$
 - K. $x^2 = 39 + 10x$
7. If $9(x - 9) = -11$, then $x = ?$
 - A. $-\frac{92}{9}$
 - B. $-\frac{20}{9}$
 - C. $-\frac{11}{9}$
 - D. $-\frac{2}{9}$
 - E. $\frac{70}{9}$



8. Discount tickets to a basketball tournament sell for \$4.00 each. Enrico spent \$60.00 on discount tickets, \$37.50 less than if he had bought the tickets at the regular price. What was the regular ticket price?
- F. \$ 2.50
G. \$ 6.40
H. \$ 6.50
J. \$ 7.50
K. \$11.00
9. The expression $(3x - 4y^2)(3x + 4y^2)$ is equivalent to:
- A. $9x^2 - 16y^4$
B. $9x^2 - 8y^4$
C. $9x^2 + 16y^4$
D. $6x^2 - 16y^4$
E. $6x^2 - 8y^4$
10. A rectangle has an area of 32 square feet and a perimeter of 24 feet. What is the shortest of the side lengths, in feet, of the rectangle?
- F. 1
G. 2
H. 3
J. 4
K. 8
11. In $\triangle ABC$, the sum of the measures of $\angle A$ and $\angle B$ is 47° . What is the measure of $\angle C$?
- A. 47°
B. 86°
C. 94°
D. 133°
E. 143°
12. In the school cafeteria, students choose their lunch from 3 sandwiches, 3 soups, 4 salads, and 2 drinks. How many different lunches are possible for a student who chooses exactly 1 sandwich, 1 soup, 1 salad, and 1 drink?
- F. 2
G. 4
H. 12
J. 36
K. 72
13. For 2 consecutive integers, the result of adding the smaller integer and triple the larger integer is 79. What are the 2 integers?
- A. 18, 19
B. 19, 20
C. 20, 21
D. 26, 27
E. 39, 40
14. A function $f(x)$ is defined as $f(x) = -8x^2$. What is $f(-3)$?
- F. -72
G. 72
H. 192
J. -576
K. 576
15. If $3^x = 54$, then which of the following must be true?
- A. $1 < x < 2$
B. $2 < x < 3$
C. $3 < x < 4$
D. $4 < x < 5$
E. $5 < x$
16. What is the least common multiple of 70, 60, and 50?
- F. 60
G. 180
H. 210
J. 2,100
K. 210,000
17. Hot Shot Electronics is designing a packing box for its new line of Acoustical Odyssey speakers. The box is a rectangular prism of length 45 centimeters, width 30 centimeters, and volume 81,000 cubic centimeters. What is the height, in centimeters, of the box?
- A. 75
B. 60
C. 48
D. 27
E. 18
18. Four points, A , B , C , and D , lie on a circle having a circumference of 15 units. B is 2 units counterclockwise from A . C is 5 units clockwise from A . D is 7 units clockwise from A and 8 units counterclockwise from A . What is the order of the points, starting with A and going clockwise around the circle?
- F. A, B, C, D
G. A, B, D, C
H. A, C, B, D
J. A, C, D, B
K. A, D, C, B
19. A group of cells grows in number as described by the equation $y = 16(2)^t$, where t represents the number of days and y represents the number of cells. According to this formula, how many cells will be in the group at the end of the first 5 days?
- A. 80
B. 160
C. 400
D. 512
E. 1,280

READING TEST

35 Minutes—40 Questions

DIRECTIONS: There are several passages in this test. Each passage is accompanied by several questions. After reading a passage, choose the best answer to each question and fill in the corresponding oval on your answer document. You may refer to the passages as often as necessary.

Passage I

PROSE FICTION: This passage is adapted from the short story "From Aboard the Night Train" by Kimberly M. Blaeser (©1993 by Kimberly M. Blaeser), which appeared in *Earth Song, Sky Spirit: Short Stories of the Contemporary Native American Experience*.

The passage begins with a female narrator traveling to her hometown.

The moon gives some light and I can make out the contours of the land, see the faint reflection in the lakes and ponds we pass. Several times I see or imagine I see glowing eyes staring back at me from a patch of woods
5 beside the track. When we pass through the tiny towns, I try to read their signs, catch their names from their water towers or grain elevators. Occasionally the train stops at . . . Portage . . . Winona . . . Red Wing.

In my sleeping compartment, watching the night
10 countryside, so much world rolls by my window. Like a voyeur I watch the various reunion scenes. I feel these scenes add up to something, some meaning or lesson about all life, and I try to put it into words for myself but find I can't. I finally give up, roll over, go to sleep,
15 and dream.

But now I am awake, keeping my vigil over the Midwest's pastoral kingdom. Chicago, even Minneapolis seems a long way away. A few hours later, still in the deep night hours, the train arrives at my stop,
20 Detroit Lakes, Minnesota, the closest I can get to my destination.

Suddenly, as I descend the two steps from the train, the porter hands me into one of the reunion scenes. "Hi, honey, how was the trip? Did you get any
25 sleep?" "A little. Been waiting long?" "Long enough to beat your dad in two games of cribbage . . ." Glancing back at the train windows, I imagine I am looking into eyes hidden behind mirrored sunglasses.

I think about progress a lot in the next few days and about what passes for progress. Nightly we walk about town, talk marriages and funerals, then sit on the newly installed benches on Main Street. Together we
30 assemble from our memories the town as it was twenty or twenty-five years ago. We remember the little Model
35

Meat Market and the old Pioneer office. We rebuild the Landmark Hotel, take down the vinyl fronts from the grocery store, change the light posts, the awnings, the names of the current businesses. I put back the old
40 depot, you the corner funeral home. But soon we are distracted and leave things half constructed when we begin to add the people, what's-his-name, the square dance caller, Ed, the fire chief, and Lydia, the town's best gossip. On the walk back home, we have begun to
45 list very specific things, which is the closest we get to the intangibles: the rental meat lockers, the four-digit telephone numbers, the free ice cream during dairy month.

Late at night in my old bed, I listen to the night
50 sounds of the house and fall asleep counting the changes that have come to my little hometown: The park is off limits after dark now, the football field is fenced in, one-hour photo has come to town along with a tanning salon and a pizza parlor. The dry goods store
55 is gone, the dairy, long gone. People lock their houses now more than once a year when the carnival comes to town. But all of these changes pale in comparison to what has replaced the bait shop, the used car lot, and Mr. Morton's small farm, what has sprung up on High-
60 way 59 at the edge of town: Las Vegas-style gambling.

* * *

Taking the train back, I decide to put on pajamas and crawl under the sheets, hoping to trick myself into a good night's sleep. It seems to work. I have slept
65 soundly for several hours, but then the dreams start. I fall in and out of them. But they are not the usual nightmares. I am in a place where folks know you ten, fifteen, twenty years after you've left and still see in your face that of your grandfather or aunt or cousin. I know I
70 am home and I feel safe.

I have an early breakfast with a would-be journalist and some ski vacationers who want to talk about election prospects. I merely feign attention. I nod or laugh on cue, while I try to read upside-down a story in
75 the would-be journalist's newspaper that has caught my eye. It is about the Russian space station and the cosmonaut who had been up in orbit during the takeover attempt and ultimate dissolution of the Soviet Union. After sixteen long months, they are bringing the capsule
80 back. While the train carries me back to my current home and away from my former, I keep thinking about

that poor cosmonaut coming back to find his whole world changed, to find himself a man without a country—at least without the country he left behind.

85 I watch the ten o'clock national news broadcast. I see him emerge from the capsule. I see him try to stand and have his knees buckle. I know they said it was because he hadn't been able to exercise for such a long time, but I wonder if his weak-kneed feeling might not
90 have more to do with what he saw out the window of the space station and with how the world was happening around without him.

1. The point of view from which the passage is told is best described as that of:
 - A. a young adult riding a train through the small towns of the Upper Midwest.
 - B. a young adult preparing to move away from her hometown.
 - C. an adult missing the new home she has established.
 - D. an adult reflecting on the past and pondering the present.
2. The passage contains recurring references to all of the following EXCEPT:
 - F. dreams.
 - G. reunion scenes.
 - H. photographs.
 - J. train trips.
3. The first three paragraphs (lines 1–21) establish all of the following about the narrator EXCEPT that she is:
 - A. passing through a number of towns.
 - B. originally from Chicago.
 - C. traveling by train.
 - D. observant of the landscape.
4. It can reasonably be inferred from the passage that the narrator thinks her hometown has:
 - F. improved significantly over the years.
 - G. made little genuine progress.
 - H. remained about the same as it was years ago.
 - J. a chance of being rebuilt as it used to be.
5. Based on the narrator's account, all of the following were part of the past, rather than the present, in her hometown EXCEPT:
 - A. four-digit phone numbers.
 - B. the fenced-in football field.
 - C. free ice cream during dairy month.
 - D. the depot.
6. According to the narrator, which of the following businesses is relatively new to her hometown?
 - F. The tanning salon
 - G. The bait shop
 - H. The dry goods store
 - J. The used-car lot
7. When the narrator refers to the cosmonaut as "a man without a country" (lines 83–84), she is most likely directly referring to the:
 - A. cosmonaut's feeling that he is now a citizen of space, not the former Soviet Union.
 - B. cosmonaut's unrealized expectation that he will be treated like a hero.
 - C. political transformation that occurred while the cosmonaut was in space.
 - D. sixteen months that the cosmonaut spent in orbit around Earth.
8. Details in the passage most strongly suggest that the people meeting the narrator at the train station include:
 - F. her father.
 - G. her sister.
 - H. a neighbor.
 - J. a journalist.
9. The narrator indicates that the most significant change to her hometown has been the addition of:
 - A. square dancing.
 - B. vinyl storefronts.
 - C. benches on Main Street.
 - D. Las Vegas-style gambling.
10. According to the passage, news reports attributed the cosmonaut's knees buckling to:
 - F. his gratitude at being back on Earth.
 - G. political changes in the world.
 - H. a lack of exercise.
 - J. his dismay at what he had seen from the space station.

SCIENCE TEST

35 Minutes—40 Questions

DIRECTIONS: There are several passages in this test. Each passage is followed by several questions. After reading a passage, choose the best answer to each question and fill in the corresponding oval on your answer document. You may refer to the passages as often as necessary.

You are NOT permitted to use a calculator on this test.

Passage 1

Finch beak depth (see Figure 1) is an *inheritable* trait (it can be passed from parents to offspring).

