

## The Cost of College

### The **BIG** Idea

- How much does college cost?

### AGENDA

Approx. 45 minutes

- I. Warm Up: A Leg Up (10 minutes)
- II. CFWV.com: The College Variety Pack (10 minutes)
- III. Fees Please! (20 minutes)
- IV. Wrap Up: Cost Crunch? (5 minutes)

### MATERIALS

#### ☐ STUDENT HANDBOOK PAGES:

- Student Handbook page 66, Education & Earnings
- Student Handbook pages 67-69, Fees Please!
- Student Handbook pages 70 and 71, Education After High School Glossary II

#### ☐ FACILITATOR PAGES:

- Facilitator Resource 1, DO NOW
- Facilitator Resource 2, Directions for CFWV.com (optional)
- Facilitator Resource 3, Vocabulary Review: Definitions
- Facilitator Resource 4, Vocabulary Review: Key Words

### OBJECTIVES

During this lesson, the student(s) will:

- Learn about the financial benefits of going to college.
- Learn that there are a wide variety of postsecondary school options available at a range of costs.

## OVERVIEW

In this lesson, students brainstorm reasons to go and not to go to college. They look at and discuss a chart of average earnings based on education. In groups, they use the CFWV.com website to investigate the costs of four different types of schools: tech/trade, community College, 4-year public college or university, and 4-year private college or university. Lastly, they review the results of their research as a class.

## PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- Write the day's vocabulary words and definitions on the board.
- The following handouts need to be made into overhead transparencies or copied onto chart paper:
  - **Student Handbook page 66, Education & Earnings**
  - **Student Handbook pages 67-69, Fees Please!**
  - **Facilitator Resource 3, Vocabulary Review: Definitions**
- You will need to copy the following handouts:
  - a. **Facilitator Resource 4, Vocabulary Review: Key Words.** (Each pair of students will need one set of the 9 vocabulary words. Cut the words out and place them in either an envelope or a plastic bag.)
  - b. **Facilitator Resource 2, Directions for CFWV.com** (This resource is optional. If your students are proficient using CFWV.com, you may choose not to use this handout.)
- Make arrangements for the class to use the computer lab, and make sure the CFWV.com website is accessible from students' computers.
- If computer access is a problem at your school, **make 30 school packets** containing the information listed below. You should include a mixture of tech/trade schools, community colleges, 4-year public schools, and 4-year private schools. You may choose to make one packet containing the information below for 30 different schools or you may choose to make multiple copies of the most popular schools. [Note: These packets include information needed for future lessons in this unit.]

**[Note: You should print out pages from the school's website that will enable students to**

answer these questions. You do **NOT** need to create a list of answers in advance.]

**Information to be included:**

- Admissions Information:
    - \* What entrance exams (if any) are required? What is the minimum GPA?
    - \* Is a personal essay required? Do students need to submit letters of recommendation? Any additional requirements?
  - Location/Campus:
    - \* Where is the school located? Is it in an urban, rural or suburban setting?
    - \* Information about the campus—what a person might see in a walk around the campus.
  - Is the school public or private?
  - Financial Information: (for both in-state and out of state)
    - \* Tuition
    - \* Room and board
    - \* Other fees (healthcare, athletic facilities, transportation, etc.)
    - \* Books
    - \* Information on Scholarships and/or Financial Aid
  - How many undergraduate students attend this school? What is the teacher-to-student ratio?
  - What kind of academic programs does the school have? What majors and/or programs is the school known for?
- Finding accurate information about tech and trade schools can be very challenging. CFVV.com does not always have sufficient information about the tuition and fees for tech/trade schools. Before this lesson, you will need to choose two local tech schools, from the websites below, and print out information on the school's tuition and fees. This information can be used to assist students who have difficulty finding info about tech/trade schools.
- a. [www.constructmyfuture.com](http://www.constructmyfuture.com) [Click on the "Teachers" button. This site allows you to search for tech schools by state and includes a variety of different types of tech schools.]
  - b. [www.petersons.com](http://www.petersons.com) [This includes information on tech and trade schools.]
- You may also want to talk to your school counselor to ask for assistance in reaching out to tech/trade schools in your area. You may want to contact these schools to see if they'll provide viewbooks and brochures for your students to look at during class.
- Consider how you will group students and assign schools in **Activity III, Fees Please!**

## VOCABULARY

**Postsecondary Education:** schooling after high school that includes programs at technical colleges, community colleges, and four-year colleges.

