ACT’s Center for Equity in Learning
and
ACE’s American College Application Campaign

Pre-College
and
Career Readiness Curriculum for Students
and
Their Families
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Introduction

ACT’s Center for Equity in Learning and ACE’s American College Application Campaign (ACAC) are committed to increasing college access through the dissemination of ideas, development of practices, and technical assistance for program implementation that creates or enhances a college-going culture. High schools that invest in the creation of this type of educational environment intentionally seek to remove barriers that prevent all students from pursuing postsecondary education.

This Pre-College and Career Readiness Curriculum for Students and Their Families was formerly known as the 9th and 10th grade College and Career Readiness Curriculum. Based on feedback from school counselors who piloted the materials during 2016-2017, it was concluded that these lessons were useful as early as middle school and throughout high school, thus the title was changed and some lessons were modified.

Specifically, the curriculum provides students and their families an opportunity to become familiar with the language and processes associated with obtaining a postsecondary education diploma or credential by:

- assisting students to understand how to plan for postsecondary education while in high school;
- connecting personal interests and values to college majors and careers;
- encouraging students to develop a values-driven, decision-making process;
- and, providing insight on how to pay for college.

This manual is intended for high school counselors and college access professionals who work with students to identify interests and lay the academic foundation for their careers and life. The development of this curriculum guide resulted from a day-long workshop on the ACT campus in Iowa City, Iowa, in June 2016. A talented group of school counselors and college access professionals identified the content and recommended the sequencing of its delivery. Many thanks and great appreciation for the contributions of these Iowan educators: Erick Danielson, Marci Dunlap, Meri Edel, Keyli Keifer, Wendy Maas, Brittania Morey, Sue Oberg, Sue Schrader, Christina Sibouih, Mike Thompson, and Karla Wymore.

Additionally, the following Iowa school counselors and academic programmers piloted the curriculum in 2016-2017 and provided valuable feedback that led to the current modification of this effort: Tracie Akers, Meri Edel, Theresa Kenser, Wendy Maas, Sue Oberg, Julie Schmidt, Melissa Murphy, and Karen Woodard.

Finally, much gratitude to Jennifer Smith (Calhoun High School in Calhoun, Missouri) for her work on mapping ASCA’s Mindsets and Behaviors standards to the curriculum.

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IMPLEMENTING THE PRE-COLLEGE AND CAREER READINESS CURRICULUM

Providing students with a framework for good decision-making is a critical undertaking during secondary school experience. The following curriculum tasks students with identifying their values, interests, and educational goals. They are then better prepared to make informed choices around postsecondary education and career opportunities.

TIMELINE FOR DELIVERY

Below are suggestions for delivery but you may have additional ideas and resources that make implementation easier in your school’s context. The lessons have been developed to build upon one another but may be used independently and in a different order. These lessons should be used to reinforce and support the work you already do.

I. Advisory periods throughout one or more school years could be utilized for the curriculum.

II. Your state’s College Application Month supports seniors in applying for college. This curriculum could be used to engage younger students.

III. Half-semester or mini-course structures can be used.

IV. All lessons could be presented as workshops in a single semester (Fall, Spring, or Summer)

V. Lessons can be divided over a one year or multi-year timeline.

COMMON ELEMENTS

Each lesson has a common set of elements. These include:

- Title of Lesson
- Topic or Main Idea
- Objective(s)
- Vocabulary
- Materials Needed
- Activity (and mini-lecture)
- Homework

ASSESSMENTS

Each lesson has a homework assignment that is ideally completed with a parent, guardian, or other adult family member. You do not need check this work but students should keep it with their pre-college and career readiness materials. As you speak with students and parents, ask if these exercises were useful. There are short pre- and post-assessment questionnaires available for each lesson that students can take on their own and gain feedback about their understanding of each topic.

AMERICAN SCHOOL COUNSELOR ASSOCIATION (ASCA)

Each lesson in this curriculum has been mapped to ASCA’s Mindsets and Behaviors standards and can be found on the following pages. Jennifer Smith, Calhoun High School, Calhoun, Missouri provided thoughtful and needed insight to this work.
ASCA’s MINDSETS AND BEHAVIORS STANDARDS AND THE PRE-COLLEGE AND CAREER READINESS CURRICULUM

This curriculum can be used in support of your overall school counseling curriculum. It reinforces several standards established by the American School Counselor Association and can enrich your efforts to ensure student success in high school and beyond. 

https://schoolcounselor.org/asca/media/asca/home/MindsetsBehaviors.pdf

Below is a table that illustrates the standard(s) addressed by each lesson. Each lesson has content outcomes (the information) and process outcomes (how students are engaged).

<table>
<thead>
<tr>
<th>PRE-COLLEGE AND CAREER READINESS LESSON TITLE AND OUTCOMES</th>
<th>ASCA MINDSETS AND BEHAVIORS STANDARD(S) ADDRESSED</th>
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<td><strong>1. Earn College Credit in High School</strong></td>
<td>Mindset 4: Understanding that postsecondary education and lifelong learning are necessary for long-term career success</td>
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<tr>
<td>Content Outcomes: Students and their families will become informed of different options for postsecondary education during and after high school (introduction to cost; dual enrollment; concurrent enrollment) in order to pursue appropriate postsecondary options for meaningful work.</td>
<td>Mindset 5: Belief in using abilities to their fullest to achieve high-quality results and outcomes</td>
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<td>Process Outcomes: Gathering information; working in group; completing tasks; using effective listening skills; working with students; engaging with adults; making decisions for future</td>
<td>Behavior: Learning Strategies 9: Gather evidence and consider multiple perspectives to make informed decisions</td>
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<td></td>
<td>Behavior: Self-Management Skills 1: Demonstrate ability to assume responsibility</td>
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<td></td>
<td>Behavior: Self-Management 3: Demonstrate ability to work independently</td>
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<td></td>
<td>Behavior: Social Skills 1: Use effective oral, written communication skills and listening skills</td>
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<td></td>
<td>Behavior: Social Skills 3: Create relationships with adults that support success</td>
</tr>
<tr>
<td><strong>2. What it Takes: Graduating from High School and Enrolling in College</strong></td>
<td>Mindset 4: Understanding that postsecondary education and lifelong learning are necessary for long-term career success</td>
</tr>
<tr>
<td>Content Outcomes: Students and their families will become aware of high school graduation requirements and postsecondary admissions requirements</td>
<td>Mindset 5: Belief in using abilities to their fullest to achieve high-quality results and outcomes</td>
</tr>
<tr>
<td>Process Outcomes: Gathering information; completing tasks; using effective listening</td>
<td>Behavior: Learning Strategies 3: Use time-management, organizational and study skills</td>
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<tr>
<td><strong>Content Outcomes:</strong> Students and their families will learn about skills and values assessments that can increase self awareness as it connect to careers</td>
<td><strong>Content Outcomes:</strong> Students and their families will become familiar with career options and corresponding educational timelines and expectations</td>
</tr>
<tr>
<td><strong>Process Outcomes:</strong> navigating web-based resources; gathering information; using effective listening skills; developing a pattern of self-reflection; completing tasks; working independently; engaging with adults; making decisions for the future</td>
<td><strong>Process Outcomes:</strong> navigating web-based resources; gathering information; using effective listening skills; identifying long- and short-term steps necessary for</td>
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<tr>
<td>Mindset 1: Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being</td>
<td>Mindset 4: Understanding that postsecondary education and lifelong learning are necessary for long-term career success</td>
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<tr>
<td>Mindset 4: Understanding that postsecondary education and lifelong learning are necessary for long-term career success</td>
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<td>Behavior: Learning Strategies 3: Use time-management, organizational, and study skills</td>
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<td>Behavior: Learning Strategies 7: Identifying long- and short-term academic, career, and social/emotional goals</td>
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<td>Behavior: Learning Strategies 8: Actively engage in challenging coursework</td>
<td><strong>Behavior:</strong> Learning Strategies 10: Participate in enrichment and extracurricular activities</td>
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<tr>
<td>Behavior: Learning Strategies 9: Gather evidence and consider multiple perspectives to make informed decisions</td>
<td><strong>Behavior:</strong> Learning Strategies 1: Demonstrate critical thinking skills to make informed decisions</td>
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Skills: working independently; engaging with adults; making decisions for the future

Behavior: Learning Strategies 4: Apply self-motivation and self-direction to learning

Behavior: Learning Strategies 7: Identify long- and short-term academic, career and social/emotional goals

Behavior: Learning Strategies 8: Actively engage in challenging coursework

Behavior: Learning Strategies 9: Gather evidence and consider multiple perspectives to make informed decisions