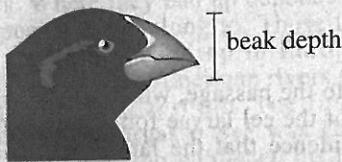


Figure 1

Researchers studied the beak depth of 2 species of finches, *Geospiza fortis* and *Geospiza fuliginosa*. Both species live on Island A. *G. fortis* alone lives on Island B, and *G. fuliginosa* alone lives on Island C. For both species, the primary food is seeds. Birds with shallower beaks can efficiently crush and eat only small seeds. Birds with deeper beaks can crush and eat both large and small seeds, but they prefer small seeds.

Study 1

Researchers captured 100 *G. fortis* finches and 100 *G. fuliginosa* finches on Island A. They tagged each bird, measured its beak depth, and released it. Then they calculated the percent of birds having each of the beak depths that had been measured. The researchers followed the same procedures with 100 *G. fortis* finches from Island B and 100 *G. fuliginosa* finches from Island C. The results of this study are shown in Figure 2.

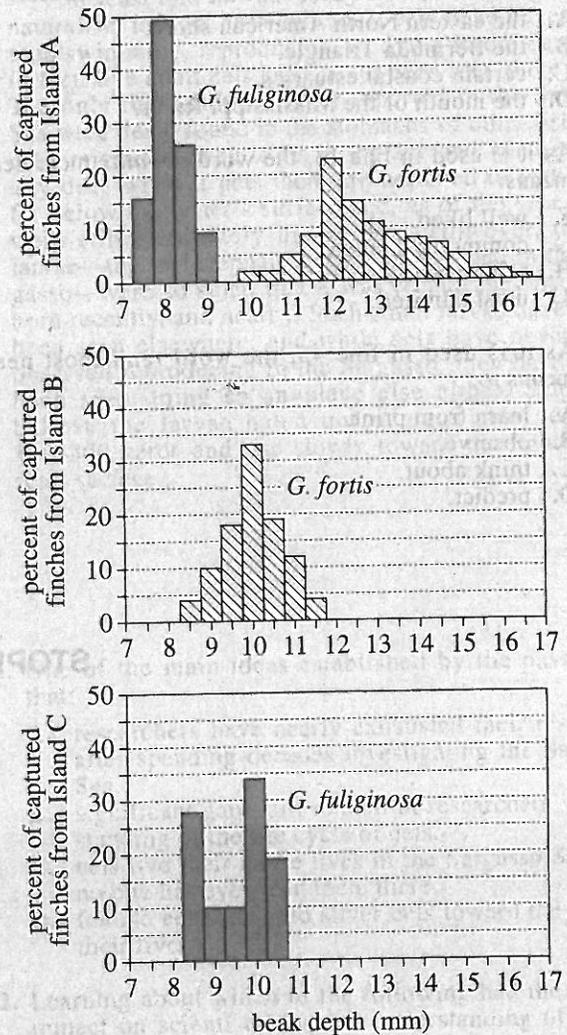


Figure 2

Study 2

After completing Study 1, the researchers returned to Island B each of the next 10 years, from 1976 to 1985. During each visit, the researchers captured at least 50 *G. fortis* finches and measured their beak depths. Then

they calculated the average *G. fortis* beak depth for each of the 10 years. The researchers noted that, during the 10-year period, 3 years were exceptionally dry, and 1 year was very wet (see Figure 3). Small seeds are abundant during wet years. During dry years, all seeds are less abundant, and the average size of the available seeds is larger.

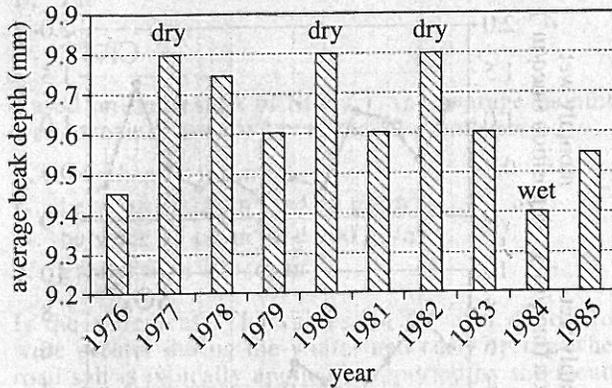


Figure 3

Figures adapted from Neil A. Campbell, Jane B. Reece, and Lawrence G. Mitchell, *Biology*, 5th ed. ©1999 by Benjamin/Cummings.

1. Based on the results of Study 1, the highest percent of finches on Island B and Island C had a beak depth of:

	Island B	Island C
A.	8 mm	8 mm
B.	9 mm	12 mm
C.	10 mm	8 mm
D.	10 mm	10 mm

2. During which of the following years were small seeds likely most abundant on Island B ?

- F. 1977
G. 1980
H. 1982
J. 1984

3. Study 1 differed from Study 2 in which of the following ways?
- A. *G. fortis* finches were captured during Study 1 but not during Study 2.
B. *G. fuliginosa* finches were captured during Study 1 but not during Study 2.
C. The beak depth of captured birds was measured during Study 1 but not during Study 2.
D. The beak depth of captured birds was measured during Study 2 but not during Study 1.
4. It is most likely that the researchers tagged the birds that they captured during Study 1 to:
- F. determine how beak depth was affected by rainfall on Island A.
G. determine the average age of each finch population.
H. ensure that the beak depth of each finch was measured multiple times during Study 1.
J. ensure that the beak depth of each finch was measured only once during Study 1.
5. Based on the results of Study 2, would a finch with a beak depth of 9.4 mm or a finch with a beak depth of 9.9 mm more likely have had a greater chance of survival during 1977 ?
- A. A finch with a beak depth of 9.4 mm, because, on average, the size of available seeds is larger during dry years.
B. A finch with a beak depth of 9.4 mm, because, on average, the size of available seeds is smaller during dry years.
C. A finch with a beak depth of 9.9 mm, because, on average, the size of available seeds is larger during dry years.
D. A finch with a beak depth of 9.9 mm, because, on average, the size of available seeds is smaller during dry years.
6. A researcher hypothesized that there would be more variation in the beak depths measured for the *G. fortis* finches when they were forced to compete with another finch species for seeds. Do the results of Study 1 support this hypothesis?
- F. Yes; the range of beak depths measured for *G. fortis* finches was greater on Island A than on Island B.
G. Yes; the range of beak depths measured for *G. fortis* finches was greater on Island B than on Island A.
H. No; the range of beak depths measured for *G. fortis* finches was greater on Island A than on Island B.
J. No; the range of beak depths measured for *G. fortis* finches was greater on Island B than on Island A.



2012-2013 ACT Test dates

Test Date	Registration Deadline	(Late Fee Required)
September 8, 2012	August 17, 2012	August 18 – 24, 2012
October 27, 2012	September 21, 2012	September 22 – October 5, 2012
December 8, 2012	November 2, 2012	November 3 – 16, 2012
February 9, 2013*	January 11, 2013	January 12 – 18, 2013
April 13, 2013	March 8, 2013	March 9 – 22, 2013
June 8, 2013	May 3, 2013	May 4 – 17, 2013

ACT Fees

ACT (No Writing) - \$35.00

ACT Plus Writing - \$50.50

2012-2013 SAT Test dates

Test Date	Registration Deadline	Late Registration deadline
October 6, 2012	September 7, 2012	September 21, 2012
November 3, 2012	October 4, 2012	October 19, 2012
December 1, 2012	November 1, 2012	November 16, 2012
January 26, 2013	December 28, 2012	January 11, 2013
March 9, 2013	February 8, 2013	February 22, 2013
May 4, 2013	April 5, 2013	April 19, 2013
June 1, 2013	May 2, 2013	May 17, 2013

SAT Fees

Regular registrations
\$50

Late registration
\$77

Subject Test Fees
\$23

Lesson 11.4: Finding Scholarships

Objectives:

- Students will learn about the tools available to search for scholarships.
- Students will find three relevant scholarships.

Materials:

- Finding Scholarships (handout)
- Scholarship Search (worksheet)
- Additional Scholarship List (Teacher's Resource-see below)
- Computers

Time:

45 minute lesson

Procedures:

- General Introduction
 - Distribute the **Finding Scholarships** handout. Briefly review it as well as the following scholarship information:
 - There are thousands of scholarships available. The important thing is finding scholarships that are the most relevant to their interests, background, and academic program of study.
 - Note the different places where scholarships come from
 - Colleges/Universities
 - Private foundations and organizations
 - Companies (parent's employment or military service)
 - Groups in the community (Kiwanis, Rotary, Chamber of Commerce, etc.)
 - Talk about different criteria that is used for scholarships:

college selected
major chosen
grades (GPA)
gender
race

artistic ability
leadership
athletic ability
economic need
religious affiliation

union membership
parent's place of work
parent's organization affiliation
military background in family
special needs & disabilities

- Transition to their scholarship search.
 - *The lesson can be conducted in two main ways.*
 - Pick one scholarship search and work through it as a class to make sure that everyone understands how to use it.
 - Allow students to work through the worksheet individually.
 - Distribute the **Scholarship Search** worksheet.
 - Students find three scholarships using the websites listed on the worksheet, on the lesson plan, or the **Additional Scholarship List** (especially for minority student scholarships)
- If students need help accessing these sites, here is the basic outline to access some of the primary sites.
 - www.naviance.com

Naviance has the ability to save scholarships in each student's profile. If you use Naviance for this lesson, you do not have to use the worksheet.

- Scholarships
 - Sallie Mae Scholarship Search
- <http://ocis.ode.state.oh.us>
 - Log In
 - Financial Aid
 - “Cluster Index” or “Search.”
- www.fastweb.com
 - Create an account. The more detailed information that can be provided concerning colleges and programs of study, the better.
 - *Warn students to select “No Thanks” whenever it is an option. Fastweb has many advertisements for proprietary schools as well as financial aid counselors.*
- www.ohiomentor.org
 - Financial Aid
 - Scholarship Search
 - Search for Scholarships
- <http://staff.lib.msu.edu/harris23/grants>
 - Grants for Individuals
 - Search by Academic Level, Population Group, or Subject.
- www.cappex.com
 - Similar to www.fastweb.com. Create an account. The more detailed information that can be provided concerning colleges and programs of study, the better.
- <http://clevelandfoundation.org/Scholarships/>
 - “Browse Descriptions” or “Scholarship Search.”
- Conclusion
 - Review the scholarships that students found (individually or as a class).
 - Ask students what the next steps are
 - Remind students to follow through on applying to colleges since scholarships go a long ways in paying for college.
 - Urge students to visit you for an individual scholarship search.

Assessment:

- Students will have found at least three relevant scholarships.