**Community College:** a postsecondary school that offers career training, or preparation for a four-year college.

**Technical/Trade School:** a postsecondary school that offers instruction and training in a skill or trade. Examples: plumbing or cosmetology.

**Internship/Apprenticeship:** a position in which a student or a recent graduate receives supervised practical training.

**Tuition:** fees paid for instruction, especially for postsecondary education.

**Room and Board:** fees paid for housing and meals.

**Private College or University:** school that receives only a small amount of ongoing government support, tuition is usually higher.

**Public College or University:** school partially funded by a state or local government, often called a state school or city college or university.

**Financial Aid:** scholarships, grants, loans, and other assistance programs offered to students to help pay for tuition and other expenses while attending college.

## IMPLEMENTATION OPTIONS .....

### DO NOW:

*(You may choose to present the Warm Up activity as a written Do Now. Present the questions on the board or overhead, and have students write only their answers on index cards. You could also choose to give the students a handout by copying **Facilitator Resource 1, DO NOW.**)*

#### Questions:

1. Imagine you are a school counselor who is trying to convince an 11<sup>th</sup> grader to apply to college. List three reasons why this student should go to college.
2. Now imagine you're the 11<sup>th</sup> grade student. List three things that might prevent you from going to college.
3. In a few sentences, explain what you plan to do after you graduate from high school.

[Once the students have finished writing their answers, proceed with the Warm Up as written.]

In **Activity I, Warm Up: A Leg Up**, you may find that the average incomes in your state differ widely from the national average. If possible, locate state statistics that will give students more realistic expectations. See [www.ers.usda.gov/statefacts/](http://www.ers.usda.gov/statefacts/) for state fact sheets, which include a category for Income, Earnings per Job. (No breakdown by education level here, but you can see state averages for rural and urban areas, and compare with other states.)

In **Activity II, CFWV.com: The College Variety Pack**, you may wish to give students a few minutes to use CFWV.com to find some schools that interest them. If you choose this option, please provide paper and the opportunity for students to add their ideas to their Portfolio.

## ACTIVITY STEPS

### I. Warm Up: A Leg Up (10 minutes)

1. [Have students work in teams of four. Assign half the teams to brainstorm a list of reasons to go to college or technical school. The other half should list reasons *not* to go.]

[Bring the class back together and select two recorders to write the answers on chart paper—a “reasons to go” list and a “reasons not to go” list. Ask students to share their answers, alternating between a reason to go and a reason not to go.]

(EXAMPLES:

*To go: make better money afterward, get a better education, have a more interesting career, meet new people.*

*Not to go: too expensive, don't need it for the job they want, don't have the grades, it's too hard.)*

[Since time does not permit a full discussion, save the lists for later use.]

2. **SAY SOMETHING LIKE:** Many people share your concerns about going to college. Sometimes when you have more information, college seems more possible. Today, we'll find out a little more about the financial advantages of going to college, as well as how much college costs.

[Display **Student Handbook page 66, Education and Earnings** using an overhead projector or chart paper. Then refer students to this page in their student handbook. Briefly discuss the statistics.]

**SAY SOMETHING LIKE:** What exactly is meant by “mean annual earnings”? Who earns the most money? Who earns the least? Does some college make a difference? About how much more money does someone with a college degree earn than someone with a high school degree?

**SAY SOMETHING LIKE:** The rising costs of college might make you think twice about going, but it's very important to remember that it's an expense that pays off in the end. So how can you find out what college will cost? [Allow students to respond.] We'll use the CFWV.com website to find out.

## II. The College Variety Pack (10 minutes)

1. **SAY SOMETHING LIKE:** So, first let's find out what kinds of programs are out there that'll prepare you for different careers. Let's give this a name—**postsecondary education**. This includes anything you're going to do after high school to further your education. It could be a tech school, a two-year college, or a four-year college.