Behavior: Learning Strategies 10: Participate in enrichment and extracurricular activities
### 5. Today's Choices Impact Tomorrow's Options

**Content Outcomes:** Students and their families will focus on the connection between choices today and options in the future

**Process Outcomes:** gathering information; working in groups; completing tasks; using effective listening skills; working with students; engaging with adults; making decisions for the future

### 6. What are my Options for Education Beyond High School?

**Content Outcomes:** Students and their families will identify three to five postsecondary education options

### Learning Strategies

| Behavior: Learning Strategies 3 | Use time-management, organizational, and study skills
| Behavior: Learning Strategies 5 | Apply media and technology skills
| Behavior: Learning Strategies 7 | Identifying long- and short-term academic, career, and social/emotional goals
| Behavior: Learning Strategies 9 | Gather evidence and consider multiple perspectives to make informed decisions

### Self-Management Skills

| Behavior: Self-Management Skills 1 | Demonstrate ability to assume responsibility
| Behavior: Self-Management Skills 2 | Demonstrate self-discipline and self-control
| Behavior: Social Skills 2 | Create positive and supportive relationships with other students
| Behavior: Social Skills 3 | Create relationships with adults that support success

### Mindset

| Mindset 5 | Belief in using abilities to their fullest to achieve high-quality results and outcomes
| Mindset 6 | Positive attitude toward work and learning
| Mindset 4 | Understanding that postsecondary education and lifelong learning are necessary for long-term career success

| Behavior: Learning Strategies 3 | Use time-management, organizational, and study skills
| Behavior: Learning Strategies 2 | Demonstrate creativity
| Behavior: Learning Strategies 9 | Gather evidence and consider multiple perspectives to make informed decisions
| Behavior: Self-Management Skills 1 | Demonstrate ability to assume responsibility
| Behavior: Self-Management Skills 2 | Demonstrate self-discipline and self-control
| Behavior: Social Skills 2 | Create positive and supportive relationships with other students
| Behavior: Social Skills 3 | Create relationships with adults that support success

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Pre-College and Career Readiness Curriculum for Students and Their Families
including certificate programs, technical schools, community colleges, and a four-year institution

**Process Outcomes:** gathering information; working in groups; completing tasks; using effective listening skills; working with students; engaging with adults; making decisions for the future

**Behavior:** Learning Strategies 4: Apply self-motivation and self-direction to learning
**Behavior:** Learning Strategies 7: Identifying long- and short-term academic, career, and social/emotional goals
**Behavior:** Learning Strategies 9: Gather evidence and consider multiple perspectives to make informed decisions
**Behavior:** Social Skills 1: Use effective oral and written communication skills and listening skills
**Behavior:** Social Skills 3: Create relationships with adults that support success

<table>
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<th>7. How do I Find a Job that ______?</th>
<th>8. What is the Real Cost of College?</th>
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<tbody>
<tr>
<td><strong>Content Outcomes:</strong> Students and their families will utilize three web-based career resources for exploring career options</td>
<td><strong>Content Outcomes:</strong> Students and their families will learn about college cost, college debt, and financial literacy</td>
</tr>
<tr>
<td><strong>Process Outcomes:</strong> navigating web-based resources; gathering information; working independently; completing tasks; using effective listening skills; engaging with adults; making decisions for the future</td>
<td><strong>Process Outcomes:</strong> gathering information; working in groups; completing tasks; using effective listening skills; working with</td>
</tr>
<tr>
<td><strong>Mindset 4:</strong> Understanding that postsecondary education and lifelong learning are necessary for long-term career success</td>
<td><strong>Mindset 4:</strong> Understanding that postsecondary education and lifelong learning are necessary for long-term career success</td>
</tr>
<tr>
<td><strong>Behavior:</strong> Learning Strategies 1: Demonstrate critical thinking skills to make informed decisions</td>
<td><strong>Behavior:</strong> Learning Strategies 1: Demonstrate critical thinking skills to make informed decisions</td>
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<tr>
<td><strong>Behavior:</strong> Learning Strategies 7: Identifying long- and short-term academic, career, and social/emotional goals</td>
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<td><strong>Behavior:</strong> Learning Strategies 9: Gather evidence and consider multiple perspectives to make informed decisions</td>
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<tr>
<td><strong>Behavior:</strong> Social Skills 1: Use effective oral and written communication skills and listening skills</td>
<td><strong>Behavior:</strong> Social Skills 1: Use effective oral and written communication skills and listening skills</td>
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<tr>
<td><strong>Behavior:</strong> Social Skills 3: Create relationships with adults that support success</td>
<td><strong>Behavior:</strong> Social Skills 3: Create relationships with adults that support success</td>
</tr>
</tbody>
</table>

Pre-College and Career Readiness Curriculum for Students and Their Families
| students; engaging with adults; making decisions for the future | **Behavior: Learning Strategies 3**: Use time-management, organizational, and study skills  
**Behavior: Learning Strategies 4**: Apply self-motivation and self-direction to learning  
**Behavior: Learning Strategies 9**: Gather evidence and consider multiple perspectives to make informed decisions  
**Behavior: Self-Management Skills 1**: Demonstrate ability to assume responsibility  
**Behavior: Self-Management Skills 2**: Demonstrate self-discipline and self-control  
**Behavior: Social Skills 3**: Create relationships with adults that support succes |
PRE-COLLEGE AND CAREER READINESS CURRICULUM

LESSONS 1-8
# PRE-COLLEGE and CAREER READINESS CURRICULUM

## Lesson 1

<table>
<thead>
<tr>
<th>Title of Lesson:</th>
<th>Earn College Credit in High School</th>
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<tbody>
<tr>
<td>Topic or Main Idea:</td>
<td>Identify and define multiple options for earning college credit while enrolled in high school.</td>
</tr>
</tbody>
</table>
| Objectives: | 1) Know the differences and similarities among the following options and which of those, if any, are available to the student:  
  - dual enrollment classes  
  - concurrent enrollment classes  
  - online classes  
  - Advanced Placement (AP) credit classes  
  - College Level Examination Program (CLEP) credit  
  2) Become aware that there may be enrollment steps and deadlines on top of the normal high school course selection process  
  3) Identify the process for making an appointment with a school counselor  
  4) Understand how the high school course selection process impacts attainment of higher education credentials while in high school |
| Vocabulary: | dual enrollment classes  
  concurrent enrollment classes  
  online classes  
  Advanced Placement (AP) credit classes  
  College Level Examination Program (CLEP) credit |
| Materials Needed: | Construction Paper (7 black sheets, 7 other colored sheets, 7 white strips)  
  Yarn  
  Bulletin Board Paper Roll  
  Magic Markers |
| Activity: | **Short introduction from session leader:** approximately 8-10 minutes  
  There are multiple opportunities for earning postsecondary education, or college, credit while in high school. Today, I want to introduce these options to you. Afterwards, I will ask you to work in small groups and create a bulletin board that will be displayed in our classroom to remind us of these options and the steps for enrollment in them throughout the next month. Some options allow students to take one class that counts for both high school and college credit. Utilizing one or all of these options should be part of your high school course selection process. You should work with your school counselor to ensure that you are taking high school courses of the rigor and breadth that will keep you on the path to college. The options I will define today can maximize your time in high school by earning you both college and high school credit. **Dual enrollment** involves students being enrolled in two separate, academically related institutions at the same time. Generally, it refers to high school students taking college courses for credit while in high school. **Concurrent enrollment** provides high school students the...
opportunity to take college-credit bearing courses taught by college-approved high school teachers at the high school and without formal admission to the college. **Online classes** are courses that are offered through an online platform. They may be taught through the high school, a private company (for a cost), or through a dual/concurrent enrollment process. **Advanced Placement Courses (AP)** offer college-level curriculum and examinations for college credit to high school students. Colleges and universities **may** grant placement and course credit to students who obtain high scores on examinations. The course work is free, the examination is not. **College Level Examination Program (CLEP)** credit is obtained through a group of standardized tests created and administered by College Board; there is a cost associated with the test. It is important to consider, however, even if there is a cost there may be a savings of both time and money, if the student receives college credit.

At (name of high school) the following options are available: (IDENTIFY THE OPTIONS AVAILABLE). In order to enroll in one or more of these programs, you need to meet with a school counselor who can assist you with important steps and deadlines. The process for setting up an appointment with a school counselor at (name of high school) is: (PLEASE EXPLAIN HOW A STUDENT MAKES AN APPOINTMENT WITH A SCHOOL COUNSELOR).