Teacher Resource

Scholarship Search

www.apaics.org: Asian Pacific American Institute for Congressional Studies, scholarships and fellowships **(Asian or Pacific Islander heritage)**

www.brokescholar.com: large database of awards, all levels, many majors, must register information

www.collegeboard.com: database with many sources of funding, must register information

www.fastweb.com: large general scholarship list, must register information

www.fedmoney.org: lists over 130 federal government programs- scholarships, grants, loans

www.gmsp.org: Gates Millennium Scholars – **(all minorities)**

www.hsf.net: Hispanic Scholarship Fund – **(Hispanic students)**

www.indian-affairs.org : Assoc. on American Indian Affairs **(Native Americans)**

www.jackierobinson.org: Jackie Robinson Foundation – **(minority students)**

www.jacl.org: Japanese American Citizens League **(Japanese American students)**

www.niaf.org/scholarships/index.asp : National Italian American Foundation Scholarships **(Italian American students or those studying Italian language or culture)**

www.nul.org: National Urban League – **(African American Students)**

www.ocanatl.org: Organization of Chinese Americans **(Asian Pacific American Students)**

www.pdsoros.org: Paul & Daisy Soros – **(Scholarships for New Americans)**

www.ronbrown.org: Ron Brown Scholar Program – **(African American Students)**

www.scholarsite.com: search for awards by field of study, all levels

www.scholarships.com: free scholarship search, many different matches, must register information

www.scholarshipsforhispanics.org: Scholarships for Hispanics **(Hispanic students)**

www.uncf.org: United Negro College Fund – **(African American Students)**

Scholarship Search

Try one or more of the following websites (or others) to find three scholarships that you would be able to apply for:

<http://ocis.ode.state.oh.us>

- Log In
- Financial Aid
- “Cluster Index” or “Search”

www.fastweb.com

- Create an account
- Always click “No Thanks.”

<http://staff.lib.msu.edu/harris23/grants>

- Grants for Individuals
- Search by Academic Level, Population Group, or Subject.

www.clevelandfoundation.org/Scholarships/

- Browse Descriptions” or “Scholarship Search”

Scholarship Name: _____

#1

Scholarship Amount: _____ Scholarship Deadline: _____

Application Requirements (essay, recommendations, transcript, etc.): _____

Special Details (school, grades, major, etc.): _____

Scholarship Name: _____

#2

Scholarship Amount: _____ Scholarship Deadline: _____

Application Requirements (essay, recommendations, transcript, etc.): _____

Special Details (school, grades, major, etc.): _____

Scholarship Name: _____

#3

Scholarship Amount: _____ Scholarship Deadline: _____

Application Requirements (essay, recommendations, transcript, etc.): _____

Special Details (school, grades, major, etc.): _____



Lesson 11.5: Comparing Colleges; Finding the Right Match

Objectives:

- Students will learn about some of the characteristics to describe colleges.
- Students will identify what factors would make up their ideal college.
- Students will recognize the ways in which colleges are different from one another.
- Students should be prepared to make specific comparisons between their top college choices.

Materials:

- Comparing Colleges: Finding the Right Match (Handout)
- College Comparison Chart (Handout)
- Comparing Colleges-College Profiles (enough copies for each student to have at least two college profiles).

Time:

45 minute lesson

Sources:

http://services.vsac.org/wps/wcm/connect/39e0ac804a1f9f149250fa71caf9b70b/college_Comparison_Chart.pdf?MOD=AJPERES

<http://www.michigancollegeguide.com/assets/files/collegecomparison.pdf>

<http://www.devry.edu/>

http://www.washingtonmonthly.com/college_guide/blog/the_truth_about_forprofit_scho.php

<http://colleges.findthebest.com/detail/3256/DeVry-University-Ohio>

<http://ocis.ode.state.oh.us/>

Procedures:

- Introduce the lesson.
 - Note how all colleges are different from one another.
 - Explain that the lesson will be spent looking at some of the specific differences between colleges.
 - By looking at these differences you can not only learn about specific colleges but college life in general.
 - Transition to the lesson by noting that the goal of comparing colleges is to find one that would be the “right fit” for them, based on a number of factors.
- Distribute and briefly discuss **Comparing Colleges: Finding the Right Match** and **College Comparison Chart**.
 - As students review the handouts, ask them to think about what they think sounds best in a college. WHEREVER POSSIBLE, USE EXAMPLES TO ILLUSTRATE THE FACTORS LISTED.
 - Explain why these factors are important to students and colleges.
 - As you cover each factor, have students list what factor sounds best to them in the “My Dream College” column on the **College Comparison Chart**.
 - Check to make sure students do not have questions regarding the different “Factors to Consider.”

**Note: This portion of the activity can either be conducted as a group or individual activity.*

- Distribute the **Comparing Colleges-College Profiles**. Students will be given at least one sheet with two profiles and should be prepared to switch for different college profiles (time permitting).
 - Of the colleges listed on their chart, have students identify which colleges match best with their “Dream College.”
- Naviance
 - Inform students that by the start of their senior year, they should have a list of the colleges they want to apply to.
 - Remind them that they can use Naviance to help complete this task.
- Conclusion
 - Review the importance of comparing colleges.
 - Review any questions of the factors that were covered.
 - Conclude that when students have a list of the colleges they want to apply to, they should complete this same chart to help find the best match.

Assessment:

- Students will compare “My Dream College” to a minimum of two other colleges.

Comparing Colleges: Finding the Right Match

No two colleges are the same. Small and large differences separate every school. In thinking about which colleges you want to attend, there are a number of factors to take into consideration.

Remember, when investigating colleges, the goal is to find the “best match” for you. As you read through these different characteristics, imagine yourself in college. Think how each of these different types of colleges would help you thrive, both inside and outside the classroom.

Factors to Consider:

Student Population/Size:	Very small (fewer than 1,000); small (1,000-3,999); medium (4,000-8,999); large (9,000-19,999); very large (20,000+).
Distance from Home:	1-hour or less, 1– to 4-hour drive, 4– to 8-hour drive, plane ride or train trip.
Community:	Urban, suburban, rural.
Housing:	Residential or Commuter? How long do students need to live on campus? First-year dorms, single dorms, shared rooms, suites, fraternity and sorority housing, smoke free dorms, single-sex dorms, special needs accessible, interest-based dorms (such as Honors dorm), off-campus housing.
ACT/SAT Scores	How difficult is it to get into this school?
Student/Faculty Ratio:	The lower the ratio of student to faculty, on average, the smaller the classes will be at this college. Smaller-classes will utilize more discussion-based learning whereas lectures will use listening and note-taking.
Campus Activities:	Sports, music, Greek life, community service/volunteering, multicultural clubs, academic or professional organizations, etc.
Diversity of student population:	Diversity can include, race, ethnicity, nationality, language, social class or religion.
Affiliation:	Public, private independent; private church affiliated; HBCU (historically black colleges and universities; single sex; technical; proprietary—for profit, run by private individuals or corporations).
Cost per year:	Tuition and room and board (But remember that you will pay for books, supplies and transportation as well).
Grants, Loans, and Scholarships:	What will bridge the gap between the cost and your ability to pay? A good measure of the true cost of a school is the Average Loan Debt that students have.

Other Factors:

Major/Academic Program (Do they offer a major that matches your academic interest? Will their academic programs help you reach your career goals?); **Specialized Programs** (Honors, study abroad, distance learning, or special needs services); **Campus Facilities** (Library, cafeteria, student union, sports, theater, academics buildings or dorms); **Support Services** (Academic, career and personal counseling, student health facilities, tutoring); **Credit Transfer**.



College Comparison Chart



College Now
Greater Cleveland
 Developing Tomorrow's Talent Today

As you begin to learn more information about specific colleges, it is important to keep track of what separates one college from another. Use this chart to evaluate some of the important characteristics about different schools. Compare each college to "My Dream College," the characteristics that you would find at your ideal college.

Factors to Consider	My Dream College	College Name:				
Student Population/Size:						
Distance from Home:						
Community:						
Housing:						
ACT/SAT Scores:						
Student/Faculty Ratio:						
Campus Activities:						
Diversity of student population: (Above 15%)						
Affiliation:						
Cost per year: (Tuition and Room and Board)						
Grants, Loans, and Scholarships: (Average Loan Debt)						

Lesson 11.6: Financial Aid Jeopardy

Objectives:

- Students will learn the importance of understanding the relevant financial aid vocabulary.
- Students will further develop their financial aid vocabulary.

Materials:

- Financial Aid Jeopardy (PowerPoint)
- Prizes (optional)

Time:

45 minute lesson

Procedures:

- Open the **Financial Aid Jeopardy** PowerPoint before the lesson begins.
 - Introduce that they are playing Financial Aid Jeopardy to help learn lots of the words to talk about college. Inform students that these words will be used extensively as they work through applying to college and the financial aid process.
- Break the class into groups (2-4 depending on the size of the class).
- Have students pick their team name.
 - Write team names on the board or on a piece of paper for score keeping.
- Choose one captain from each team. They will be the ones to raise their hand when their team has the answer. Inform students that you will only consider the captain's hand when "buzzing in."
- Review the rules
 - Students select the category and point value.
 - Whichever team gets the correct answer gets to choose the next question. If no team answers, the last team to choose gets to pick the next questions.
 - When questions are answered incorrectly, the point value is deducted from their points.
 - *You can decide whether anyone on a team can answer or only the captain.*
 - Points will be deducted for talking.
- If you have prizes, distribute them to the winning team.
- After the game has been played, conclude the lesson by noting how important it is to know the different vocabulary that is used. Review that they will need to know these words as they get closer to applying to college.

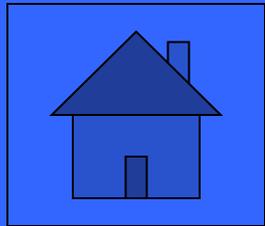
Assessment:

- Successful participation in Financial Aid Jeopardy.