[Divide each group of four into two pairs. Give each pair an envelope with the cut out vocabulary words (**Facilitator Resource 4, Vocabulary Review: Key Words**). Display **Facilitator Resource 3, Vocabulary Review: Definitions** using the overhead or chart paper. Explain to the students that you will read each definition aloud. Each pair will then identify the matching vocabulary word. Once pairs have chosen their word, they should raise it above their head. Scan the classroom to see each pair's selection and then discuss the correct answer. When going over the correct answers, direct students' attention to **Student Handbook page 70-71, Education After High School Glossary II**. This glossary should be referenced throughout the unit whenever vocabulary is reviewed or introduced.]

## III. Fees Please! (20 minutes)

1. [Have students log on to [www.cfwv.com](http://www.cfwv.com).]
2. **SAY SOMETHING LIKE:** Now we're going to see what different colleges actually cost. Let's look at an example first:

Click on the **College Planning** tab at the top of the page, then click on **Explore Postsecondary Schools**. The first section is titled Search for Colleges. This section allows you to search for individual schools by name or to search by letters of the alphabet. A button that says "All" is listed beneath the letters of the alphabet.

If the school that you selected does not list their costs and fees, you will need to go directly to that school's website. The website for the school is listed in the blue box on the upper right side of the page. Once you reach the school's website, you will need to search for their tuition information. Click on **All** and scroll through the list of schools. As you are scrolling through the list, you will notice that many schools are labeled as Two-Year, Four-Year, or Graduate Schools in the second column, labeled Type. If the school does not have a label or if you would like to see if it is a technical program, click on the name of the school. You will land on the **At a Glance** page. The first section of this page is called Quick Facts. This section will include a list of programs offered at the school.

Right now, I'd like you to scroll down the list until you reach (nearby state college). Click on the school name, then click on the **Costs and Financial Aid** tab on the left-hand menu.

First off, let's review the terms on this page. Who can tell me what **tuition** is? [Allow students to respond.] What's **room and board**? [Allow students to respond.] Fees include things like health care, athletic facilities, campus security and transportation.

(Name of state college) is a public school. Does anyone know the difference between a public school and a private school? [Allow students to respond and then note **Vocabulary** definitions.]

As you see from the numbers, if you're an in-state student, meaning a student from (your state), your tuition will be lower. If you were from another state like Ohio or Florida and decided to attend (name of your state college), you would pay the out-of-state price.

It is important to note that private colleges do not have a difference between their in-state and out-of-state price. This means that students who live in that state will pay the same tuition as a student who is from a different state.

**[Note:** *Some state schools offer discounted tuition to students who live close to their state border. The tuition is in between in-state and out-of-state tuition; this is commonly referred to as a "Metro Rate."*]

3. [Have each team investigate costs for all four types of schools, with a different student responsible for each type. Acknowledge that while CFVW has many technical and trade schools listed in the data base, the search for tech and trade schools is often more difficult. Ask for good researchers who are up to the challenge.

Point out the alternate ways of searching for tech/trade information on the first of the **Fees, Please!** pages.

- First try searching for your school of CFVW.com. If you can't find the school, search for the career that is related to your program of interest. For example, if you are interested in a cosmetology program, search for "cosmetologist". Once you have found the career profile, use the **Connections** button to find great stuff, like professional organizations with lists of accredited schools.
- If CFVW.com doesn't link to a program you're interested in, try doing a Google search using the school name.



- Follow up with your school counselor, who may already have materials from schools you're interested in.
- Try e-mailing or calling the school. They want to hear from prospective students, and will even mail materials to you at your home.
- The following websites include information on tech and trade schools:
  1. [www.constructmyfuture.com](http://www.constructmyfuture.com)
  2. [www.petersons.com](http://www.petersons.com)

Let students know that the info they're gathering will be shared with the class so that everybody has the big picture of college costs.]