**Now, let’s review.**

1. Who can define “online classes?” (Courses that are offered through an online platform. They may be taught through the high school, a private company (for a cost), or through a dual/concurrent enrollment process.)
2. Which of the options provides high school students the opportunity to take college-credit bearing courses taught by college-approved high school teachers at the high school without having to be formally admitted to the college? (Concurrent enrollment)
3. What is dual enrollment? (Dual enrollment involves students being enrolled in two separate, academically related institutions. Generally if refers to high school students taking college courses for credit.)
4. Which options have a cost associated with them? (AP and CLEP)
5. Even though there is a cost associated, is there a possible savings as well? (Yes, for a relatively small testing fee - $80-100 – students can reduce tuition by taking fewer courses and save time by not taking a course that they are sufficiently prepared.)

**Administer the matching exercise for Lesson 1,** approximately 8-10 minutes (page 31). Have students complete the exercise and exchange papers to check each others’ work.

**Create a bulletin board (to be done that day or another)** approximately 18-25 minutes. Using the matching exercise as a guide, create a bulletin board (for the classroom, hallway, or other public space) that will remind us all of the options available for obtaining college credit while in high school.

**Homework:** Students will take the Parent Handout (pages 32-33). home to share with their parent(s), guardian or other adult family member.
## PRE-COLLEGE and CAREER READINESS CURRICULUM
### Lesson 2

<table>
<thead>
<tr>
<th><strong>Title of Lesson:</strong></th>
<th>What It Takes: Graduating from High School and Enrolling in College</th>
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<tbody>
<tr>
<td><strong>Topic or Main Idea:</strong></td>
<td>Increase understanding of high school graduation requirements and postsecondary admission requirements</td>
</tr>
</tbody>
</table>
| **Objectives:** | 1. Identify high school graduation requirements  
2. Create a 4 year plan to meet high school graduation requirements  
3. Identify minimum postsecondary admission requirements including courses, standardized tests, recommendations, and essays |
| **Vocabulary:** | high school credits or units  
prerequisite  
corequisite  
required courses  
elective courses  
college preparation courses  
percentile class rank  
grade point average (GPA)  
minimum postsecondary admission requirements  
standardized tests (ACT, Advanced Placement tests, and SAT) |
| **Materials Needed:** | 4 Year Plan  
High School Graduation Requirements for your school  
College Admissions Checksheet |
| **Activity:** | **Short introduction from session leader:** approximately 8-10 minutes  
In the book, Alice in Wonderland, by Lewis Carrol, there is a conversation between Alice and the Cheshire Cat that goes like this: “Would you tell me, please which way I ought to go from here?” asks Alice. “That depends a good deal on where you want to get to,” said the Cat. “I don’t much care where—” said Alice. “Then it doesn’t matter which way you go,” said the Cat.  
Having a destination in mind, makes planning to get there much easier. You have already begun your journey to graduating from high school and enrolling in college by being in the ninth grade. By no means can you accomplish these two important educational milestones at the “last minute.” High school is structured by a variety of course requirements and scheduling logistics that provide you a solid foundation for graduating from high school. However, you need to know how your choices about courses and extra-curricular activities will increase or decrease your future options when you enter your senior year. Let’s begin with the courses you are required to take in high school. In our state, students must complete certain courses. Individual high schools can have additional graduation credits or units that are locally...
determined. Criteria for early graduation are also locally determined. A total of (fill in the blank) units are required by law in our state.

Let’s list the graduation requirements from high school in our state.

(The instructor could have copies of the requirements available for the students or point them to the state’s website with these lists. Ideally, the instructor asks students to work in small groups to create a list of courses and associated credits/units and report it out to the instructor who can assist in correcting the lists.)

It is important to note however, minimum graduation requirements do not always meet minimum college admission requirements, so it is important to know these as well. That will make your roadmap to college a more effective tool to use over the next four years in high school.

(Ask students to work in pairs or small groups and research the minimum postsecondary admission requirements at a 4 year public university; a 4 year private university; a local community college; and a technical institution. Each pair or group can post the name of the institution and its minimum admission requirements).

As your research shows, the courses you choose in high school have an extraordinary influence on your postsecondary, or college, options after you graduate. Your high school record will provide postsecondary institutions with the courses you took – both required and elective courses – as well as the grades you earned in these courses. Your grades are converted to a numerical scale in order to produce your cumulative grade point average, or GPA. There are modifying factors such as weighted scales when calculating your GPA. For example, a B in a college preparatory course might receive a higher numerical value than a B in a non-college preparatory course. This means that you should take the most academically challenging courses that you can in high school in order to enroll in a postsecondary education institution. The same is true of your elective course selections. Elective courses are not required and allow you to explore fields and develop skills by which you are intrigued. Always consider how these educational opportunities will increase your options rather than decrease your options at graduation.

In addition to high school core courses, there are other factors that influence your enrollment in postsecondary education options. Let’s consider the institutions you have researched. The most common factors used to determine admission includes your percentile class rank, ACT composite score or SAT score, and cumulative GPA. Percentile class rank is the mathematical summary of your academic record compared to those of the other students in your class. There is an easy formula for determining your percentile class rank. You need to know the
number of students in your class and your numerical ranking among them. Divide your numerical rank by the total number of students. If you are ranked 25th among 400 students in your class, for example, 25/400=.0625. Convert the decimal into a percentage by multiplying it by 100. This results in 6.25, so rounded off, you are in the top 6 percent of your class. It is another way of saying you are in the 94th percentile.

**Standardized test scores** assist colleges understand your college readiness (ACT) or academic aptitude (SAT). These are nationally normed, standardized tests that allow a campus to compare you to students throughout the country. They are particularly useful because the meaning of grade point averages (GPA) and class rank can vary greatly from school to school. A 4.0 GPA in high school could mean something different in a small high school without access to Advanced Placement courses and a large high school with multiple college preparatory courses. A score on a standardized test levels this playing field.

As you plan your four year program in high school, there are additional concepts to learn. Some classes are **prerequisites** for others which means that those classes must be taken prior to taking another class. Unless Russian was your native language, you wouldn’t want to be in Intermediate Russian before taking Beginning Russian. Thus, Beginning Russian is a prerequisite for Intermediate Russian. Some classes are corequisites for one another. Science classes often have a lab course as a **corequisite** for a lecture course and they must be taken at the same time.

**Now, let’s engage in an activity that can reinforce all of these ideas.** Let’s complete your first draft of a four year plan (pages 34-35) something that you will revisit and modify every year as you discover more about your dreams, skills, and aspirations while in high school. Complete the first draft of your 4 year plan.

**Homework:** Share the first draft of your 4 year plan with your family. Provide them with the Parent/Family Handout (pages 36-37). Encourage them to ask questions about your plan and how they can best support you in accomplishing it. This assignment should be completed within one week.
**Title of Lesson:** Who am I and how does that impact my career?

**Topic or Main Idea:** Students will develop an awareness of their skills and preferences as they relate to career choices.

**Objectives:**
1. Students will create an ACT Profile account, unless they already have one.
2. Students will complete three ACT Profile Inventories: Interest Inventory, Skills Inventory, and Values Inventory.
3. Students will identify three careers that match their interests, skills, and values.

**Vocabulary:**
- Abilities
- Career
- Career Area
- Career Clusters
- Job
- Skills

**Materials Needed:**
- Internet access
- Computers
- Smart Classroom or computer, projector, and screen for leader
- A printer to give students without home access to internet or computer, a copy of their Career Map

**Activity:**

*Short introduction from session leader:* approximately 3-5 minutes for introduction, 20 minutes for working on the inventories, and 5-8 minutes for information after students finish the inventories.

To begin, let’s all create an ACT Profile account which will provide us access to a variety of career planning resources. Enter this URL: [act.org/profile](http://act.org/profile) to create your account. The ACT Profile has a series of inventories which are quick and simple ways to help you learn more about yourself. The results will suggest occupations and college majors that fit your interests, your self-reported abilities and/or your values.

For today, I want you to complete the three inventories. When you arrive on the ACT Profile home page, you will see six navigational tabs across the top. Click on Plans, then click on Inventories. You may begin with any of the three inventories, but please complete all three. They take less than 10 minutes each to complete. You will then be able to view how your answers populate a career map. We will discuss career maps when everyone has finished the first part of this activity.
Now that everyone has completed their inventories, click on the Career navigational tab (to the left of Plans) and then click on Career Map. The map will indicate **Career Clusters** which are groups of careers and jobs that are related by specific skills. For each cluster, there are pathways that correspond to courses and training to prepare you for a given career. Within each cluster, there are **Career Areas** that identify a career field. A **career** is an occupation over a significant period in a person’s life and with opportunities for progress in that field. A career is made up of a variety of **jobs** that provide multiple perspectives for continuing in that career. You will likely have many jobs in your lifetime and significantly fewer careers. Treat each job as an opportunity to build your skill set – the tools and know how to accomplish tasks and contribute to the work you are engaged in.