Financial Aid 101	Gift Money	Loans	FA Acronyms	After FAFSA
<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>
<u>300</u>	<u>300</u>	<u>300</u>	<u>300</u>	<u>300</u>
<u>400</u>	<u>400</u>	<u>400</u>	<u>400</u>	<u>400</u>
<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>

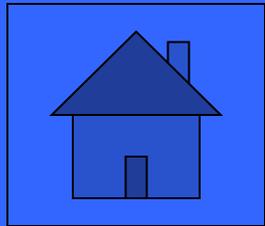
Money to help students pay for their
college education

What is:
Financial Aid



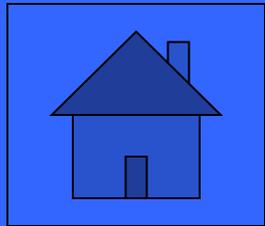
Gift money

What are:
Grants & scholarships



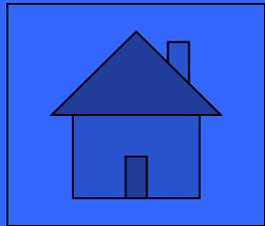
Earned money

What is:
Federal work study



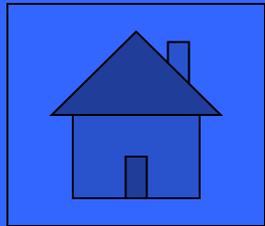
Borrowed money

What are:
Student loans



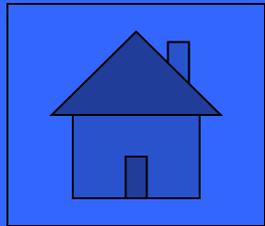
FAFSA

What is:
*Free Application for Federal
Student Aid*



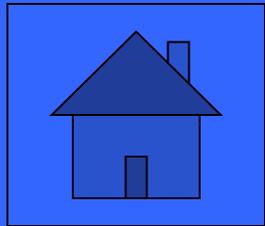
Common federal need-based grant program

What is:
The Pell Grant



How a student can access a Pell Grant

What is:
Completing the FAFSA



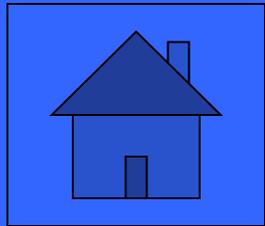
These are awarded based on a student's academic achievement or other talents

What are:
Scholarships



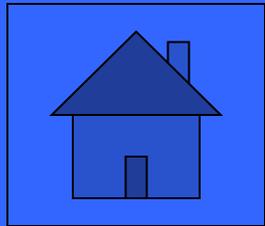
The largest scholarships are awarded
by these institutions

What are:
Colleges and universities



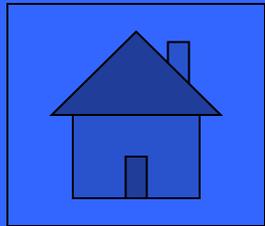
The average athletic scholarship
amount

What is:
\$10,400



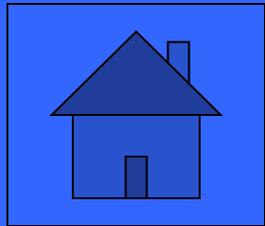
When student loans need
to be repaid

What is:
After graduation



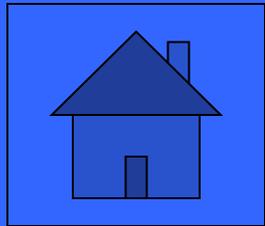
Every student, regardless of income,
is offered this type of student loan

What is:
Stafford Unsubsidized Loan



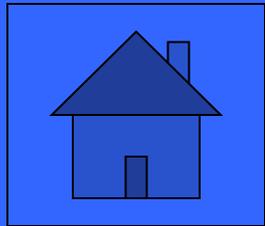
This type of loan requires a credit check and a cosigner

What are:
Alternative or private loan



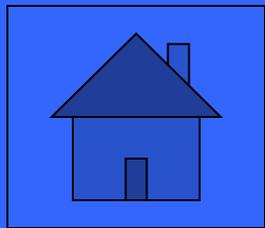
This student loan has the lowest
interest rate, 3.4%

What is:
Stafford Subsidized Loan



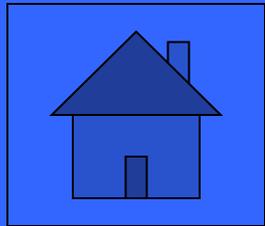
This federal loan has the highest
interest rate and is
taken by the parent

What is:
Parent Plus Loan



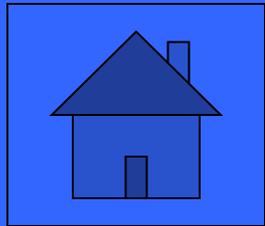
Tuition & Fees + Room & Board +
Books & Supplies + Expenses +
Transportation

What is:
Cost of Attendance (COA)



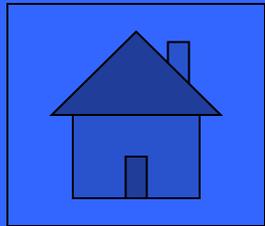
EFC

What is:
Expected Family Contribution



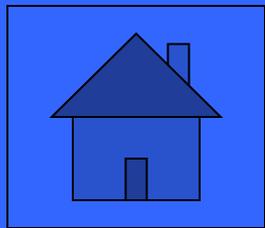
Cost of Attendance – Expected
Family Contribution

What is:
Financial Need



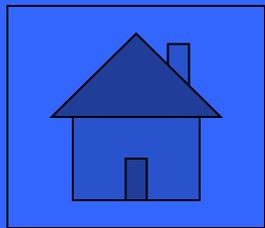
Earliest date for filing the FAFSA

What is:
January 1st of senior year



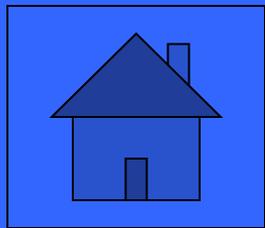
W-2 forms, tax returns, bank
statements, asset statements, PIN

What is:
*The required paperwork for filing
the FAFSA*



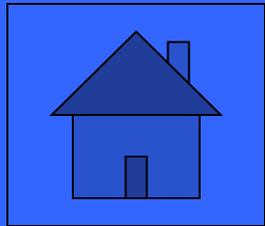
Report generated by filing the
FAFSA

What is:
The Student Aid Report (SAR)



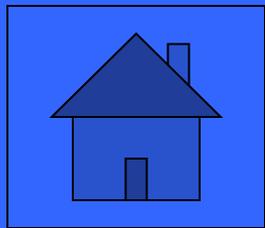
Process that colleges use to check
the accuracy of your FAFSA
information

What is:
Verification



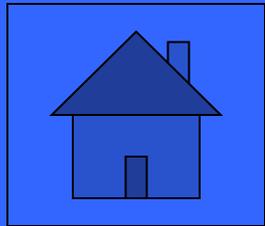
Letter from the college to the student
informing containing his or her
financial aid package

What is:
Award letter



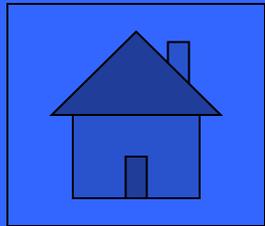
Process of appealing the financial
aid award due to a change in family
finances

What are:
Special Circumstances



The name of CSP's virtual advisor

What is:
Ask Bob



Activity	Resources	Lesson Type	Objectives
1 Intake Form Assessment College Road Map	Intake Forms/Assessments College Road Map Handout	Guided Discussion	Complete Intake Form/Assessments Introduce students to College Now's goals for the year. Students will have a clear understanding of the steps they need to take to apply and prepare for college.
2 College Applications (use Naviance)	College Applications (BW, BGSU, CSU, KSU, OSU, Tri-C, UA, UT, YSU) College Application Lesson Plan Computers (optional)	Individual Activity	Students will complete one college application Students will have the resources to complete college applications on their own.
3 Balancing Act: Salary vs. Loans	Balancing Act: Loans vs. Salary Worksheet Learning About Loans Handout Balancing Act Answer Key Balancing Act Lesson Plan	Lecture/ Small Group Activity	Students will learn about the different student loans. Students will learn how interest raises the cost of a loan. Students will learn about potential dangers of loans. Students will learn how to determine how much to borrow.
4 FAFSA General Information and PIN	FAFSA PowerPoint FAFSA: Apply for a PIN Lesson Plan Computers (for every student) Projector	Lecture/ Individual Activity	Students will apply for a PIN Students will learn about the documents and information they need to complete the FAFSA
5 FAFSA Filing	Computers (for every student)	Individual Activity	Students will complete the FAFSA



<p>Interpreting Award Letters</p>	<p>Interpreting Award Letters PowerPoint Interpreting Award Letters Worksheet Interpreting Award Letters Lesson Plan Interpreting Award Letters Answer Key Projector/Computers (optional)</p>	<p>Lecture/ Group or Individual Activity</p>	<p>Students will learn how to make an informed decision about their award letters. Students will practice interpreting award letters.</p>
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Lesson 12.1: Introduction and College Admissions Outline

Objectives:

- Students will complete the Intake Form/Assessment
- Students will be introduced to College Now's goals and objectives for the year.
- Students will be introduced to the college milestones that they will accomplish this year.

Materials:

- Intake Form/Assessment
- College Road Map (Handout)
- ACT/SAT Test Dates (Teacher's Resource)

Time:

45 minute lesson

Procedures:

- General Introduction
- Distribute **Intake Forms**. Collect forms after every student has completed them.
- Distribute the **College Road Map and/or Senior Checklist**.
 - Establish the things that students should have completed by now:
 - Identified six schools they plan on applying to.
 - Learned about scholarships that they plan on applying for.
 - They know when they will take their next ACT/SAT.
 - Have the test and registration dates for class so they know when they have to register if they have not done so.
 - *If they have not accomplished these goals, urge students to find a time to visit you so you can work on making sure they start the senior year college process on the right foot.*
 - Review the different steps that they will need to take this year if they will be ready to go to college next fall. Make sure they are clear about the deadlines.
 - Urge students to keep this handout in their locker or their room at home. It is not something that they will remember every detail. They will have to reference throughout the year.
- *Make sure that you save plenty of time for questions.*
- Conclude by letting students know what the next step is:
 - Preparing for college applications (if they have colleges picked out, have looked for scholarships, and registered for the ACT/SAT).
 - Meeting with you one-on-one to individualize their action plan for the year as much as possible.

Assessment:

- Completion of Intake Form.
- Understand the college application tasks that need to be completed and their respective deadlines.

College Roadmap



August/September

- Register AND study for the ACT/SAT.
- Identify the colleges that you will apply to. Make sure they are a "good fit."
- Update your resume.

October

- Begin filling out college applications. Write rough drafts for admissions essays.
- Research scholarships.
- Ask for recommendation letters.
- Pass the OGT.

November

- Finish and submit college applications by Thanksgiving.
- Have a College Now advisor review your applications to obtain fee waivers.

January/February

- Visit with your College Now advisor for help in filling out the FAFSA. For early consideration, it must be filled out by February 15th.

December

- Contact the admissions' offices to ensure they have received all application materials.
- Apply for a FAFSA PIN. Gather the necessary paperwork to complete the FAFSA.