4. [For their assigned school, have students record their findings on **Student Handbook pages 67-69, Fees Please!**. Review what's required before they begin.]
5. [When students have finished their research, discuss their findings as a class.]
  - Were they able to get enough information to compare costs?
  - What was the least expensive school, and what did that fee include?
  - What was the most expensive school, and what did that fee include?
  - What kinds of schools were generally cheapest?
  - What kinds of schools were generally most expensive?
  - How did in- and out-of-state tuitions compare, and in what types of schools did it make a difference?
6. [Have each student complete the Check-up Questions **Student Handbook page 69**. Then review the answers aloud as a class.]

#### IV. Wrap Up: Cost Crunch? (5 minutes)

1. **SAY SOMETHING LIKE:** Now that you have the facts about the cost of college, you might be wondering how you're going to pay for it. Don't panic!

Most students receive some kind of financial aid when they go to college, which is what we're going to talk about next week. Don't let the price tag put you off: college costs are more manageable than you think.

## DO NOW

### Education After High School 1: The Cost of College

**Directions:** You will have three minutes to read the questions and write your answers.

**Questions:**

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1. Imagine you are a school counselor who is trying to convince an 11<sup>th</sup> grader to go to college. List three reasons to go to college.

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2. Now imagine you're the 11<sup>th</sup> grade student. List three things that might prevent you from going to college.

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3. In a few sentences, explain what you plan to do after you graduate from high school.

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## Directions for CFWV.com

### Fees Please!

1. Log onto CFWV.com website.

Username: \_\_\_\_\_ Password: \_\_\_\_\_

2. Click on the **College Planning Tab** on the main menu at the top.
3. Click on the **Explore Schools** section.
4. The first section is titled Search for Colleges. Click on the **All** button that you see in the blue box below the letters of the alphabet.
  - *Note: The second column of the school list (labeled "Type") lists whether the school is a Two-Year, Four-Year, or Graduate School. If the school does not have a label or if you would like to see if the school offers a technical program, click the name of the school. The first section of this page is called Quick Facts. This section will include a list of programs offered at the school*
5. Scroll down until you reach \_\_\_\_\_ college.
6. Click on that, then click on the **Costs and Financial Aid Tab** on the left-hand menu.
7. If the school that you selected does not list their costs and fees, you will need to go directly to that school's website. The website for the school is listed in the blue box on the upper right side of the page. Once you reach the school's website, you will need to search for their tuition information.

## VOCABULARY REVIEW: Definitions

1. Schooling after high school that includes programs at technical colleges, community colleges, and four-year colleges.
2. A postsecondary school that offers career training, or preparation for a four-year college.
3. A postsecondary school that offers instruction and training in a skill or trade. Examples: plumbing or cosmetology.
4. A position in which a student or a recent graduate receives supervised practical training.
5. Fees paid for instruction, especially for postsecondary education.
6. Fees paid for housing and meals.
7. School that receives only a small amount of ongoing government support.
8. School partially funded by a state or local government, often called a state school or city college/university.
9. Scholarships, grants, loans, and other assistance programs offered to students to help pay for tuition and other expenses while attending college.