So let’s look closer at your Career Map. It has color coded the Career Clusters that match with your inventory answers. If it matches in one inventory, you will see a blue dot and if it matches in two or more, it will be a red dot. At this time in your life, these are the possible career areas you might find useful to research.

Further below the Career Map, there will be descriptions of what your answers indicate about your interests, abilities, and values. Read this description and determine if this sounds like you. This is a brief description of where you are today, not necessarily where you will be in a month, a year, or five years. That is why it is important to retake these inventories at least once a year while you are in high school. You are discovering new ideas and meeting new people and all of this will influence who you come to know yourself as. As you gain experience, your interests and abilities will be enhanced and your career choices will broaden.

Using your ACT Profile Career Map, indicate 5 favorite careers that you would like to do further research. You do this by reviewing the careers found in Career Search under the dropdown menu in Career. You can click on the circle with a star to the left of the career name. This will save these careers to your ACT Profile. Be sure to print out a copy of your Career Map if you do not have access to the internet at home.

In addition to your Career Map, your inventory responses generated a Major Map that we will review during the next lesson. This will give you insight into the course of study you may need to pursue to obtain your career goals.

**Homework:** Share your Career Map with your family and, especially, share the descriptive information that resulted from your responses to the inventories. Use the Parent/Family Handout found on page 38. Do they agree with this description of you? Why or why not?
# Title of Lesson
What do I study to become…? And, how do I pay for it?

## Topic or Main Idea:
Students and parents will identify the educational requirements and timelines associated with various career options as well as be introduced to the cost of higher education.

## Objectives:
1. Students will identify the educational requirements for their careers of interest, including possible majors.
2. Students will map the timelines for obtaining the educational credentials needed for their careers of interest.
3. Students will be introduced to the cost of higher education (net versus sticker price, FAFSA, grants, scholarships, savings, loans).

## Vocabulary:
- Academic concentration
- Associate degree
- Bachelor of Arts/Science (BA/BS)
- Doctorate Degree (Ph.D.)
- Certificate Program
- Expected Family Contribution (EFC)
- Free Application for Federal Student Aid (FAFSA)
- Grants
- Loans
- Major
- Master of Arts/Science (MA, MS)
- Minors
- Net price versus Sticker price
- Professional and/or Terminal Degree
- Savings
- Scholarships

## Materials Needed:
- Internet access
- Computers
- Smart Classroom or computer, projector, and screen for leader
- A printer to give students without home access to internet or computer, a copy of their Major Map

## Activity:
**Short introduction from session leader:** approximately 8-10 minutes

Today you will have an opportunity to learn more about the educational requirements associated with your current careers of interest as well as possible majors associated with those careers. At postsecondary educational institutions, students are exposed to multiple courses but will spend the majority of their time in courses focused on their major course of study or **major**. The major may have an
**Academic Concentration** that indicates specific skills or ideas that you have been exposed to in a concentrated manner. Also, most students will have another area of study, called a **minor**, that requires a meaningful number of courses but not as much as a major.

At the undergraduate level, these studies lead to one of three types of degrees: Associate of Arts degree (AA), Bachelor of Arts (BA), or Bachelor of Science (BS). The **Associate of Arts degree** is awarded after the completion of a specific two year program and conveys greater preparation than a high school degree and less than a bachelor’s degree. The **Bachelor of Arts** and **Bachelor of Science** degrees are awarded after the completion of specific four year programs. In these degree programs, there is an expectation that a student focus not only on the depth of a specific major but also an appreciation of the breadth of human knowledge. Additionally, there are **Certificate Programs** which are alternative academic credentials to lengthier undergraduate or graduate programs. The coursework in these programs tends to be concentrated over a shorter period of time, focusing almost entirely on a specific topic.

Beyond the undergraduate degree options there are academic programs that indicate an individual has obtained a distinguished understanding of a specific field. The **Master of Arts or Science (MA or MS)** degrees are viewed as a level between an undergraduate degree and a doctorate degree. These degrees are required by some fields prior to obtaining a **terminal/professional or doctorate degree such as a Ph.D (Doctor of Philosophy) or and Ed.D (Doctor of Education)**. For some areas, the terminal degree or the end degree for their study is a professional degree such as a Law Degree or Juris Doctorate (JD) or Master of Juris Prudence (MJP), Master of Business Administration (MBA), Master of Fine Arts (MFA), or Master of Social Work (MSW). These credentials require two to three additional years of education and are after the successful completion of an undergraduate degree or its equivalent. Some campuses do have accelerated programs that encourage students to complete an undergraduate degree in three years with a masters or other degree in five to six years combined. Exploring these innovative programs could make a difference not only in your career options but also the overall cost of college.

Speaking of different degrees, length of coursework, and expectations of different levels of achievement in a career – this might be a good time to talk about the cost of college. This is a complex conversation but starting it now might make it easier to plan how you will pay for college.

You are in the beginning stages of planning for your career. Your pre-school education through 12th grade is a foundation for your future but it is not enough for you to have a living-wage job in the future. As of 2015, more than half of employed workers in the United States had some college or more. This is an indicator that future employment will require employees to attain some level of higher education to be competitive in the future. 

([link](http://www.census.gov/content/dam/Census/library/publications/2016/demo/p20-578.pdf))
The first thing you need to know about the cost of college is that there is the published “sticker price” of college and then there is the “net price” of college. This is due to a variety of programs and options that can lower the actual cost of attendance. In future lessons, you will be introduced to an online tool called the Net Price Calculator that you can use as you begin to narrow down your possible postsecondary education options. Today, however, I will share ways to lower educational costs.

Federal and state programs are available to provide financial assistance to qualifying students. The most important one to know about is the Free Application for Federal Student Aid (FAFSA). This form is filled out during your senior year of high school. Based on your family’s income, an expected grant amount and an expected family contribution (EFC) is determined. Some states also provide grants to support students attending institutions in their home state. Grants are funds that do not have to be paid back. That is why it is critical to apply for those dollars first. Public and private nonprofit institutions can award scholarships based on academic merit to defray the cost of college. Keeping your grades strong is the best way to qualify for those opportunities. Hopefully, you and your family have already been saving for you to go to college but, if not, this a great time to begin a college savings account. You should consider saving money earned with part-time jobs such as babysitting, yard work, or other activities. You may not be able to put aside enough money to pay for everything but you can contribute to the expenses that will be incurred on your educational journey. The last dollars that to consider are educational loans. Unlike grants, scholarships, and (hopefully) your family’s contribution, these dollars must be paid back and with interest. Loans are not necessarily the first choice but they are useful in ensuring that you complete your degree and enter the workforce.

Let’s review today’s work. First you viewed your career interests in light of possible postsecondary education tracks. If you want to be a travel agent, library technician, or massage therapist, certification programs are excellent choices. Dental hygenists, diagnostic medical sonographers, and radiation therapists are often hired with two year college degrees plus additional ongoing training. Investment bankers, insurance actuaries, nurses, and teachers must complete four year college degrees at a minimum. Lawyers and counselors require two to three years of preparation beyond the four year degree. Doctors, psychiatrists, and university professors require four to six years of additional training beyond an undergraduate degree. Knowing your career interests makes it easier to discover institutions that can best prepare you with the least amount of educational debt. Once you find institutions that offer programs supportive your career goals, you and your family can plan how to make it affordable.

This is a good time to look at the possible majors that your ACT Profile inventory responses generated. Log into your account and review the Major Map. You can find your Major Map by signing into your ACT Profile, clicking the Education tab at the top of the page and then clicking on Major Map from the dropdown menu.
Identify up to 5 possible majors you would like to know more about. Be sure to print out a copy of this Major Map if you do not have access to the internet at home.

**Homework:** Share your Major Map with your parent(s) or adult family member. Provide them the Parent/Family handouts found on pages 39-42 to read after answering the first set of questions.
Title of Lesson: Today’s Choices Impact Tomorrow’s Options

Topic or Main Idea: Students and parents will identify the connection between choices made today and their impact on options in the future.

Objectives:
1) Students will define and recognize opportunities for delayed gratification.
2) Students will be exposed to situational scenarios and examine the cause and effect of decision-making.
3) Students will engage in decision-making.