March/April

- Look for your Student Aid Report (SAR) in the mail or your email.
- Try and visit the schools to which you have applied.
- Compare the financial aid award letters from different colleges with your College Now advisor.
- Decide which college to attend and pay your housing deposit.

May/June

- Keep track of financial aid deadlines with the school.
- Make sure you submitted your housing deposit by May 1st.
- Send the college your final transcript. Notify the college of any outside scholarships you were awarded.
- ENJOY PROM!
- GRADUATE!

Lesson 12.2: College Applications

Objectives:

- Students will complete at least one college application.
- Students will be able to complete college applications on their own.

Materials:

- College Applications (Baldwin-Wallace College, Bowling Green State University, Cleveland State University, Kent State, Ohio State University, Tri-C, University of Akron, University of Toledo, and Youngstown State University)
 - *Advisor should have photocopied sufficient applications before the lesson.*
- Full college applications (with details on how to fill out each application).
 - *Have one copy of the instructions for student reference.*
- Computer (optional)

Time:

45 minute lesson

Sources:

http://www.bw.edu/admission/pdf/application/UDAapp2012_13.pdf
http://www.csuohio.edu/admissions/forms/undergrad_application.pdf
http://undergrad.osu.edu/pdf/OSUfresh_packet.pdf
<http://www.uakron.edu/admissions/undergraduate/docs/608-A-26.pdf>
http://www.utoledo.edu/admission/apply/pdfs/ADM_3098_2012-13_Undergrad_Ad.pdf
<http://uas.bgsu.edu/resource/pdf/application/freshman.pdf>
http://web.ysu.edu/gen/ysu_generated_bin/documents/basic_module/admission_app12_13_web.pdf
<http://www.kent.edu/admissions/undergraduate/application.pdf>

Procedures:

- Introduction
 - Inform students that they will be filling out college applications for this lesson.
 - You have several college applications from which they can choose.
 - Even if they do not want to apply to one of these colleges, they need to have a template from which they can fill out other college applications.
 - Encourage students to write as neat as they can. If it helps to avoid mistakes, practice on a piece of scratch paper.
- Review questions that they may be unsure about:
 - US Citizen.
 - First-generation college student.
 - Others?
- Pass out applications to students. Have them work through their application individually.
 - Encourage questions and try to review applications as students fill them out.
 - For Codes for Majors or other programs, inform students that you have the complete list available.
 - When students have completed applications, have them trade with someone else to make sure there are no misspellings and it is written neatly.

- For the last ten minutes of class, review the next steps that will need to be completed if they are to apply to the college from which they filled out the application.
 - Send ACT/SAT scores
 - Transcript
 - Application Fees/Fee Waivers
 - Letters of Recommendation (if applicable)
 - Admissions Essay (if applicable)
- Collect applications
 - Note whether students will be applying to these specific schools. Follow up with them if they have completed the next steps to apply.
 - *If the lesson was completed in the computer lab, ensure that students have recorded the college they applied to in Naviance. Otherwise, remind students to record their application in Naviance at a later date.*

Assessment:

- Students have successfully completed at least one college application.

Lesson 12.3: Balancing Act: Loans vs. Salary

Objectives:

- Students will learn about the different types of loans available.
- Students will learn how interest is calculated on loans.
- Students will learn about some of the problems that student loans can bring.
- Students will practice making responsible decisions over loans.

Materials:

- Balancing Act: Loans vs. Salary (worksheet)
- Learning About Loans (handout)
- Balancing Act: Loans vs. Salary (answer key—see below)

Time:

45 minute lesson

Sources:

<http://ocis.ode.state.oh.us/>

<http://www.finaid.org/calculators/>

Procedures:

- General Introduction
 - Mention that taking loans out for college is one of the largest commitments they will make when decided to attend college.
 - Students cannot expect to get a full ride to college. Loans will nearly always be the piece that bridges the gap between other financial aid and their ability to pay for college.
- Pass out the **Learning About Loans** handout and **Balancing Act: Loans vs. Salary** worksheet.
 - Types of Loans
 - Review the different types of loans.
 - Give a general explanation of the different types of loans. Explain how they are different. Explain the different interest levels.
 - Interest
 - Review the different monthly payments.
 - Review the amounts of interest on each of these products.
 - Potential Loan Pitfalls
 - Review the potential problems that loans do pose.
 - Make sure that students have a good sense of how loans do work.
- Flip sheet over and begin discussion of the **Balancing Act: Loans vs. Salary** worksheet.
 - Explain that this worksheet is to gain a better sense of how loans actually work and the math behind them.
 - Review the different columns.
 - For explanations, see the answer key below.
 - Review the different jobs. Explain any jobs that need explanation.
 - Explain that an activity like this is difficult because you are making educated guesses about the future. The salaries listed are estimates.

Also, there is always the risk that you will not find steady employment in your career field.

- Work through the first row as a class. Review why the answer is “NO.”
 - Work through the second row as a class.
 - Have students try and find the answers in the third row individually, then review the answer before they complete the remainder of the worksheet individually or in pairs.
 - *If there is computer access in the room, use OCIS-Occupations-Wages to find starting salaries for students career field so they are able to figure out the bottom row with “Your Career.”*
 - When students are finished, review the answers as a class.
 - For answers where students answered, “NO,” see if they can give a more realistic loan amount.
 - Answer any questions that students have.
- Conclusion
 - Review the different aspects of loans.
 - Make sure students know that loans are necessary but they must be handled responsibly and in a very informed fashion.
 - Encourage students/parents to come and visit you when they do get their financial aid package to lay all of this out in detail for them

Assessment:

- Completion of **Balancing Act: Loans vs. Salary** worksheet.

Answer Key

Balancing Act: Loans and Salaries

Job	Starting Salary (yearly) <i>25% of median salary</i>	Monthly Salary	Student Loan	Monthly Payment (Student Loan x 6% ÷ 10 years ÷ 12 months)	10% of Starting Monthly Salary	Responsible Choice? (Yes or No)
Accountant	\$46,970	\$3,914	\$50,000	\$441.67	\$391.40	NO
Bookkeeper	\$27,050	\$2,254	\$18,000	\$159.00	\$225.40	YES
Civil Engineer	\$56,100	\$4,675	\$38,000	\$335.67	\$467.50	YES
Computer Programmer	\$45,670	\$3,806	\$55,000	\$485.83	\$380.60	NO
Dental Hygienist	\$55,630	\$4,636	\$32,000	\$282.67	\$463.60	YES
Elementary Teacher	\$39,480	\$3,290	\$45,000	\$397.50	\$329.00	NO
Hotel Manager	\$36,420	\$3,035	\$25,000	\$220.83	\$303.50	YES
Human Resources Assistant	\$30,760	\$2,563	\$35,000	\$309.17	\$256.30	NO
Insurance Agent	\$29,030	\$2,419	\$25,000	\$220.83	\$241.90	YES
Lawyer	\$68,880	\$5,740	\$80,000	\$706.67	\$574.00	YES/NO
Pediatrician	\$52,110	\$4,343	\$65,000	\$574.17	\$434.30	YES/NO
Registered Nurse	\$54,010	\$4,501	\$40,000	\$353.33	\$450.10	YES
Occupational Therapist	\$69,020	\$5,752	\$50,000	\$441.67	\$575.20	YES
Sales Representative	\$55,450	\$4,621	\$40,000	\$353.33	\$462.10	YES
Social Worker	\$29,150	\$2,429	\$35,000	\$309.17	\$242.90	NO

About the data:

The salaries that are listed are from OCIS. These salaries are for 25% of the median salary or these jobs in Cleveland.

The loan amounts were made up and not based on factual amounts.

NOTE: Lawyer and Pediatrician should provide a discussion for loans for these high-paying professions. Since salaries do have the potential to grow for these professions, some may say that larger loans will be worth it in the long run.

Balancing Act: Loans vs. Salary

There are many different rules that try and set out how much money you should borrow to pay for your college education. This worksheet will mention some basic rules that can be used. But remember, how much money you borrow for college is deeply dependent on you. When accepting loans to pay for college, make sure that you make an informed decision with knowledge on your future career (salaries and job availability) and accurate costs of your education. Your parents/guardians and your College Now advisor can help work through lots of these details. Remember, loans are not intrinsically good or bad, they depend on how you use them. It may help to think of loans like fire. Fire is helpful, but if you do not handle it carefully, you may get burned.

As a rule of thumb, the amount of loans should not exceed 10% of starting monthly salary. To gain a better sense of how to use loans responsibly, you will compare Monthly Payments with Starting Monthly Salaries. Lastly, determine whether each loan is a responsible choice.

Job	Starting Salary (yearly) <i>25% of median salary</i>	Monthly Salary	Student Loan	Monthly Payment (Student Loan x 6% ÷ 10 years ÷ 12 months)	10% of Starting Monthly Salary	Responsible Choice? (Yes or No)
Accountant	\$46,970	\$3,914	\$50,000	\$441.67	\$391.40	NO
Bookkeeper	\$27,050	\$2,254	\$18,000	\$159.00	\$225.40	
Civil Engineer	\$56,100	\$4,675	\$38,000	\$335.67		
Computer Programmer	\$45,670	\$3,806	\$55,000	\$485.83		
Dental Hygienist	\$55,630	\$4,636	\$32,000	\$282.67		
Elementary Teacher	\$39,480	\$3,290	\$45,000	\$397.50		
Hotel Manager	\$36,420	\$3,035	\$25,000	\$220.83		
Human Resources Assistant	\$30,760	\$2,563	\$35,000	\$309.17		
Insurance Agent	\$29,030	\$2,419	\$25,000	\$220.83		
Lawyer	\$68,880	\$5,740	\$80,000	\$706.67		
Pediatrician	\$52,110	\$4,343	\$65,000	\$574.17		
Registered Nurse	\$54,010	\$4,501	\$40,000	\$353.33		
Occupational Therapist	\$69,020	\$5,752	\$50,000	\$441.67		
Sales Representative	\$55,450	\$4,621	\$40,000	\$353.33		
Social Worker	\$29,150	\$2,429	\$35,000	\$309.17		
MINIMUM WAGE	\$15,392	\$1,283				
YOUR CAREER:						

Scratch Pad:

Learning About Loans

Types of Loans

Loans make up the gap between scholarships, grants, work study and your ability to pay for college. Most students need at least some loans to fill this gap. Below are the federal loans available:

- Federal Perkins Loan-Up to \$5,500 (Student is the borrower)
 - * Funds awarded depend on availability at school
 - * Awarded based on financial need
 - * 5% simple interest with interest subsidized while student is enrolled at least 1/2 time
- Subsidized Federal Family Education Loan (FEFEL) or Direct Stafford Loan-\$3,500-\$5,500 depending on grade level (Student is the borrower)
 - * Must be enrolled at least 1/2 time
 - * Interest is subsidized while students is enrolled at least 1/2 time
 - * Student must have financial need
- Unsubsidized FEFL or Direct Stafford Loan- \$2,000-\$12,5000 depending on grade level and dependency status (Student is the borrower)
 - * Must be enrolled at least 1/2 time
 - * Financial need is not a factor
 - * Loan interest accumulates while student is enrolled
- FEFL or Direct Plus Loan– Up to the cost of attendance (Parent is the borrower)
 - * Loan is applied for by a student’s parents.
 - * Applicant must demonstrate acceptable credit history.



