Lesson Plan: Paying for College

Objective: Students will read about ways to cover the costs of college and check their CalKIDS scholarship eligibility by completing the module titled Paying for College.

ASCA Standards	
B-LS 5.	Media and technology skills to enhance learning
B-LS 7.	Long- and short-term academic, career, and social/emotional goals
B-LS 9.	Decision-making informed by gathering evidence, getting others' perspectives, and recognizing personal bias
B-SMS 5.	Perseverance to achieve long- and short-term goals
College and Career Readiness Anchor Standards	
W.CCR.4	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
AVID Standards	
9.OK.ACP.3	Understand scholarships and the role they play in college financing
10.SA.SE.4	Increase awareness and apply basic concepts of budgeting, spending, and making responsible financial decisions
10.SA.SE.7	Seek help related to areas of need

Lesson Duration

This lesson can be completed in one 45-60 minute class period or broken into several 20- or 30-minute smaller lessons.

Student Materials

- Chromebook/laptop
- Internet access
- How to Use the Financial Aid Lessons for 6th-10th Grade Students
- Pretest/Posttest
    - Instructional tip: The pretest and posttest are designed to measure students' prior knowledge and subsequent comprehension of the topics within the Financial Aid Lessons; in addition, students will encounter embedded quiz questions throughout the Financial Aid Lessons that are designed to check their understanding and reinforce key concepts.

Educator Materials

- This is the content of the **Financial Aid Lessons** that students will access on CaliforniaColleges.edu: Module 1: Paying for College.
- Preview **How to Check CalKIDS Scholarship Eligibility** from CaliforniaColleges.edu. You might also refer to CalKIDS Toolkit or click here for additional resources, including flyers, posters, and email templates, for educators to use to promote this resource.

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Educator Script/Introduction:

"I have good news for you: financial aid is available to you! During your senior year of high school you will complete one financial aid application: Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). Most students in California apply for and qualify for some form of financial aid to help pay for their postsecondary education. Today we're going to learn about types of financial aid and the costs associated with college."

Pretest (5 minutes)

— Instruct students to complete the pretest, on the first page of the **Student Pretest/Postest**, which asks the following questions:

1. Which of the following is an example of aid you don't need to pay back?
2. Which of the following is an example of aid you do need to pay back?
3. From which of the following sources can students potentially get money for college?
4. Where can students use the Cal Grant?
5. True or False: Most students in California receive some amount of financial aid to help pay for college.

Intro to Financial Aid (15 minutes)

— Play the following tutorial for students or provide the link to students so they can watch it independently: **How to Use the Financial Aid Lessons for 6th-10th Grade Students**.

— Direct students to sign in to **CaliforniaColleges.edu** and navigate to the **Financial Aid Lessons** in order to complete **Paying for College: Intro to Financial Aid**.

— Instruct students to read through each slide in the lesson.

- Instructional tip: Consider pairing or grouping students so they may take turns reading each slide out loud.

— Remind students to click "Complete Slides" on the last slide of each lesson.

— Instruct students to complete **questions 1, 2, 3, and 4** of the **posttest**, on the second page of the **Student Pretest/Posttest**. Discuss correct posttest answers as a class:

1. Which of the following is an example of aid you don't need to pay back?

   ANSWER: Grants and scholarships
2. Which of the following is an example of aid you do need to pay back?

   ANSWER: Loans
3. From which of the following sources can students potentially get money for college?

   ANSWER: All of the above
4. Where can students use the Cal Grant?

   ANSWER: All of the above

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The Cost of College (15 minutes)

— Direct students to return to the **Financial Aid Lessons** on **CaliforniaColleges.edu** in order to complete **Paying for College: The Cost of College**.

— Instruct students to read through each slide in the lesson.
  - Instructional tip: Consider pairing or grouping students so they may take turns reading each slide out loud.

— Remind students to click "Complete Slides" on the last slide of each lesson.

— Next, instruct students to complete **question 5** of the **posttest**, on the second page of the **Student Pretest/Posttest**. Discuss correct posttest answers as a class:

5. True or False: Most students in California receive some amount of financial aid to help pay for college.
   ANSWER: True

Activity: CalKIDS (5 minutes)

— Say this to students: "CalKIDS is a scholarship program that gives eligible California students money for college or career training. To check your eligibility for this scholarship, you will need your Statewide Student Identifier (SSID). We are going to watch a 2 minute video that demonstrates how to find your SSID on CaliforniaColleges.edu and check your eligibility for the CalKIDS Scholarship."

— Play the following video for students or provide the link to students so they can watch it independently: **How to Check CalKIDS Scholarship Eligibility**.

— Direct students to click on **Financial Aid** in the top navigation bar on **CaliforniaColleges.edu**; instruct students to click on **CalKIDS Scholarship**. Once on **CalKIDS.org**, students will need to scroll down the page and click the **Confirm Eligibility** button.

— Say this to students: "If you are eligible, you will need to claim your CalKIDS scholarship account through the CalKIDS website."

— Reinforce this message with your students: "In addition to CalKIDS, students qualify for scholarships for many reasons above and beyond family income. Whether or not you're eligible for CalKIDS, you may be eligible for other scholarships."

Reflection/Exit Ticket (5 minutes)

— Direct students to respond to this prompt in writing: What questions do you have about the types of financial aid that are available to you? What questions do you have about the cost of college? How will you find answers to the questions you have identified?

Extension of Learning

— Instruct students to share their key learnings about financial aid with their parents/guardians.
  - Instructional tip: Consider encouraging students to walk their parents/guardians through the lesson; remind students that translation and accessibility tools are available using the accessibility icon pictured below.



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