Vocabulary:
- Scenario
- Decision-making framework
- Critical thinking
- Cause and effect
- Delayed gratification

Materials Needed:
Scenarios (provided below)

Activity:
*Short introduction from session leader:* approximately 8-10 minutes

On any given day, you make multiple decisions. Take a minute and share some of the decisions you made today. *(If you don’t get any responses, you can suggest a couple of examples: brushed teeth, made bed, chose clothes, ate or did not eat breakfast, completed my homework, etc.) Some of these choices may seem minor but any number of them could have great implications for future choices, particularly as those choices reflect your values and become your daily habits.

One the most informative ways to talk about this topic is through the use of case studies. A *scenario* is a story which provides a detailed narrative of a situation, person, or a group and serves as an instructive example for a topic.

Consider the following situation:

Sarah eats plain nonfat yogurt with a banana six out of seven days a week. When she goes to the grocery store, she looks at the brands of yogurt available and picks one that usually costs the least and/or has the furthest expiration date. She doesn’t worry about the brand name. Then, she reads an article that one specific brand of plain nonfat yogurt has implemented a profit sharing plan for the employees. Now, she buys that brand of yogurt each time she finds it with a reasonable expiration date and at a fair price. Sarah relied on her values in both cases of purchasing the yogurt. In the first case, cost and shelf life of the product were her only influencing factors for her purchase. In the second case, she purchased based on additional information about a specific product that matched an additional value she has for fair work...
conditions. She now believes she is not only continuing to make a healthy choice about her breakfast but also one that promotes social justice, an important value she holds.

In this situation, Sarah chooses a product as a reflection of who she wants to be and what she wants to support as a consumer. This small change in her habit of purchasing yogurt allows her to “vote” for better employment policies, something she cares about. Her decision-making resulted from thinking about her course of action in the face of alternative possibilities. Further, she engaged in critical thinking by using an objective analysis and evaluation of an issue to make her final judgment. Cause and effect or causation, is a relationship between events or things, where one is the result of the other or others. In this case, Sarah’s self-esteem is increased (effect) through her values-based decision-making (cause).

Your daily choices are an important reflection of your values and your goals. Making decisions about how to spend your free time, who you spend time with, and what you eat are some of most important choices you make as a teenager. Will you be able to graduate from high school on time and with the grades you want if you play computer games every day for three to four hours? Will you be financially independent at age thirty if you choose to hang out with classmates who are constantly in trouble? Will you be healthy at age thirty if you drink caffeinated soft drinks and eat processed food every day for lunch? Often a good decision requires the ability to experience delayed gratification, the notion that you resist a smaller, more immediate, reward in exchange for a larger, more enduring reward in the future.

You can practice delayed gratification by setting a study goal of working for an hour and fifteen minutes in three 20-minute blocks with five minute breaks between each. At the end of each twenty minutes, you can reward yourself by standing up and moving around your room, listening to one favorite song, or eating a healthy snack (carrots or fruit). It is important not to use your phone or computer to check your email, texts, Instagram, or other social media. You probably already know that doing so will take you away from your study goal. Consider those rewards for the end of your entire study period but not before or during that time. Peer pressure can make it difficult to resist what seems to be insignificant action but learning to do so can provide a strong foundation for your future success in life.

Working in small groups of three or four, take the time to identify the key values that are reflected in the following case studies. Make at least three predictions for where the key character in each study could be in ten years based on their current choices.

1. Marialis has been in your classes since the sixth grade. She has been a great student in the past with the ambition of becoming a doctor. But, about halfway through the fall semester of the tenth grade, she begins to forget to complete or
hand in her assignments. Then, she starts falling asleep in math class. You decide to ask her what is going on. She tells you that she is feeling totally overwhelmed by everything. She has a part-time job so that she can buy clothes that her mom says are too expensive for her family to buy. Other girls at school are wearing these things and she wants to fit in. Additionally, she wants to try out for cheerleading but doesn’t have time for practice. Even worse, she is behind in all of her classes and has a big exam in history next week. On top of that, she things she is catching a cold. She is so distressed, she said that she feels like dropping out of school. You suggest that she meet with the school counselor and work out a plan to meet with each of her teachers to get back on track. She agrees to do so. What are the values that Marielis is using to make decisions? What is the immediate outcome to this story? What is the long term (10 years) outcome to this story?

2. John started high school and is having a hard time finding his friend group. Raoul, a classmate sits besides him in the cafeteria and starts a conversation. Raoul does not have many friends but is friendly enough with John so when he invites John to his birthday dinner on Friday night, John says yes. Later in the week, John is invited to a boy-girl party at the home of a very popular classmate, someone with whom he had hoped to become friends. His parents tell him that the decision is his. What values could be used to make this decision? What is the immediate outcome to this story? What is the long term (10 years) outcome to this story?

3. Rachel is on the junior varsity basketball team and hopes to make varsity her junior and senior year. Basketball has been her passion for several years and it is her favorite way to work out. In order to make varsity, she knows she needs to spend extra time in the summer to improve her skills. She is not only good at basketball, she is a strong student with the ambition of becoming a forensic scientist. Her family does not have a lot of money so she needs to keep her grades high and earn a scholarship so she can attend a four year university. It turns out that there is a two-week forensic science camp at a well-known state university that is looking for students with the academic potential to attend it after graduating from high school. Rachel realizes that this would give her the additional support and networking opportunities that could make her dream of attending a four year institution come true. A few weeks later, she learns that the basketball camp she hopes to attend is scheduled for the same two weeks in the summer. What values will Rachel use to make her decision? What is the immediate outcome to this story? What is the long term (10 years) outcome to this story?

**Homework:** Share the Parent/Family worksheet on pages 43-44 with your parent, guardian, or other adult family member.
### Title of Lesson: What are my options for education beyond high school?

### Topic or Main Idea: Students and parents will be able to define up to five postsecondary education attainment options.

### Objectives:
1. Develop an awareness of the postsecondary educational spectrum.
2. Define three to five postsecondary education options.
3. Recognize the employment opportunities associated with each of the educational attainment options available.

### Vocabulary:
- Postsecondary education
- State or Public Institution
- Private or Independent, nonprofit Institution
- Private for profit Institution
- Public Technical Institute
- Proprietary Technical Institute
- Community/Junior College
- College
- University

### Materials Needed:
- Map of Our State
- Definitions of all postsecondary education options
- Bulletin Board Paper Roll
- Yarn
- Construction or copy paper

### Activity:
**Short introduction from session leader:** approximately 8-10 minutes

There are multiple types of postsecondary education institutions. It is important for you to understand these differences because they provide similar but nuanced different opportunities. Afterwards, the class will create a bulletin that will be displayed in our classroom to remind us of the different types and locations of these institutions in our state.

To begin, **postsecondary education** is any training or coursework completed after graduating from high school. Individuals who have served in the military can have their service training record evaluated by an institution in order to be awarded equivalency credit for prior experience. Not all institutions award the same credit equivalencies but it is important to bring your military service to the attention of your academic advisor, no matter where you decide to enroll.

Next, there are three categories of postsecondary institutions: public, private not for profit, private for profit. **State or Public institutions** are supported or assisted by state funds and generally in-state students pay less for tuition than out-of-state students. **Private nonprofit Institutions** are supported by tuition and donations and
are not tax supported. Tuition can be higher than public institution tuition but often there is greater capacity for the campus to offer financial aid to students than at public institutions. **Private for profit institutions** are institutions run by private, profit-seeking businesses. It is important to know the business operation model of an institution because of the expected financial relationship you will have with each of them. Public and nonprofit Private institutions can assist students in making college more affordable through a combination of family contribution (cash on hand and loans), federal, state, and institutional aid. Private for profit institutions depend on family contribution (cash on hand and loans) and federal aid.

**Public Technical/Vocational Institutions** and **Private Technical/Vocational Institutions** provide similar credentialing for specific skills such as cosmetology, HVAC installation, welding, health care technology, culinary arts, etc. These institutions award diplomas, certificates, licenses, and sometimes associate’s degrees, and bachelor’s degrees. The cost of attendance at a public versus a private can vary greatly and should be explored fully; cost influences completion. Completion determines employability. Additionally, credits earned in the programs at either institution may not transfer to traditional academic degree programs. These credentials, however, often provide needed employment for many individuals.

**Community/Junior Colleges** are two-year institutions that award associate’s degrees and certificates in specific career-related subjects. Community colleges are public, rarely residential, and are supported by state and local funds as a way to provide a low cost opportunity for students seeking to take courses that are transferable to other institutions. Junior colleges are private, often provide residence on the campus, and provide an alternative way to earn credit that is transferable to another institution.