Interest: *If you took out a loan with a 7% fixed interest rate with a 12.5 year loan term, what would it look like to pay off the following items?*



\$2 Piece of Pizza

Monthly Payment: \$.02
 Number of Payments: 150
 Total Payments: \$3.01
 Total Interest Paid: \$1.01.

\$10 Pizza

Monthly Payment: \$.10
 Number of Payments: 150
 Total Payments: \$15.01
 Total Interest Paid: \$5.05.

\$30,000 Student Loan

Monthly Payment: \$300.65
 Number of Payments: 150
 Total Payments: \$45,096.92
 Total Interest Paid: \$15,096.92

Potential Loan Pitfalls

Since we cannot predict the future, taking out loans does come with inherent risks. Below are a few potential problems:

- In college, you may decide to change majors to a career field that does not have as high of earnings.
- Graduating from college may take you longer than originally expected. You will have to pay for that extra year or two.
- You drop out of college with loans and without a college degree.
- If you miss a loan payment for more than 270 days, your loan goes into default status. At this point your loan goes into collections and a 25% fee is added to the missed payment. In collections, money can be taken from your paycheck or tax refund without your consent. Even in bankruptcy, your student loans never disappear.



Lesson 12.4: FAFSA: Apply for a Pin/General Information

Objectives:

- Students will apply for a PIN
- Students will learn the role that the FAFSA plays in determining their financial aid
- Students will be prepared to fill out the FAFSA through an awareness of the required materials and information.

Materials:

- FAFSA (PowerPoint)
- Computers available for students
- Projector
- FAFSA on the Web Worksheet
- Financial Aid Instruction Sheet

Time:

45 minute lesson

Sources:

<http://studentaid.ed.gov/students/attachments/funding/DependencyStatus.pdf>

Procedures:

Please inform students the day before the lesson that they will need to know their Social Security as well as their mailing and email addresses to apply for their PIN.

- Open the PowerPoint presentation
 - Introduce the lesson by reviewing the basic information about the FAFSA
 - Cost of Attendance
 - Expected Family Contribution
 - Financial Need
 - Introduce the FAFSA and its importance in applying for financial aid
 - Emphasis that they are learning of the things that students will need when they start filing the FAFSA in January.
 - Review Dependency Status
 - Ensure that students have no questions
 - Pass out FAFSA's worksheet to determine their dependency if they do have questions.
 - If necessary, review the possibility of Special Circumstances. Explain that students need to contact the college's financial aid department if they do believe they have special circumstances that will prevent them from filing the FAFSA as a dependent.
 - Review the paperwork that students will need from themselves and their parents.
 - Emphasis the importance of talking to their parents about the FAFSA.
- Have students apply for their PIN
 - Review the steps to complete this process.
 - Ensure that all students have applied for their PIN.

- Tell them to make sure they remember their PIN once they do get it since it will function as their electronic signature for their FAFSA.
- Conclusion
 - Discuss how important it is that they file the FAFSA early.
 - Give examples of the differences in financial aid packages between students who completed the FAFSA before and after the priority deadline.
- If students have further questions, urge them to file the FAFSA with their parents with you or an advisor at the Resource Center.

Assessment:

- Students will have applied for a PIN.
- Students will have an awareness of the required materials and information to complete the FAFSA.



College Now

Greater Cleveland

FAFSA: Applying for a PIN and General Information

Developing Tomorrow's Talent Today

Cost of Attendance

Tuition & Fees
+ Room and Board
+ Books & Supplies
+ Personal Expenses
+ Transportation
Cost of Attendance
(COA)

Financial Need

Cost of Attendance

- Expected Family Contribution (EFC)

Financial Need

Financial Need is used to determine what type of financial aid and how much of it a student will receive.

Example of Financial Need

Description of Costs	Cost
Tuition and Fees	\$7,800
+ Room and Board	\$6,600
+ Books and Supplies	\$825
+ Personal Expenses	\$2,600
<u>+ Transportation</u>	<u>+ \$1,700</u>
=Cost of Attendance	\$19,595
Cost of Attendance	\$19,595
<u>-Expected Family Contribution</u>	<u>- \$1,988</u>
Financial Need	\$17,607

Yearly Costs

How do you find your EFC?

By filling out the...

FAFSA

What is the FAFSA?

- The Free Application for Federal Student Aid must be completed every year to be eligible for federal and state Financial Aid.
 - Grants
 - Federal Work Study
 - Federal Student Loans

Before you fill out the FAFSA...

- File for a PIN
- Determine your dependency status
- Gather all necessary paperwork
- Search for school codes for the colleges/universities that you applied to
- Talk to your parents/guardians about their role in helping you fill out the FAFSA
- **Be prepared to fill the FAFSA out EARLY!**

Dependency Status Overview

- *There are a number of criteria that establish whether you are an independent or dependent student.*
- The two most basic criteria that will determine if you are dependent:
 - You are under 24 years old.
 - No legal action has occurred that has changed your custody status.

Dependency Status

- *Not living with parents or not being claimed by them on tax forms does not determine dependency status for federal student aid.*
- To determine your dependency:
 - Google search for “FAFSA Dependency Status Worksheet” to find your exact status.
 - Click on the first link and work through FAFSA’s worksheet to determine your dependency.

Necessary Paperwork

- Your Social Security Card
- Your driver's license (if you have one)
- 2012 W-2 and records of other money earned (including any untaxed income)
 - For yourself and your parents (if you are dependent)
- 2012 Federal Income Tax Return
 - For yourself and your parents (if you are dependent)
 - IRS 1040, 1040A, 1040 EZ
- Current bank statements

Necessary Paperwork

Continued

- Current business and investment mortgage information, business and farm records, stock, bond and other investments.
- Your alien registration or permanent resident card (if you are not a U.S. citizen)

Talking to your parents...

- Since most of you will be completing your FAFSA as dependent students, you will need to involve your parents in the process.
 - Talk to them early!
 - Give them as much information as you can about what financial information you need from them.
 - Arrange for a time when you and your parents can meet with a College Now advisor.
 - Meet with your advisor at school.
 - Make an appointment to go to the Resource Center in downtown Cleveland.

To Apply for a PIN

- Go to www.fafsa.gov
 - Click on “PIN Site” near the top of the page
 - Click on the “Apply Now” icon
 - Click “Next”
 - Fill out the Personal Information
 - Make sure that all information (especially your Social Security number) is entered correctly
 - Click “Next” when all boxes have been filled in

File the FAFSA Early

- The FAFSA is available after January 1st.
Fill it out as early as you can.
 - You do need to wait to will out your FAFSA until you or your parents have filed taxes. You can complete the FAFSA with W-2s and the other financial information noted earlier.
 - When your family has filed taxes, you can verify the information you have already submitted.

Priority Deadline

- Ensure that you complete the FAFSA by your schools' priority deadlines.
- February 15th is the priority deadline for most colleges and universities in Ohio.
 - This date may vary for some schools so make sure you check the financial aid website for each school you apply to.

After you complete the FAFSA

- You will receive a Student Aid Report (SAR).
 - Summary of your FAFSA as well as your EFC.
 - Check your SAR to make sure all of the information is listed correctly and you have included the schools that you have applied to.
- Expected Family Contribution
 - The EFC is what the Department of Education feels your family can contribute to the Cost of Attendance.
 - The EFC does not change from school to school.



College Now

Greater Cleveland



Financial Aid Instruction Sheet

Registering for a FAFSA PIN:

1. Go to www.pin.ed.gov
 2. Select "Apply Now"
 3. Complete the informational form for **BOTH** the student and the parent
-

What paperwork do I need to complete the FAFSA?

1. One of the following:
 - a. 2012 income tax returns for student and parents, or if you have not yet filed your taxes for 2012,
 - b. 2011 income tax returns for student and parents
2. 2012 W-2 forms for student and parents
3. Bank statements for student and parents
4. Asset statements for student and parents



DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid* (FAFSA) online at www.fafsa.gov.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime after January 1, 2012.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2013.

- **This Worksheet is optional and should only be completed if you plan to use FAFSA on the Web.**
- **Sections in purple are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on FAFSA on the Web. When you are online you may be able to skip some questions based on your answers to earlier questions.**

Applying is easier with the IRS Data Retrieval Tool!

Beginning February 1, 2012 students and parents who have completed their 2011 IRS tax return will be able to use *FAFSA on the Web* to electronically view their tax information. With just a few simple steps, the tax information can also be securely transferred into the FAFSA.

Sign your FAFSA with a Federal Student Aid PIN!

If you do not have a PIN, you can apply for one at www.pin.ed.gov. Your PIN allows you to electronically sign when you submit your FAFSA. *If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.*

Free help is available!

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA for **free** online at www.fafsa.gov. Federal Student Aid provides **free** help online at www.fafsa.gov or you can call 1-800-4-FED-AID (1-800-433-3243). TTY users (hearing impaired) can call 1-800-730-8913.

NOTES:

APPLICATION DEADLINES

Federal Deadline - June 30, 2013

State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:

AL, AS *, AZ, CO, FM *, GA, GU *, HI *, MH *, MP *, NE, NM, NV *, PR, PW *, SD *, TX, UT, VA *, VI *, WA, WI and WY *.

Pay attention to the symbols that may be listed after your state deadline.

