# Lesson Plan: Finding Your College Costs

**Objective: Students will identify the documents needed to complete a financial aid application and learn how to estimate the Net Price of college by completing the module titled Finding Your College Costs.**

| **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** | |
| R.CCR.7 | Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words. |
| **AVID Standards** | |
| 11.SA.SE.7b | Leverage support network to assist with areas of need |
| 11.OK.ACP.1 | Refine key personal attributes for academic, social, and financial fit related to college selection |
| 11.OK.ACP.3 | Research and evaluate scholarship offerings, including FAFSA |

## Lesson Duration

This lesson requires one 45-60 minute class period.

## Student Materials

- Chromebook/laptop
- Internet access
- How to Use the Financial Aid Lessons for 11th 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 2: Finding Your College Costs.

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## Educator Script/Introduction:

"I have good news for you: financial aid is available to you! During your senior year 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. When determining which college is right for you, you'll need to take into consideration the Net Price. Today you will go to CaliforniaColleges.edu to learn about the difference between Cost of Attendance (COA) and Net Price."

## Pretest (5 minutes)

- Instruct students to complete the **pretest** which asks the following questions:
    1. The Cost of Attendance (COA) refers to the full price of college including which of the following costs?
    2. What is the Net Price of college?
    3. Which of the following is most important to consider when reviewing your college options?
    4. What factors do colleges consider when determining how much financial aid you will receive?
    5. What information will you need to gather from your parents/guardians in order to determine your Net Price for a college?

## Net Price Calculators (15 minutes)

- Play the following tutorial for students or provide the link to students so they may watch it independently: **How to Use the Financial Aid Lessons for 11th Grade Students**.
- Direct students to sign in to **CaliforniaColleges.edu** and navigate to the **Financial Aid Lessons** in order to complete **Finding Your College Costs: Net Price Calculators**.
- 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 the **posttest**. Discuss correct posttest answers as a class:
    1. The Cost of Attendance (COA) refers to the full price of college including which of the following costs?
        *ANSWER: All of the above*
    2. What is the Net Price of college?
        *ANSWER:* The amount of money you will have to pay out of pocket for college each year
    3. Which of the following is most important to consider when reviewing your college options?
        *ANSWER: Net Price*
    4. What factors do colleges consider when determining how much financial aid you will receive?
        *ANSWER: All of the above*
    5. What information will you need to gather from your parents/guardians in order to determine your Net Price for a college?
        *ANSWER: All of the above*
- Reinforce this message with your students: "It is more important to consider the Net Price of college rather than the Cost of Attendance when considering your college options. Net Price takes into account students' circumstances and what they are likely to pay after receiving aid whereas the Cost of Attendance, which does not take into consideration any form of financial aid, does not."

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## Finding College Costs: Net Cost Calculator (20 minutes)

- Direct students to test a variety of salary ranges in the Net Cost Calculator for California State University, University of California, California Community College, Private Not-for-Profit Colleges, and Private For-Profit Colleges.
    - Sample Salary Ranges:
        - Less than $30,000
        - Between $30,000 - $39,999
        - Between $40,000 - $49,999
        - Between $50,000 - $59,999
        - Between $60,000 - $69,999
        - Between $70,000 - $79,999
        - Between $80,000 - $89,999
        - Between $90,000 - $99,999
        - Between $100,000 - $109,999
        - Between $110,000 - $119,999
        - Between $120,000 - $129,999
        - Between $130,000 - $139,999
        - Between $140,000 - $149,999
        - Above $150,000
- Assign the following table to your students:

| Finding College Costs | | | |
|---|---|---|---|
| College Name | Cost of Attendance (COA) | Salary Range | Net Price |
| | | | |
| | | | |
| | | | |

    - Instructional tip: Consider assigning salary ranges and/or colleges to pairs/groups of students or, depending on time, complete this as a whole-class activity.

## Reflection/Exit Ticket (5 minutes)

- Collect the completed Finding College Costs table from your students.

## Extension of Learning

- Instruct students to find out from their parents/guardians what their family would indicate for the income/tax information; remind students that this is the type of information they will need to collect for their actual financial aid application.

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