A **college** tends to have fewer students than a university but it still has a variety of degree programs. These institutions offer bachelor’s degree. They might be public or private, independent, or part of a larger university or university system. The focus on these campuses is to provide breadth and depth of knowledge.

**Universities** can be public, private nonprofit, or private for profit, and are likely to be large with multiple colleges and degree programs. Frequently, they have a variety of research programs as well as offer bachelor’s, master’s, and doctorate’s degrees. The broadest spectrum of curricular and co-curricular offerings are available on public and private nonprofit campuses including sports, clubs, and fraternities/sororities.

Keep in mind that institutions that are public or private nonprofit are prepared to provide scholarships, grants, and additional aid to federal and state aid that can lower family costs for postsecondary education. Private for profit institutions can only utilize federal aid to lower costs to families.

**Now, let’s review.**

1. What is a difference between a university and a college? **(Universities are large educational entities that have colleges, programs, and degrees often ranging from an associate’s, bachelor’s, master’s, and doctorate’s degree**
while colleges tend to be smaller and provide only associate’s or bachelor’s degrees.)

2. Is a student more likely to receive a employable credential at a public technical institution or a private for profit institution? (public technical institution)

3. What is the difference between a public or private nonprofit and a private for profit institution? (Public and private nonprofit institutions maximize federal, state, and private dollars to minimize family contributions, and personal loans in the obtainment of an education. Private, for profit institutions utilize federal funds, family contributions, and personal loans to make a profit in the obtainment of an education.)

Using this information, it will be useful to identify the various opportunities for postsecondary education in our state on a bulletin board. Take time to create a display that will be shared in this classroom as a reminder of this information for you and other students. Be sure to highlight all of the different types of institutions as well as their names, and locations.

Homework:
Students will take the Parent/Family Handout (pages 45-46) to share with their parents.
**Lesson 7**

**Title of Lesson:** How do I find a job that ... ?

**Topic or Main Idea:** Students and parents will identify at least three career resources for exploring career options.

**Objectives:**
1) Take or update the ACT Profile Inventories: Interest Inventory, Skills Inventory, and Values Inventory
2) Students will deepen their exploration of careers that reflect their interests
3) Students will identify three career resources for exploring career options

**Vocabulary:**
- Career
- Career Areas
- Career Clusters
- Internship
- Job
- Mentor
- Shadowing

**Materials Needed:**
- Internet access
- Computers
- Smart Classroom or computer, projector, and screen for leader
- A printer to give students without home access to internet or computer, a copy of their Career Map

**Activity:**

*Short introduction from session leader:* approximately 3-5 minutes for introduction, 20-40 minutes for working on the inventories, and 5-8 minutes for information after students finish the inventories.

To begin, everyone should access their ACT Profile account and take or update their inventories. These results will suggest occupations and college majors that fit your current interests, current abilities and/or your current values. When you arrive on the ACT Profile home page, you will see six navigational tabs across the top. Click on Plans, then click on Inventories. You may begin with any of the three inventories but please complete all three. They take less than 10 minutes each to complete. You will then be able to view how your answers populate a career map. We will discuss career maps when everyone has finished the first part of this activity.
Now that everyone has completed their current inventories, click on the Career navigational tab (to the left of Plans) and then click on Career Map. You may or may not see the same map as you saw the first time you completed the inventories. The map will indicate Career Clusters which are groups of careers and jobs that are related by specific skills. For each cluster, there are pathways that correspond to college courses and training to prepare for a given career. Within each cluster, there are Career Areas that identify a career field. A career is an occupation over a significant period in a person’s life and with opportunities for progress in that field. A career is made up of a variety of jobs that provide multiple perspectives for continuing in that career. You will likely have many jobs in your lifetime and significantly fewer careers. Treat each job as an opportunity to build your skill set – the tools and know-how to accomplish tasks and contribute to the work you are engaged in.

So let’s look closer at your current Career Map. It has color coded Career Clusters that match with your current inventory answers. If it matches in one inventory, you will see a blue dot and if it matches in two or more, it will be a red dot. At this time in your life, these are the possible career areas you might find useful to research.

Further below the Career Map, there are descriptions of what your current answers indicate about your interests, abilities, and values. Read this description and determine if this sounds like you. This is a brief description of where you are today, not necessarily where you will be in a month, a year, or five years. That is why it is important to retake these inventories at least once a year in high school. You are discovering new ideas and meeting new people, all of which will influence who you become. As you gain experience, interests and abilities are enhanced and career choices are broadened.

Within 2 weeks, and using ACT Profile, indicate 3-5 favorite careers on which you would like to do further research. You can do this by reviewing the careers found in Career Search under the dropdown menu in Career. You can click on the circle with a star to the left of the career name. This will save these careers to your ACT Profile.

There are additional ways to research careers. If you want to be a chef and own your own restaurant, you might consider applying for a job in that environment to see if your ideas about the work matches reality. While you are in high school, you might be hired as a table buser or dishwasher which is probably not your idea of owning a restaurant or being a chef but you can learn valuable lessons about what takes place in the kitchen as well as the team you will need to assemble for your dream career. Another way to learn about a career interest is to set up a summer internship in an office or area you would like to work. You might be paid but more than likely you will not. Ask to spend up to a month at the site and make certain you have someone with whom you can debrief what you observe every few days or at least weekly. Identifying a mentor who is doing the work you care about can be
extremely valuable. Developing relationships with individuals who are in the field can provide you with introductions to others as well as opportunities for part-time jobs while you are in school. Lastly, if there is a profession you are interested in such as being a nurse, physical therapist, doctor, or lawyer, see if you can shadow that person for a week or two in the summer or several weeks in the afternoon after school. **Shadowing** means that you follow that person around to see what happens on typical work days. It can provide you with insight as to whether that environment and the routine tasks associated with the work are to your liking.

**HOMEWORK:** Complete the Career Research Questionnaire and share the Parent/Family Handout (pages 47-49) with your parent, guardian, or other adult family member.
## Lesson 8

**Title of Lesson:** What is the real cost of college?

**Topic or Main Idea:** Students and parents will be introduced to the tools that will assist them in uncovering the true cost of college as well as options for reducing that cost.

**Objectives:**
1. Develop familiarity with the Net Price Calculator
2. Identify resources for research on local, state, national, and institution-level scholarships and grants
3. Create a plan to pay for college visits, admission applications, and admission tests
4. Understand the benefits and consequences of educational loans

**Vocabulary:**
- High School Counselor
- Institution-level Admissions Office
- Institution-level Financial Aid Office
- Iowa College Student Aid Commission
- Merit-based Scholarships
- Need-based Scholarships
- Net Price Calculator
- Work-Study programs

**Materials Needed:**
- Internet access
- Computers
- Smart Classroom or computer, projector, and screen for leader

**Activity:**
**Short introduction from session leader:** approximately 8-10 minutes

**Session leader navigates to the following website:**

The second video found on this page is directed towards high school students and is a good one to view with them. It takes less than 2 minutes.

So let’s review what the video showed us and see if we can answer the question: What is the real cost of college? There is the **sticker price** – something that can be found on the website of every campus in the United States. Then, there is the **net price** which is the actual cost of attendance. The net price will be influenced by 1) strong grades, 2) high scores (ACT, SAT), 3) race/ethnicity, and 4) specific talents of a student. This is because some campuses seek greater diversity and increased
accessibility as they develop an improved understanding of who can be successful on their campuses. Additionally, the net price can be reduced through federal and state grants, scholarships, and student employment. One tool that can assist students and families look at these variables is the Net Price Calculator for each institution that a student wishes to explore. Every campus has a Net Price Calculator on their website but it can be difficult to locate. Use the handout to record the sticker price and net price for four to five institutions that have the program of study that fits with your career goals. You may have to guess your family income but that can be refined after you share this information with your family.

Session leader navigates back to the following website:
www//collegecost.edu.gov/netpricecalculator.aspx

Use the Student Worksheet (pages 50-51) and this website to research the cost of colleges in which you are interested.

Now is a good time to discuss resources that can assist you in your search for scholarships and grants. To begin, it is important to differentiate between merit-based aid and need-based aid. **Merit-based aid** is awarded in recognition of outstanding academic performance [class rank, competitively strong grade point averages, competitively strong admissions test scores (ACT/SAT, etc.)], a demonstrated unique skill or talent, and/or leadership abilities. If a student receives a merit-based scholarship, there will likely be an expectation that the student maintain a certain grade point average or participate in specific activities while attending college in order to keep the scholarship. **Need-based aid** is awarded to students who demonstrate financial need. Sometimes this aid comes in the form of a campus job or a Work-Study program while attending college.