AK	AK Education Grant and AK Performance Scholarship - June 30, 2012 (<i>date received</i>)
AR	Academic Challenge - June 1, 2012 (<i>date received</i>) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2012 (<i>date received</i>)
CA	Initial awards - March 2, 2012 + * Additional community college awards - September 2, 2012 (<i>date postmarked</i>) + *
CT	February 15, 2012 (<i>date received</i>) # *
DC	June 30, 2012 (<i>date received</i>) * For priority consideration, submit application by May 15, 2012.
DE	April 15, 2012 (<i>date received</i>)
FL	May 15, 2012 (<i>date processed</i>)
IA	July 1, 2012 (<i>date received</i>); earlier priority deadlines may exist for certain programs.
ID	Opportunity Grant - March 1, 2012 (<i>date received</i>) # *
IL	As soon as possible after January 1, 2012. Awards made until funds are depleted.
IN	March 10, 2012 (<i>date received</i>)
KS	April 1, 2012 (<i>date received</i>) # *
KY	As soon as possible after January 1, 2012. Awards made until funds are depleted.
LA	June 30, 2013 (July 1, 2012 recommended)
MA	May 1, 2012 (<i>date received</i>) #
MD	March 1, 2012 (<i>date received</i>)
ME	May 1, 2012 (<i>date received</i>)
MI	March 1, 2012 (<i>date received</i>)
MN	30 days after term starts (<i>date received</i>)
MO	April 2, 2012 (<i>date received</i>)
MS	MTAG and MESH Grants - September 15, 2012 (<i>date received</i>) HELP Scholarship - March 31, 2012 (<i>date received</i>)
MT	March 1, 2012 (<i>date received</i>) #
NC	As soon as possible after January 1, 2012. Awards made until funds are depleted.
ND	April 15, 2012 (<i>date received</i>) # Early priority deadlines may exist for institutional programs.
NH	NH is not offering a state grant this year.
NJ	2011-2012 Tuition Aid Grant recipients - June 1, 2012 (<i>date received</i>) All other applicants - October 1, 2012, fall & spring terms (<i>date received</i>) - March 1, 2013, spring term only (<i>date received</i>)
NY	June 30, 2013 (<i>date received</i>) + *
OH	October 1, 2012 (<i>date received</i>)
OK	March 1, 2012 (<i>date received</i>) #
OR	OSAC Private Scholarships - March 1, 2012 (<i>date received</i>) Oregon Opportunity Grant - February 1, 2012 (<i>date received</i>)
PA	All first-time applicants at a community college; a business/trade/technical school; a hospital school of nursing; or enrolled in a non-transferable two-year program - August 1, 2012 (<i>date received</i>) All other applicants - May 1, 2012 (<i>date received</i>)
RI	March 1, 2012 (<i>date received</i>) #
SC	Tuition Grants - June 30, 2012 (<i>date received</i>) SC Commission on Higher Education - As soon as possible after January 1, 2012. Awards made until funds are depleted.
TN	State Grant - As soon as possible after January 1, 2012. Awards made until funds are depleted. State Lottery - September 1, 2012 (<i>date received</i>) #
VT	As soon as possible after January 1, 2012. Awards made until funds are depleted. *
WV	Promise Scholarship - March 1, 2012 (<i>date received</i>) # * WV Higher Education Grant Program - April 16, 2012 (<i>date received</i>) #

For priority consideration, submit application by date specified.

+ Applicants encouraged to obtain proof of mailing.

* Additional form may be required.

SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

Student's Last Name	First Name	Social Security Number
---------------------	------------	------------------------

Student Citizenship Status (check one of the following)

U.S. citizen (U.S. national) Neither citizen nor eligible noncitizen

Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

Generally, you are an eligible noncitizen if you are:

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident with a Conditional Green Card (I-551C);
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or
- The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Student Marital Status (check one of the following)

Single Married or remarried Separated Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

Selective Service Registration

If you are male and 25 or younger, you can use the FAFSA to register with Selective Service.

Student Aid Eligibility Drug Convictions

I have never attended college I have never received federal student aid I have never had a drug conviction

If you did not check any of these boxes, you will be asked more questions online.

Highest school your father completed

Middle school/Jr. high College or beyond
 High school Other/unknown

Highest school your mother completed

Middle school/Jr. high College or beyond
 High school Other/unknown

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.

If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

<input type="checkbox"/> I was born before January 1, 1989	<input type="checkbox"/> I am married	<input type="checkbox"/> I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)
<input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces	<input type="checkbox"/> I am a veteran of the U.S. Armed Forces	<input type="checkbox"/> I have children and I provide more than half of their support
<input type="checkbox"/> Since I turned age 13, both of my parents were deceased	<input type="checkbox"/> I was in foster care since turning age 13	<input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support
<input type="checkbox"/> I was a dependent or ward of the court since turning age 13	<input type="checkbox"/> I am currently or I was an emancipated minor	<input type="checkbox"/> I am currently or I was in legal guardianship <input type="checkbox"/> I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent? "Parent" refers to a biological or adoptive parent. Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing your father's information? You will need:

Father's/Stepfather's Social Security Number

Father's/Stepfather's name

Father's/Stepfather's date of birth

Check here if your father/stepfather is a dislocated worker

Providing your mother's information? You will need:

Mother's/Stepmother's Social Security Number

Mother's/Stepmother's name

Mother's/Stepmother's date of birth

Check here if your mother/stepmother is a dislocated worker

Did you know?

If your parents file a tax return with the IRS, they may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. In a few simple steps, they may be able to view their tax return information and transfer it directly into your FAFSA.

Did your parents file or will they file a 2011 income tax return?

- My parents have already completed a tax return
- My parents will file, but have not yet completed a tax return
- My parents are not going to file an income tax return

Your parents will need their tax returns and/or W-2 forms to complete the FAFSA.

What was your parents' adjusted gross income for 2011?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2011. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did your father/stepfather earn from working in 2011?

\$

How much did your mother/stepmother earn from working in 2011?

\$

In 2010 or 2011, did anyone in your parents' household receive: (Check all that apply.)

- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Food Stamps
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
- Free or Reduced Price School Lunch

Note: Supplemental Nutrition Assistance Program (SNAP) is the new name for Food Stamps. SNAP, Food Stamps and/or TANF may have a different name in your parents' state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did your parents have any of the following items in 2011?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

- American Opportunity, Hope or Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability

Your parents may be asked to provide more information about their assets.

Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you know?

If you file a tax return with the IRS, you may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. In a few simple steps, you may be able to view your tax return information and transfer it directly into your FAFSA.

Did you file or will you file a 2011 income tax return?

- I have already completed my tax return
- I will file, but I have not completed my tax return
- I'm not going to file an income tax return

You will need your tax returns and/or W-2 forms to complete the FAFSA.

What was your (and spouse's) adjusted gross income for 2011?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2011. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2011?

- Check here if you are a dislocated worker

\$

How much did your spouse earn from working in 2011?

- Check here if your spouse is a dislocated worker

\$

In 2010 or 2011, did anyone in your household receive: (Check all that apply.)

- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Food Stamps
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
- Free or Reduced Price School Lunch

Note: Supplemental Nutrition Assistance Program (SNAP) is the new name for Food Stamps. SNAP, Food Stamps and/or TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did you or your spouse have any of the following items in 2011?

Check all that apply. Once online you may be asked to report amounts paid or received.

Additional Financial Information

- American Opportunity, Hope or Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability
- Money received or paid on your behalf

You may be asked to provide more information about your (and your spouse's) assets.

You may need to report the net worth of current businesses and/or investment farms.

NOTES:

Do not mail this Worksheet. Go to www.fafsa.gov to complete and submit your application.

For more information on federal student aid, visit www.studentaid.ed.gov.

You can also talk with your college's financial aid office about other types of student aid that may be available.

Lesson 12.5: FAFSA

Objectives:

- Students will complete the FAFSA

Materials:

- Computers for every student

Time:

45 minute lesson

Procedures:

Please inform students the day before the lesson of the information that they will need to bring for the FAFSA lesson: PIN, driver's license (if applicable), financial information (W-2 or tax return, savings accounts, parent's business/investments, etc.), that they will need to complete the FAFSA.

- General Introduction
 - Inform students that they will be filing the FAFSA. The goal is to get as much completed as possible.
 - Direct students to www.fafsa.gov
 - Have them log in and work through the questions
 - Reinforce how important it is to not make little mistakes.
 - If students do not finish, have them arrange a time to come to your office to finish it.
- For students that do not have the necessary information, have them complete as much of the FAFSA as they can and write down what they need to complete it.
 - If they have extra time, have them search for scholarships on Naviance.
- Conclusion
 - Review the next steps
 - Verification
 - Award Letters

Assessment:

- Completion of the FAFSA

Lesson 12.6: Interpreting Award Letters

Objectives:

- Students will learn about how to make an informed decision about their award letters.
- Students will practice interpreting sample award letters.

Materials:

- Interpreting Award Letters (PowerPoint)
- Interpreting Award Letters (Handout)
- Interpreting Award Letters (answer key—see below)
- Award Letter side-by-side worksheet
- Computers (optional)
- Projector

Time:

45 minute lesson

Sources:

<http://www.finaid.org/fafsa/awardletters.phtml>

<http://www.finaid.org/calculators/awardletter.phtml>

Procedures:

- Start the PowerPoint before the lesson begins.
- Review the general information about Award Letters
 - Pay particular focus to the “Pitfalls.”
 - When reviewing the sample letters, ask students to identify what pitfalls they see on this loan offer:
 - Student Loan included with the other aid.
 - No details of interest rates
 - It does not list all loans which this student is eligible (Plus loans)
 - COA is estimated higher than need be?
 - At the end of the sample letter, make sure students know why there is a gap between the Cost and Aid that is offered. Talk about what can be done to remedy this issue.
 - Review the different “things to consider” for
 - Gift Aid
 - Work Study
 - Loans
- Tell students that when they work through their award letters they should try and arrange for a time to come in and talk through all of these different things since they do vary.
 - Also note that there are Award Letter calculators online that can help make sense of these things as well.
- Distribute the **Interpreting Award Letters** handout.

- Instruct students to work through the worksheet either individually or in small groups.
 - Let students know that they should take a guess on question 6 but you will review it as a class.
 - When all students are finished, review the answers.
 - Reiterate the point that students need to be cautious about accepting too many loans. Tell them to pay particular attention to the types of loans they are offered. Urge them to contact the financial aid departments for more details.
- *Note: If you have computers available, direct students to the Award Letter Calculator to analyze the financial aid package from the PowerPoint or their worksheet. <http://www.finaid.org/calculators/awardletter.phtml>*
- Make sure that students know that you are available to help interpret their award letters with them and their families. They may also use the Resource Center if the times work better.

Assessment:

- Completion of the **Interpreting Award Letters** worksheet.

Interpreting Award Letters-Answer Key

1. How much Gift Aid (Scholarship and Grants) did Mr. Student receive?

\$13,750

2. What is the total amount of loans that this student is being offered for his first year of college?

\$24,350

3. If he took this amount of loans out for all four years of college, how much loans would he have upon graduation?

\$97,400

4. What is the COA? Do you think this amount is too high? Why or why not?

COA-\$43,000

This estimate is too high. His transportation is overestimated since he only lives half an hour away. Books seems high as well (you can make the point of ordering books online to save money).