## VOCABULARY REVIEW: Key Words

**Postsecondary  
Education**

**Financial Aid**

**Room and Board**

**Community  
College**

**Private College  
or University**

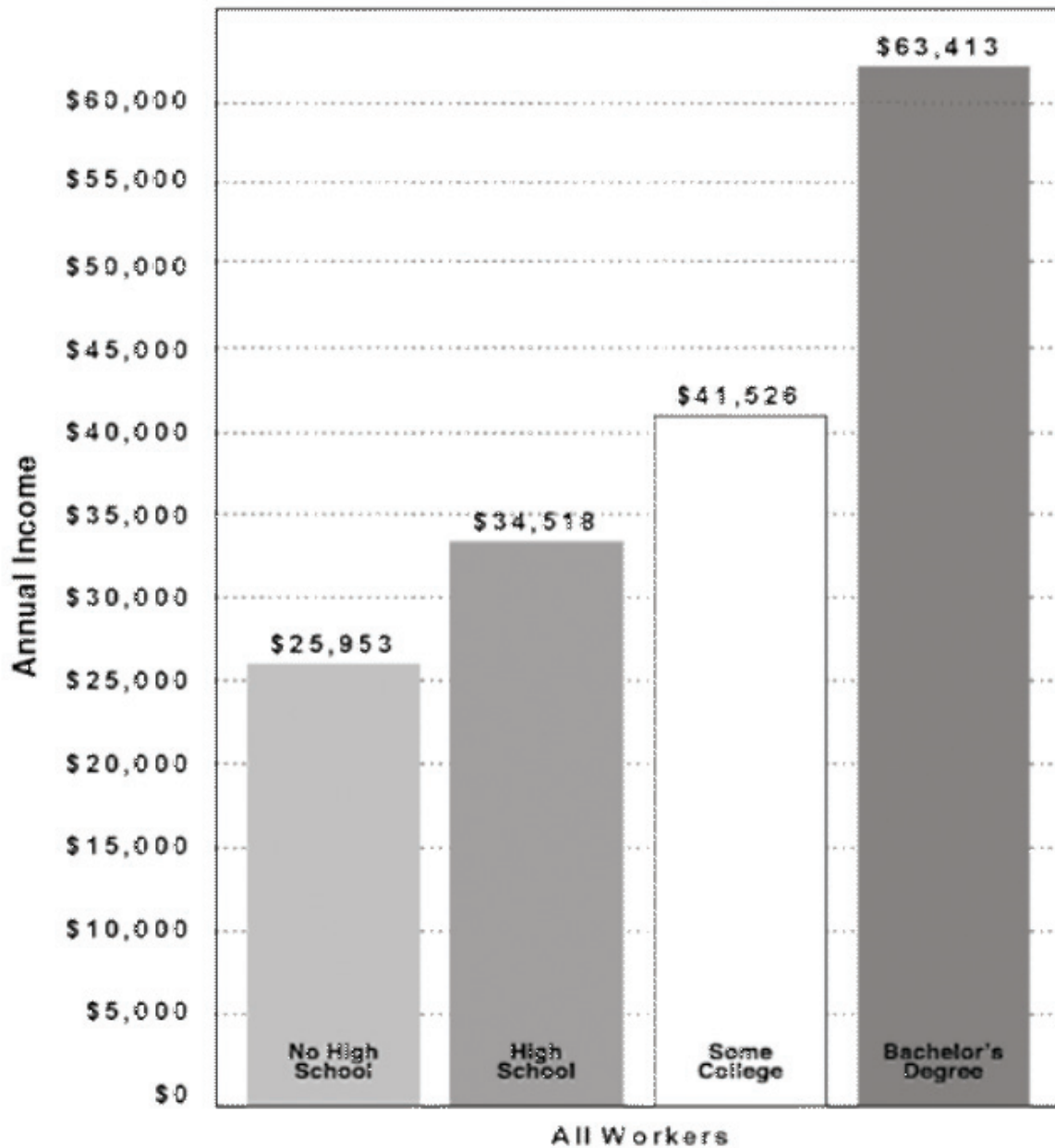
**Technical/Trade  
School**

**Internship  
or Apprenticeship**

**Public College  
or University**

**Tuition**

## U.S. Mean Annual Earnings by Education



Source: Income United States 2003, U.S. Department of Commerce



## Fees Please!

Use the CFWV.com website and other college websites to find out how much college costs. If you're working in a group, each student should research a different kind of school.

### Vocabulary:

- **Tuition:** fees paid for instruction, especially for postsecondary education.
- **Room and Board:** fees paid for housing and meals.
- **Private College or University:** school that receives only a small amount of ongoing government support, tuition is usually higher.
- **Public College or University:** school partially funded by a state or local government, often called a state school or city college/university.

