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SESSION 1: IT IS ALL ABOUT ME! MY FUTURE PLANS START TODAY

The purpose of this session is to encourage students to think about their academic and personal goals for the future, how they can reach them, and why college may be an important step for them to take. With their career goals in mind, the facilitator can demonstrate how higher education fits into their plans. Students will also learn about incentives to attend college, as well as the myths about financial aid.

Objectives:

By the end of this session, students:

- comprehend the importance of good decision-making
- have a better understanding of their short term and long term goals
- find peers with similar interests who can help them in the college process
- learn how personal interests and activities can affect their college choices
- understand the personal and financial benefits of postsecondary education
- find answers to questions about college costs

Activities and Handouts:

Activity #1: Common Interests and Connections

Handout: Ice Breaker Bingo Game

Activity #2: What's Your Dream?

Handout: Long-Term Dreams/Goals

Activity #3: Why College?

Handout: Personal College Counseling Questionnaire 1

Activity #4: College Is Affordable

Handout: College Costs/Financial Aid



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ACTIVITY #1: COMMON INTERESTS AND CONNECTIONS

Opening Discussion:

Although the decision to go to college is a very personal one and each student needs to decide what is best for him or her, talking with other students who have similar goals and interests can be very helpful.

Activity/Handout:

College Bound Bingo—an ice breaker activity to get the peer conversations started.

Instructions:

1. Print and copy a bingo card for each player. (Pencils required.)
2. Players circulate to find group members who match descriptions in the bingo squares.
3. When a match is found, the player writes the name of the individual in the square.
4. Different names must be used in each square. When players have filled a row with names, they yell “Bingo!”
5. With the group, check the squares and identify the individuals described.
6. Continue the game for a second round, with the new goal of filling the entire card.
(May need to set a five minute time-limit and then award person who came closest.)
7. When players have filled the entire card, they yell “Bingo!”
8. Check the entire card, identifying group members matching each description.
9. Read through card out loud and have all participants stand when a category applies to them.

COLLEGE BOUND BINGO

B	I	N	G	O
Does volunteer work	Would like to go out of state for college	Is a ninth grader	Speaks more than one language	Has been on the honor roll at school
Has a leadership role in his/her high school	Is active in a church, temple, or mosque	Wants to attend a small college	Wants to major in English or journalism	Whose parents or sibling attended college
Wants to major in history or psychology	Was born in a country other than the US	FREE	Has visited a college campus in the last year	Participates in at least one extra-curricular activity at school
Has attended more than one high school	Plays on a sports team	Has a part-time job	Is a 10th grader	Wants to attend a large university
Plays a musical instrument	Is part of an academic enrichment program outside of school (like Upward Bound)	Whose parents did not attend college	Wants to attend a community college	Wants to major in math or the sciences

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ACTIVITY #2: WHAT'S YOUR DREAM?

Opening Discussion:

Ask students to think about their values, skills, and interests as they look ahead to their life after high school. Then, ask them to list many of those options (military, work, trades, college). To focus the attention on the importance of college, ask students to think about lifestyle choices—career, car, house, etc.—and share information about how a two- or four-year college degree can help them reach their goals.

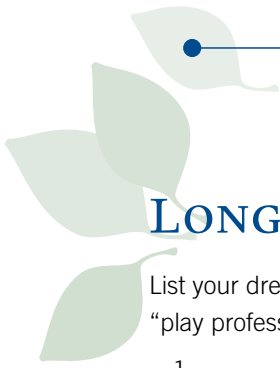
If computers are available, part of the initial discussion should involve searching helpful websites (Center for Student Opportunity's College Center—www.imfirst.org, College Board—www.collegeboard.org, ACT—www.actstudent.org) to show students how to do career and interest searches. Cyber Guidance—www.cyberguidance.net—is a good site that has an excellent section on jobs, what education is required for various jobs, and where certain job/career interests can lead a student. Additionally, www.payscale.com shows salaries by job. If computers are not available, refer students to the websites to visit when they do have computer access.

Activity/Handout:

Long Term Dreams/Goals

Instructions:

1. Distribute the Long-term Dreams/Goals handout.
2. Give students 10–15 minutes to complete the worksheet.
3. Bring the students back together and facilitate a follow up discussion about their responses.



LONG-TERM DREAMS/GOALS

List your dreams/goals, such as “design clothing,” “draw architectural plans for my dream house,” “play professional sports,” “become a doctor,” etc.