5. Taking all things into consideration, do you think Mr. Student should pursue undergraduate studies at the XYZ University? Why or why not?

No-Even though XYZ University is his top choice, he will have to take out too many loans.

6. What three "Award Letter Pitfalls" do you see on his financial aid letter?

1. **Very high estimates for Incidental Expenses.**
2. **Work study is listed alongside the other forms of financial aid.**
3. **The loans all have minimal information. None of them have the actual names or any notes about interest rates.**
4. **Need-based and non-need-based loans are grouped together (*The students probably have no way of telling this*).**



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Interpreting Award Letters

Developing Tomorrow's Talent Today

Financial Aid Award Letters:

- Contain details of the financial aid (gift, loan and self-help) that the college is offering you.
- Will be provided to you by each college that has accepted you and whose code you included on the FAFSA.

Award Letter Pitfalls

- Award letters are not standardized. They might all look different!
- They may have different Costs of Attendance (COA).
 - Books may be listed as costing more at one school over another.
 - Transportation may be higher than it needs to be.
- Some schools may not even list the full COA!
 - Certain colleges just list the tuition and room and board.
- Work study is listed alongside grants, scholarships, and loans. *It does not function the same way as these forms of financial aid.*
 - Grants, scholarships, and most types of loans are automatically credited to your tuition at the start of each term/semester.
 - Work study is money that you will earn through a campus job. You will be paid just like it was a normal job (every two weeks or monthly).

Award Letter Pitfalls

Continued

- Loans are given minimal information.
 - Most award letters do not include interest rates, fees or years to repay.
- Need-based and non-need-based loans may be grouped together.
 - Loans such as the Perkins Loan and Subsidized Stafford Loan have low interest rates and are meant to help students with a low EFC pay for college.
 - Loans such as the Unsubsidized Stafford Loan and the Parent Plus Loan have slightly higher interest rates and are meant to bridge the gap between the cost of attendance and a family's ability to pay.
- Schools may not list loans which you are eligible for.
 - For instance, if one school lists the Parent Plus loan this means you are eligible for this loan at every school.

Award Letter Examples Provided by





March 1

John Matthews

Dear John:

Hall University is pleased to provide you with your financial aid package for the current academic year. Please read the enclosures which provide processing information about the programs awarded. We encourage you to view the full 'Understanding Your Award Notification Letter' document at our website.

Notification of any subsequent updates or adjustments to your financial aid package will be sent to your official university email address to alert you to view your aid through the self service website.

These awards are based on full-time enrollment. Please see the reverse side of this letter for information regarding how your student financial aid eligibility is calculated.

To expedite award processing, use the Web for our student self service feature to accept, reduce, or decline your awards at www.halluniversity.com.

Fund Type	Summer	Fall	Spring	Total
Federal Pell Grant		\$800	\$800	\$1,600
Hall University Scholarship		\$1,000	\$1,000	\$2,000
Federal Work-study		\$2,100	\$2,100	\$4,200
Federal Perkins Loan		\$675	\$675	\$1,350
Federal Subsidized Stafford Loan		\$1,750	\$1,750	\$3,500
		\$6,325	\$6,325	\$12,650

Student Certification

I accept the financial aid package offered to me on this Financial Aid Award Notification, with any adjustments I have made.

Signature: _____ Date: _____

Your financial aid is subject to change based on error, omissions, receipt of additional aid resources, or changes in your eligibility.

Please do not hesitate to contact us if you have any questions.



John Matthews

Tuition	\$6,800
General Fee	\$1,000
Room & Board	\$6,600
Loan Fees	\$70
Books & Supplies	\$825
Personal Expenses	\$2,600
Transportation	\$1,700
Total Estimated Cost of Attendance (COA)*	\$19,595

*Total does not include program or course specific fees.

Expected Family Contribution (EFC)—Your EFC is calculated using information provided on the Free Application for Federal Student Aid (FAFSA). The calculation considers size of household, taxable income, taxes paid, assets, and number of household members attending college. Your EFC is \$2,978.

Your estimated COA is \$19,595

Amounts are accurate as of the most recent FAFSA transmission received. If you have questions regarding these totals, please visit the NSLDS web site at: nslsds.ed.gov.

Aggregate Loan Totals

If you are a continuing student, your loan indebtedness, as reported by the National Student Loan Data System (NSLDS), is reflected below. Amounts are accurate as of the most recent FAFSA transmission received. If you have questions regarding these totals, please visit the NSLDS web site at: nslsds.ed.gov.

- You have borrowed a total of \$ _____ in Federal Subsidized Stafford Loan funds.
- You have borrowed a total of \$ _____ in Federal Unsubsidized Stafford Loan funds.
- You have borrowed a total of \$ _____ in Federal Perkins Loan funds.

The average indebtedness of undergraduate students graduating from Hall University is \$23,398.

Interpreting Award Letters

Financial Aid	Amount
Gift Aid (Scholarships and Grants)	\$3,600
Federal Work Study	\$4,200
Need-Based Loans	\$4,850
Other Loans	?

Direct Costs \$14,470
-Gift Aid - \$3,600
 = \$10,870

~~\$10,870
-Work Study - \$4,200
 = \$6,670~~

Cost of Attendance	Amount
Direct Costs (Tuition, Fees, and Room and Board)	\$14,470
Books and Supplies	\$825
Personal Expenses	\$2,600
Transportation	\$1,800

\$10,870
*-Need-based
Loans* - \$4,850
 = \$6,020

Direct Costs: \$6,020
Incidental Costs: +\$5,125
Remaining Costs: \$11,145

Interpreting Award Letters

Continued

Financial Aid	Amount
Gift Aid (Scholarships and Grants)	\$3,600
Federal Work Study	\$4,200
Need-Based Loans	\$4,850
Other Loans	?

Remaining Expenses: \$11,145

New Incidental Costs: \$2,100
 \$1,300
+\$825
 \$4,125

Cost of Attendance	Amount
Direct Costs (Tuition, Fees, and Room and Board)	\$14,470
Books and Supplies	\$825
Personal Expenses	\$2,600 \$2,100
Transportation	\$1,800 \$1,300

Incidental Costs \$4,125
 -Work Study -\$4,200
 -\$75

Remaining Expenses:
 Direct Costs: \$6,020

* Contact the school to ask about additional loans.
 * Pursue external scholarships.

More things to consider...

- Grants and scholarships might have special requirements, including:
 - Maintaining a certain GPA
 - Continuing in a particular academic major
 - They may or may not be renewable
- **Work Study**
 - These funds are paid to a student through their routine work on campus.
 - Having Work-Study listed on the Award Letter does not guarantee employment. Student must apply for a job!
 - Work-Study funds will not be applied to a student's bursar account!

Student Loans:

- Loans must be repaid.
- Student Loans should be accepted in this order:
 - Perkins
 - Subsidized Stafford
 - Unsubsidized Stafford
- The Parent Plus Loan (7.9% fixed interest) or a Private Student Loan is an option at every college, even if it's not listed on the Award Letter.
 - Approval for a Parent Plus Loan, like Private Student Loans, is based on credit history.
- ❖ You do not have to borrow the total amount listed on the Award Letter. Borrow only what is needed and save!

Guiding Questions:

1. After my gift aid has been applied to the cost, how much do I still need to pay?
(COA – Gift Aid)
2. After gift aid and student loan aid has been applied to the cost, how much do I still need to pay? (COA – Gift Aid – Student Loan Aid)
3. Now what?

Decision Time Questions:

- Is the least expensive school my best option? Value vs. Cost
- How much can I (the student) contribute to the cost of my college education from my summer job, graduation money, savings?
- Will my parents help me pay? How much?
- What payment options does my college offer?

Next Steps:

- Accept the aid offer from the school you decide to attend!
- Complete the necessary Master Promissory Note (MPN) and Entrance Counseling forms for student loans.
- Sign up for a payment plan or make plans to pay the upcoming bill.
- Go to college!



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Interpreting Award Letters



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Mr. Student just received his financial aid package from XYZ University and is trying to make sense of the different types of aid that he was offered. Think carefully about the offer he was given from the financial aid office. *Notes: Mr. Student will be living on campus at XYZ University with a meal plan that covers 18 meals a week. He lives thirty minutes from this campus. Also, he has been accepted into four other schools although XYZ University is his top choice.*

1. How much Gift Aid (Scholarship and Grants) did Mr. Student receive?

2. What is the total amount of loans that this student is being offered for his first year of college?

3. If he took this amount of loans out for all four years of college, how much loans would he have upon graduation?

4. What is the COA? Do you think this amount is too high? Why or why not?

5. Taking all things into consideration, do you think Mr. Student should pursue undergraduate studies at the XYZ University? Why or why not?

6. What three "Award Letter Pitfalls" do you see on his financial aid letter?

XYZ University-Office of Financial Aid
100 College Avenue
College Town, USA 11111

Dear Mr. Student,

XYZ University is pleased to offer you this aid for the 2012-2013 academic year.

Financial Aid Resources:	Fall	Spring	Total
Pell Grant	\$400	\$400	\$800
Perkins Loan	\$675	\$675	\$1,350
Subsidized Direct Loan	\$1,750	\$1,750	\$3,500
Unsubsidized Direct Loan	\$2,000	\$2,000	\$4,000
Federal Direct Plus Loan	\$7,750	\$7,750	\$15,500
Federal Work Study	\$2,450	\$2,450	\$4,900
XYZ University Scholarship	\$6,000	\$6,000	\$12,000
XYZ Success Grant	\$750	\$200	\$950
Total Aid:	\$21,775	\$21,225	\$43,000

The loans will be processed for the amount listed above unless noted below:

Check if you don't accept any loans.

OR

Write the exact amounts of each loan that you accept on the lines below:

Loan:	Amount:
_____	_____
_____	_____
_____	_____

TOTAL LOANS ACCEPTED: _____

Student Signature: _____

Student Expense Budget	
<i>Tuition and Fees:</i>	<i>\$30,030</i>
<i>Room and Board:</i>	<i>\$8,170</i>
<i>Total Base Cost</i>	<i>\$38,200</i>
<i>Incidental Expenses (not billed)</i>	
<i>Books and Supplies:</i>	<i>\$1,400</i>
<i>Personal Expenses:</i>	<i>\$1,800</i>
<i>Transportation:</i>	<i>\$1,600</i>
<i>Cost of Attendance:</i>	<i>\$43,000</i>

Date: _____