To explore scholarships and grants available locally, it is essential that you meet with your school counselor as early as the fall of your junior year. You can research local philanthropic or service organizations and community foundations. To know what is available at a specific institution, contact the institution’s Financial Aid Office and Admissions Office or simply find the webpage of each office on the campus website. There you should find out about campus-based assistance, qualifications, dollar amounts, and deadlines. To learn about state-level grants and assistance, look up the state’s educational financial assistance authority. The following website has an interactive map that provides this information for each state with such an office: [https://www.nasfaa.org/State_Financial_Aid_Programs](https://www.nasfaa.org/State_Financial_Aid_Programs)

There are websites that provide information about scholarships at the national level such as [www.studentaid.ed.gov](http://www.studentaid.ed.gov). This resource gives ideas about where to look for additional support. Be aware that you NEVER have to pay for a scholarship search. Avoid being scammed by groups or individuals who guarantee they can find you money for college. The information is free and available to all. Lastly, do not forget to file your Free Application for Federal Student Aid (FAFSA) in your senior year.
**HOMEWORK:** Share the Parent/Family Handout (pages 52-53) with your parent(s), guardian or other adult family member. Ask them to answer the first set of questions and read the information and review your Net Price Calculator Results prior to answering second set of questions.
Student Activities and Parent/Family Handouts
Lesson 1: Student Class Activity - Matching Exercise
Earn College Credit in High School

Directions: Match the term or characteristic to the definition by placing the correct number next to the term.

___College Level Examination Program (CLEP) 1. A program that involves students being enrolled in two separate, academically related institutions. Generally if refers to high school students taking college courses for credit.

___Online Courses 2. Courses which offer college-level curriculum and examinations to high school students. Colleges and universities may grant placement and course credit to students who obtain high scores on examinations.

___Concurrent Enrollment 3. Courses that are offered through an online platform. They may be taught through the high school, a private company (for a cost), or through a dual/concurrent enrollment process.

___Dual Enrollment 4. A fee is associated with the tests.

___CLEP and AP 5. A program that provides high school students the opportunity to take college-credit bearing courses taught by college-approved high school teachers at the high school and without formal admission to the college.

___Advanced Placement 6. A set of standardized tests that can be taken for college credit.
Lesson 1: Parent/Family HANDOUT
Earn College Credit in High School

PARENT/GUARDIAN: PLEASE ANSWER THE FOLLOWING QUESTIONS PRIOR TO REVIEWING THE INFORMATION ON THE BACK OF THIS SHEET WITH YOUR STUDENT.

1. How informed do you believe you are regarding opportunities for your student to earn college credit while attending high school? (Circle the number)

   0    1    2    3    4    5
   Not informed    somewhat informed    well informed

2. Please check the programs that you believe provide a cost-free opportunity for your student to earn college credit while in high school. (Check all that apply.)

   _____ Dual Enrollment
   _____ Concurrent Enrollment
   _____ AP college credit
   _____ CLEP college credit

3. Who is responsible for ensuring that your student maximizes their time in high school and remain on a college going pathway? (Check all that apply.)

   a. the student
   b. the school counselor
   c. the parent
   d. other support; please write in: _______________________________
Dual enrollment involves students being enrolled in two separate, academically related institutions. Generally it refers to high school students taking college courses for credit.

Concurrent enrollment provides high school students the opportunity to take college-credit bearing courses taught by college-approved high school teachers at the high school and without formal admission to the college.

Online classes are courses that are offered through an online platform. They may be taught through the high school, a private company (for a cost), or through a dual/concurrent enrollment process.

Advanced Placement (AP) Credit are courses created by the College Board and which offer college-level curriculum and examinations to high school students. Colleges and universities may grant placement and course credit to students who obtain high scores on examinations. The course work is free, the examination is not.

College Level Examination Program (CLEP) credit is obtained through a group of standardized tests created and administered by College Board; there is a cost associated with the test. It is important to consider, however, even if there is a cost there may be a savings of both time and money, if the student receives college credit.

It is the responsibility of the student to meet with the school counselor to receive assistance and advice regarding enrollment in these opportunities. The opportunity for success is even greater when parents and/or families are also engaged.

Please answer following a discussion with your student about the information above.

1. How informed do you believe you are regarding opportunities for your student to earn college credit while attending high school?
   0  1  2  3  4  5
   Not informed  somewhat informed  well informed

2. Please check the programs that you believe provide a cost-free opportunity for your student to earn college credit while in high school. (Check all that apply.)

   _____ Dual Enrollment
   _____ Concurrent Enrollment
   _____ AP college credit
   _____ CLEP college credit

3. Who is responsible for ensuring that a your student maximizes their time in high school and remains on a college going pathway? (Check all that apply.)

   a. the student
   b. the school counselor
   c. the parent
   d. other support; please write in:__________________________________
Lesson 2: Student Class Activity - Four Year Plan Exercise
What It Takes: Graduating from High School and Enrolling in College

Student Name _________________________ Date ____________________

Education/Career Goal __ Four-year institution
__ Two-year community college (AA degree)
__ Trade/Tech/Art School
__ Two-year community college with transfer to a 4-year institution

DATE PLAN COMPLETED/REVIEWED: 
Grade 9 ____________ Grade 10 ____________
Grade 11 __________ Grade 12 __________

In the space under the generic course name indicate the exact course you take. (For example: Math, indicate if it is algebra, geometry, calculus, advanced algebra, etc.)

<table>
<thead>
<tr>
<th>GRADE 9</th>
<th>GRADE 10</th>
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<tbody>
<tr>
<td>Fall</td>
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<td>Social Studies</td>
<td>Social Studies</td>
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<tr>
<td>Elective</td>
<td>Elective</td>
</tr>
</tbody>
</table>
Minimum high school graduation requirements for schools in your state*

_____ credits/units of English
_____ credits/units of mathematics (list specific subjects)
_____ credits/units of science (list specific subjects)
_____ credits/units of social studies (list specific subjects)
_____ credits/units of physical education
_____ credits/units of other requirements

*Individual high schools can have additional graduation credits or units that are locally determined.

Minimum high school graduation requirements do not necessarily meet minimum postsecondary education requirements. Here are two examples:

Minimum admission requirements for ____________________________:
(an institution in your state)

- _____ credits/units of English/Language Arts
- _____ credits/units of Mathematics (list specific subjects)
- _____ credits/units of Science (list specific subjects)
- _____ credits/units of Social Studies (list specific subjects)
- _____ credits/units of other requirements (list specific subjects)

Minimum admission requirements for Medical Lab Tech at ____________________________:
(local community college or technical institution)

- High school diploma (GPA of ____ ) or equivalent (GED of ____ )
- ACT scores of _____ or SAT scores of ______
- Placement test scores of ________ (such as COMPASS; ALEKS Math; ACCUPLACER, etc.) List the tests and required scores.
- ALEKS Math of 20 or greater or ASSET scores of 40 in each category (writing, reading, numeric)
- Successful completion of specific high school courses (list the subjects) or equivalent is required
- Highly recommended courses to complete prior to enrollment or during the first semester (list the subjects)
- Options for meeting the requirements if not part of your high school record (list options)
- Required applications (there may be one for the school and a separate one for the program) and deadlines ________________________________
Lesson 2: Parent/Family HANDOUT

What it Takes: Graduating from High School and Enrolling in College

PARENT/GUARDIAN: PLEASE ANSWER THE FOLLOWING QUESTIONS PRIOR TO REVIEWING THE INFORMATION ON YOUR STUDENT’S HIGH SCHOOL PLAN. (Circle the answer.)

1. What is the minimum number of credits/units required to graduate from high school in (your state)
   a. 15
   b. 13
   c. 21
   d. 12
   e. other

2. Do minimum high school requirements meet minimum postsecondary education requirements?
   b. Yes
   b. No
   c. Not always
   d. I don’t know

3. Successful completion of any three math courses in high school meets postsecondary admissions minimum requirements in your state.
   a. True
   b. False

Please review your student’s 4-year plan and the high school curriculum information at this time. Allow your student to explain their plan. Ask your student questions about their educational goals. Then, answer the questions on the backside of this sheet.
PLEASE ANSWER THE SAME QUESTIONS AGAIN. (Circle the answer)

1. **What is the minimum number of credits/units required to graduate from high school in (________ your state ________)?**
   a. 15  
   b. 13  
   c. 21  
   d. 12  
   e. other

2. **Do minimum high school requirements meet minimum postsecondary education requirements?**
   a. Yes  
   b. No  
   c. Not always  
   d. I don’t know

3. **Successful completion of any three math courses in high school meets postsecondary admissions minimum requirements in your state.**
   a. True  
   b. False
Lesson 3: Parent/Family HANDOUT
Who am I and how does that impact my career?