1. _____
2. _____
3. _____

What are the first steps to achieving these goals? List them here:

1. _____
2. _____
3. _____

List how a postsecondary education can help fulfill these goals:

1. _____
2. _____
3. _____

From NACAC's *Guiding the Way to Higher Education: Families, Counselors, and Communities Together*, 2007.

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ACTIVITY # 3: WHY COLLEGE?

Opening Discussion:

Once students have an idea of their interests, the next step is to ask “Why college?” Inform students that it is also very important to think about who will influence their decision about going to college. Yogi Berra once said, “If you don’t know where you’re going, you might end up someplace else.” Have students think about and briefly discuss this quote as they are determining the WHY and WHO.

Activity/Handout:

Personal College Counseling Questionnaire 1

Instructions:

1. Distribute the “Personal College Counseling Questionnaire 1” handout.
2. Give students 10-15 minutes to complete the worksheet.
3. Bring the students back together and facilitate a follow up discussion about their responses.



PERSONAL COLLEGE COUNSELING QUESTIONNAIRE I

Student Name: _____ Grade: _____ GPA: _____

Why are you going to college?

Check those that apply and add onto the end if there are responses more appropriate for you:

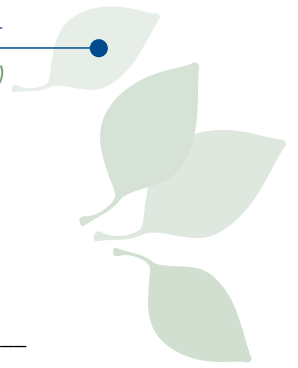
- I'm not ready to get a job yet
- I want to continue my education
- To make more/new friends
- To continue playing a certain sport
- To be with my friends
- To prepare for a career
- To have fun
- My parents insist
- For the personal challenge
- I want to see a different part of the country
- To better humankind
- I don't have anything better to do
- I enjoy learning
- _____
- _____

Who Will Make the College Decision?

Who do you think should make the decision of the college you attend?

- Me. It's my future
- Me, with strong input from my parents
- Me, with some input from my parents
- Parents, with some input from me
- My college counselor
- My advisor/mentor
- Based on where my parents went to college
- Based on where my older brothers or sisters have gone to college
- Based on where my friends will be

Adapted from Cabral, Joshua. "Addressing the Needs of First-Generation, College-Bound Students: A Comprehensive 5th–12th Grade Approach." *South Boston Harbor Academy Charter School*. 2004



PERSONAL COLLEGE COUNSELING QUESTIONNAIRE I (PAGE 2)

Student Name: _____ Grade: _____ GPA: _____

In the space below, please respond to the following questions. Your responses are for your personal information and college counseling only. Therefore, please respond openly and honestly.

1. In which academic area (math, science, history, English, Spanish, etc.) do you do best? Is this subject the easiest for you? Why do you think you do well in this subject?
2. In which academic area (math, science, history, English, Spanish, etc.) do you do the worst? Is this subject the hardest for you? Why do you think you don't do well in this subject?
3. Which academic subject do you enjoy the most? Why do you enjoy it?
4. Which academic subject do you enjoy the least? Why don't you enjoy it?
5. What are your interests outside of school?
6. What's something that you're really good at that no one else knows about?
7. Do you play any sports or are you involved in any clubs or extracurricular activities?
8. In which academic area do others say you do best?
9. What do others say you are good at?

Adapted from Cabral, Joshua. "Addressing the Needs of First-Generation, College-Bound Students: A Comprehensive 5th–12th Grade Approach." *South Boston Harbor Academy Charter School*. 2004

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ACTIVITY # 4: COLLEGE COSTS/FINANCIAL AID

Opening Discussion:

Going away to college can be exciting because students can live away from home, make new friends and take some amazing courses—remind students, however, that a college degree can give them even more than that. Data show that a college degree correlates with salary ranges. Today, employers use diplomas and degrees more and more to select candidates for jobs and a person with a bachelor's degree will typically earn nearly twice as much per year as a person with a high school diploma. In fact, any education beyond high school (two-year, four-year, military training) will increase your earnings.

A federal government financial aid publication offers two concrete examples:

- A dental assistant, who must have two years of college, will earn enough money to buy groceries for a week after working only one day. A high school graduate who is a salesperson in a department store would have to work three days to buy the same groceries.
- An accountant with a college degree will earn enough money in a year to buy a four-door compact car, but a high school graduate working as an aerobics instructor would need three years of income to buy the same car.