### 1

Kind of school: Tech or trade		
Name of school: _____		
	In-State	Out-of-State
Tuition		
Room/Board		
Books		
Fees		
<b>TOTAL</b>		

Note: It often takes a lot of digging to find accurate information about tech and trade schools. Here are some tips:

- First try searching for your school or program on CFWV.com. If it doesn't appear, search for your career on CFWV.com. Use the **Other Resources** button to find great stuff, like professional organizations with lists of accredited schools.
- If CFWV.com doesn't link to a program you're interested in, try doing a Google search using the school name.
- Follow up with your school counselor, who may already have materials from schools you're interested in.
- Try e-mailing or calling the school. They want to hear from prospective students, and will even mail materials to you at your home.
- The following websites include information on tech and trade schools:
  1. [www.constructmyfuture.com](http://www.constructmyfuture.com)
  2. [www.petersons.com](http://www.petersons.com)

**2**

**Kind of school: Community College (2-year college)**

Name of school: \_\_\_\_\_

	<b>In-State</b>	<b>Out-of-State</b>
Tuition		
Room/Board		
Books		
Fees		
<b>TOTAL</b>		

**3**

**Kind of school: Public 4-year college**

Name of school: \_\_\_\_\_

	<b>In-State</b>	<b>Out-of-State</b>
Tuition		
Room/Board		
Books		
Fees		
<b>TOTAL</b>		

**4**

**Kind of school: Private 4-year college**

Name of school: \_\_\_\_\_

	<b>In-State</b>	<b>Out-of-State</b>
Tuition		
Room/Board		
Books		
Fees		
<b>TOTAL</b>		

### Check-up Questions:

The lowest total costs found by a member of my class was \$\_\_\_\_\_ per year. This did/  
did not (circle one) include room and board.

The highest total costs found by a member of my class was \$\_\_\_\_\_ per year. This did/  
did not (circle one) include room and board.

The least expensive school we found was a \_\_\_\_\_ (name type).

The most expensive school we found was a \_\_\_\_\_ (name type).

**Don't be put off by the cost of college. You can get scholarships, grants, work-study jobs, and loans to help you pay. You can find scholarships in the Financial Aid Planning Tab of CFWV.com. Look in the Section titled Find Scholarships and use the tools that you find. For more info, see [www.fastweb.com](http://www.fastweb.com), [www.collegeboard.com](http://www.collegeboard.com), or [www.scholarships.com](http://www.scholarships.com).**

## Education After High School Glossary II

**Class Ranking:** a number that compares students to others in his or her graduating class, usually based on grade point average. (For example, a student is 40th in a class of 250.)

**Community College:** a postsecondary school that offers career training, or preparation for a four-year college.

**Credentials:** qualifications, evidence that a person can handle a particular task.

**Entry-level Job:** job requiring little or no experience.

**Financial Aid:** scholarships, grants, loans, and other assistance programs that help pay for tuition and other postsecondary school expenses.

**GPA (Grade Point Average):** the average grade earned by a student, figured by dividing the grade points earned by the number of credits taken.

**Grant:** also called gift aid, a grant is financial aid that doesn't have to be repaid. Grant aid comes from federal and state governments and from individual colleges, usually on the basis of financial need.

**High School Transcript:** a record of the classes taken by a student in high school and the grades earned.

**Internship/Apprenticeship:** a position in which a student or a recent graduate receives supervised practical training.

**Loan:** financial aid that must be repaid.

**Postsecondary Education:** schooling after high school that includes apprenticeships, technical schools, community colleges, and four-year colleges.

**Private College or University:** school that receives only a small amount of ongoing government support, tuition is usually higher.

**Public College or University:** school partially funded by a state or local government, often called a state school or city college/university.

**Reference:** person who can recommend you for a job based on what they know about your character or work habits.

**Room and Board:** fees paid for housing and meals.

**Scholarships:** funds for college distributed according to requirements set by the scholarship provider, like excellence in academics or sports.

**Standardized Tests:** tests given to students in a similar setting under similar conditions in order to measure knowledge, skills, and abilities compared with other students.

**Technical/Trade School:** a postsecondary school that offers instruction and training in a skill or trade. Examples: plumbing or cosmetology.

**Tuition:** fees paid for instruction, especially for postsecondary education.

**Work-Study Program:** work-study is a federal program that provides students with part-time employment, often on campus, to help meet their financial needs.