Activity/Handout:

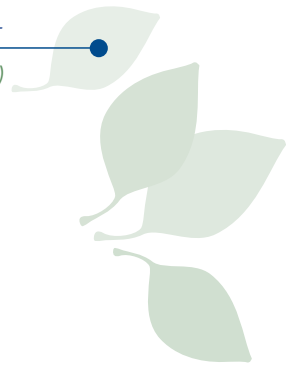
Financial Aid True/False Quiz

Instructions:

1. Distribute the Financial Aid True/False Quiz
2. Give students 5–10 minutes to complete the worksheet
3. Bring the students back together, review the answers, and facilitate a follow up discussion about each question.

Here are the answers:

1. False—generate a discussion about learning, having more job/career options, creating more opportunities for yourself, getting a job that you enjoy that allows you to pay back debt and have the lifestyle you want
2. False
3. True and False—talk about the federal government sites, help at the library and community centers
4. True
5. False—talk about two year schools, certificate programs, and military options
6. False—a college graduate will earn almost twice as much
7. True
8. True and False—colleges may give some full scholarships, but most are partial, and some do not give scholarships at all. Discuss the differences among DI, II, III.
9. False—here is where you can talk about EFC, merit aid, aid packages
10. True—talk about co-op options, for example



FINANCIAL AID TRUE/FALSE QUIZ

1. College is not worth the debt involved. It's better to go directly to work. **T I F**
2. Only A students can go to college and get financial aid. **T I F**
3. Applying for financial aid is very difficult and complicated. **T I F**
4. College can be expensive, but two-thirds of all undergraduate students receive financial aid to help cover college costs. **T I F**
5. To make it in today's world, you must have a four-year degree. **T I F**
6. Over the course of a lifetime, a high school graduate can earn as much as a college graduate. **T I F**
7. The average annual income of a person with a college degree is over \$55,000. **T I F**
8. Colleges give full athletic scholarships to athletes. **T I F**
9. Private colleges are too expensive and you shouldn't apply if you don't have the money. **T I F**
10. Some employers will help you pay for college. **T I F**

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WRAP-UP

Keep in Mind:

Ensure that students leave the session knowing that having a better grasp of their short-term and long-term goals will not make their path to college easier to facilitate but will increase their satisfaction in life. Goals and dreams may change over the course of a year, month or even a day. The necessity to continue to analyze, organize and realize dreams and goals always remains the same.

Homework:

1. Students should set aside 30 minutes in a quiet space free of distractions.
2. Students should take the full half hour to write a list of things that they want to accomplish in their life. This activity should not be restricted to academic or career achievements. Additionally, students should not be limited by the resources that they have available to them now. Encourage students to THINK BIG and WIDE.
3. Students should then take time away from this list and return to it later.
4. When the students return to their lists, they should classify the goals into ones that they can complete while in high school, while in college, and after graduation.
5. Students should think about which goals they can accomplish with or without college education.
6. Finally, pass out the “Paying for College is a Family Affair” for students to take home, read, and/or discuss with their parents.





PAYING FOR COLLEGE IS A FAMILY AFFAIR AND HERE'S HOW IT WORKS

THE SAD FACT is many students who earn admission to college never go because they do not complete the financial aid process.

THE GOOD NEWS is there are lots of ways to pay for college and lots of information and help are available to students who honestly need financial aid assistance.

FACTS WORTH NOTING:

- The earlier you begin to think about paying for college the better.
- Money is available to almost every student who attends college.
- No one gets financial aid by wishing! You need to apply and follow through.
- Even the most ambitious student will need assistance from the adults in the household in order to complete the financial aid application process.
- You do not need to pay anyone to help you apply for financial aid! Beware of anyone who offers a service for a fee.
- Often the most expensive colleges have the “deepest pockets” and can help the very neediest students to make college affordable.

In a perfect world, families begin thinking about college finances when their children are still in grade school. But we all know this is not a perfect world. So—the time for you to start thinking about paying for college is TODAY!

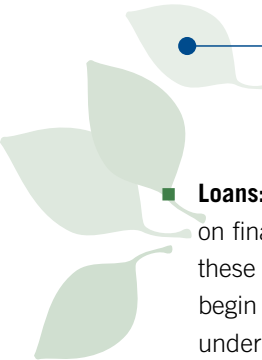
There is a lot of money available to students with need:

While it is true that college costs increase almost yearly, it is also true that there is more financial aid available than ever before—according to the College Board, more than \$199 billion. This money comes from the following sources:

- US Government programs, which provide \$146.5 billion a year in grants, loans and work-study assistance.
- State grant and loan programs.
- College and university grant, loan and scholarship programs.
- Scholarships given by foundations, corporations, and community organizations.

These are the sources of financial aid:

- **Grants and scholarships:** Also called “gift aid,” grants are based on financial need and do not need to be repaid. Scholarships are most-often awarded on the basis of strong academic achievement, a special talent or ability, or personal characteristics.
- **Work-study:** This option gives students the opportunity for part-time employment either on campus or off campus at a private, non-profit organization or public agency to help them meet their financial need.

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- **Loans:** These are offered to students or parents and must be repaid. Loans that are awarded based on financial need are low-interest loans, usually sponsored by the federal government. Interest on these loans is paid by the government for students with the greatest need. Repayment does not begin until six months after completion of the college program and may be deferred until a later date under some special circumstances.

APPLYING FOR FINANCIAL AID IS TIME-CONSUMING, BUT NOT HARD! Here is how the need-based application process generally works:

1. Every student must complete the Free Application for Federal Student Aid (FAFSA). This is the only application required by many colleges, and should be completed as soon as possible after January 1 of the senior year. As the name says, this is free! This form is completed online, although a paper copy is available. The website is **www.fafsa.gov** (NOT “.com,” a fee-based, unnecessary service).
2. A few colleges and universities also require that students complete a financial aid form specific to the institution, or the College Scholarship Service Profile application, which is offered through the College Board. There is a fee for this form, but students from low-income families with limited assets will automatically receive fee waivers.
3. Financial aid offices use the information provided through these forms to determine a family’s ability to pay for college. This is called the “estimated family contribution” (EFC), and it is always the same, regardless of the cost of the college. That means that financial aid can help you afford even the most expensive college, if you qualify for admission.
4. In the spring of the senior year, colleges notify students of the amount and type of aid offered.
5. Students have until May 1 to compare offers of admission and financial aid to make one final college enrollment decision.

There are many people and resources who can help you find your way through the financial aid process. Your school counselor, your teachers, adults in your community or place of worship may all be available to advise you. At every college you consider, financial aid officers will be eager to help students and families understand and complete the financial aid process. Don’t be afraid to ask for lots and lots of help.

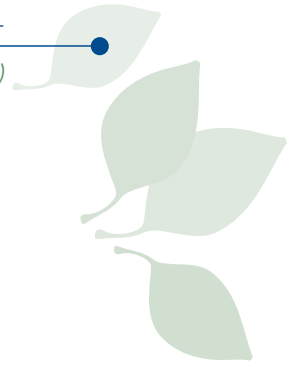
If you are a good student and an active participant in school and community, you may qualify for scholarships offered by corporations, foundations, religious organizations, or community groups. Ask at your school about possibilities. Do some research online at FastWeb (www.fastweb.com/) and The College Board (http://apps.collegeboard.org/cbsearch_ss/welcome.jsp).

In the end, all of the work required to apply for financial aid is well worth the effort! In 2011, the US Census Bureau report that:

- Bachelor’s degree recipients working full-time earned an average of \$56,500 (before taxes).
- High School graduates working full-time earned an average of \$35,400 (before taxes).

Over the course of your life and career that difference will make up for the cost of even the most expensive college—many times over.

For more information on financial aid visit: **www.finaid.org** and **www.studentaid.ed.gov**



HERE IS HOW ONE STUDENT FINANCED HER FIRST YEAR IN COLLEGE:

Susan Smart

Total Cost: **\$21,120**

(Tuition, Room and Board, Books, Fees, Travel)

EFC **\$3,241**

(Estimated Family Contribution as determined by FAFSA)

Financial need: **\$17,879**

How she pays:

Scholarship from college	\$4,000
Federally subsidized student loan	\$3,500
State scholarship	\$2,500
Federal Pell Grant	\$1,060
Federal Perkins Loan	\$2,400
Federal SEOG Grant	\$300
Federal Work Study	\$1,600
Scholarship from church	\$1,500
Summer earnings	\$1,019