PARENT/GUARDIAN: PLEASE RESPOND TO THE FOLLOWING QUESTION PRIOR TO REVIEWING THE INFORMATION ON YOUR STUDENT’S CAREER MAP.

1. What do you think are your student’s values?

4. What do you think are your student’s interests?

5. What do you think are your student’s skills?

PLEASE REVIEW YOUR STUDENT’S CAREER MAP

PLEASE ANSWER THE FOLLOWING QUESTIONS. (Circle your answer)

1. Did the values your student reported differ or were the same as the values you reported?

   Different   Similar   Same

2. Did the interests your student report differ or were the same as the interests your reported?

   Different   Similar   Same

3. Did the skills your student report differ or were the same as the skills you reported?

   Different   Similar   Same

4. Did the Career Map provide you with new insights about your student’s values, interests, and skills?

   YES       NO
Lesson 4: Parent/Family HANdOUT
What do I need to study to become....? And, how do I pay for it?

PARENT/GUARDIAN: PLEASE RESPOND TO THE FOLLOWING QUESTIONS PRIOR TO REVIEWING YOUR STUDENT’S MAJOR MAP AND THE HANDOUT.

1. What majors do you believe your student’s interests match?

2. What majors do you believe match your student’s career interests?

3. Which of the following is the degree level your student needs to enter their career interests? (Circle your answer)
   
   a. Associate of Arts Degree
   b. Bachelor of Arts or Bachelor of Science Degree
   c. Master of Arts or Master of Science Degree
   d. Professional Degree
   e. Doctorate
   f. Certificate Program

4. Which of the following types of aid do not have to be repaid? (Circle all that apply.)

   a. Loans
   b. Grants
   c. Scholarships
   d. Savings

PLEASE REVIEW YOUR STUDENT’S MAJOR MAP AND REVIEW THE HANDOUT

PARENT/GUARDIAN: PLEASE TURN THE PAGE OVER AND RESPOND TO THE FOLLOWING QUESTIONS AFTER REVIEWING YOUR STUDENT’S MAJOR MAP AND INFORMATION ON PAYING FOR COLLEGE.
1. What careers do you believe your student’s interests match?

2. What majors do you believe match your student’s career interests?

3. Which of the following is the degree level your student needs to enter their career interests? (Circle your choice)
   a. Associate of Arts Degree
   b. Bachelor of Arts or Bachelor of Science Degree
   c. Master of Arts or Master of Science Degree
   d. Professional Degree
   e. Doctorate
   f. Certificate Program

4. Which of the following types of aid do not have to be repaid? (Circle all that apply)
   a. Loans
   b. Grants
   c. Scholarships
   d. Savings
Lesson 4: Parent/Family HANDOUT
What do I need to study to become...? And, how do I pay for it?

At postsecondary educational institutions, students are exposed to multiple courses but will spend the majority of their time in courses focused on their major course of study or major.

At the undergraduate level, there are three types of degrees: Associate of Arts degree (AA), Bachelor of Arts (BA), or Bachelor of Science (BS). The Associate of Arts degree is awarded after the completion of a specific two year program and conveys greater preparation than a high school degree and less than a Bachelor of Arts or Science degree. The Bachelor of Arts and Bachelor of Science degrees are awarded after the completion of specific programs, usually over the course of four years. In these degree programs, there is an expectation that a student focus not only on the depth of a specific major but also an appreciation of the breadth of human knowledge. Additionally, there are Certificate Programs which are alternative academic credentials to lengthier undergraduate or graduate programs. The coursework in these programs tends to be concentrated over a shorter period of time, focusing almost entirely on a specific topic.

Beyond the undergraduate degree options there are academic programs that indicate an individual has obtained a distinguished understanding of a specific field. The Master of Art or Science (MA or MS) degrees are viewed as a level between an undergraduate degree and a doctorate degree. These degrees are required by some fields prior to obtaining a terminal/professional or doctorate degree such as a Ph.D (Doctor of Philosophy) or and Ed.D (Doctor of Education). For some areas, the terminal degree or the end degree for their study is a professional degree such as a Law Degree (Juris Doctorate or JD) or Master of Juris Prudence (MJP), Master of Business Administration (MBA), Master of Fine Arts (MFA), or Master of Social Work (MSW). These credentials are usually obtained after the successful completion of an undergraduate degree or its equivalent. Some campuses do have accelerated programs that encourage students to complete an undergraduate degree in three years with a masters or other degree in five to six years combined. Exploring these innovative programs could make a difference in not only your career options but also the cost.

Speaking of the cost of college, now is a good time to look at strategies that can help pay for college. Today’s pre-school through 12th grade education is a foundation for the future but it is not enough to have a living-wage job. As of 2015, more than half of employed workers in the United States had some college or more. This then is an indicator that future employment will require employees to attain some level of higher education to be competitive in future job markets. The first thing you need to know is that there is the published “sticker” price of college and then there is the “net price” of college. This is due to a variety of programs and options that can lower the actual cost of attendance. In the tenth grade, your student will be introduced to an online tool called the Net Price Calculator than can
assist in narrowing down possible postsecondary education options. Additionally, you will be introduced to ways educational costs can be lowered.

Federal and state programs are available to provide financial assistance to qualifying students. The most important one to know about is the Free Application for Federal Student Aid (FAFSA). Students will fill this form out during their senior year of high school. Based on your family income, an expected grant amount and an expected family contribution (EFC) is determined. States also provide grants to support students attending institutions in their home state. Grants are funds that do not have to be paid back. That is why it is critical to apply for those dollars first. Public and private nonprofit institutions can award scholarships based on academic merit to defray the cost of college and that do not have to be paid back. Keeping strong grades is the best way to qualify for those opportunities. Hopefully, you and your family have already been saving for you to go to college but, if not, this a great time to begin such a college savings account. You should consider saving money you earn with part-time jobs such as babysitting, yard work, or other activities. You may not be able to put aside enough money to pay for everything but you can certainly contribute to the expenses that will be incurred on your educational journey. The last dollars that you can consider come from educational loans. Unlike grants, scholarships, and (hopefully) your family’s contribution, these dollars must be paid back and with interest. Loans are not the first choice but they are useful to ensure that you can complete your degree and enter the workforce.
PARENT/GUARDIAN: PLEASE WORK WITH YOUR STUDENT TO RESPOND TO THE FOLLOWING QUESTIONS PRIOR TO REVIEWING THE INFORMATION ON THE BACK. Circle your answers.

1. Delayed gratification is best defined as
   a. choosing to wait a long time before expressing your gratitude.
   b. the ability to you resist a smaller, more immediate, reward in exchange for a larger, more enduring reward later.
   c. a skill that must be employed with every decision in order to make the right choice every time.
   d. a reason not to make a decision because to do so would create stress and discomfort.

2. Critical thinking is best defined as
   a. using an objective analysis and evaluation of an issue before making a final judgment.
   b. using critical and judgmental language about the decisions of other people.
   c. criticizing the thinking that someone else uses when they make a decision about their life.
   d. reviewing decisions through an opinionated lens that is not based in fact.

3. Good decision-making results from
   a. asking others what they would do and following suit.
   b. avoiding conflict.
   c. thinking about a course of action in the face of alternative possibilities.
   d. applying abstract logic to an issue without confounding a decision with personal values.
Vocabulary

**DECISION-MAKING** results from thinking about a course of action in the face of alternative possibilities.

**CRITICAL THINKING** uses an objective analysis and evaluation of an issue before making a final judgment.

**CAUSE AND EFFECT OR CAUSATION** is a relationship between events or things, where one is the result of the other or others.

**DELAYED GRATIFICATION** is the notion that you resist a smaller, more immediate, reward in exchange for a larger, more enduring reward later.

**PARENT/GUARDIAN:** PLEASE WORK WITH YOUR STUDENT TO RESPOND TO THE FOLLOWING QUESTIONS AFTER REVIEWING THE INFORMATION ABOVE. (Circle your answers.)

1. **Delayed gratification** is best defined as
   a. choosing to wait a long time before expressing your gratitude.
   b. the ability to you resist a smaller, more immediate, reward in exchange for a larger, more enduring reward later.
   c. a skill that must be employed with every decision in order to make the right choice every time.
   d. a reason not to make a decision because to do so would create stress and discomfort.

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   c. criticizing the thinking that someone else uses when they make a decision about their life.
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3. **Good decision-making results from**
   a. asking others what they would do and following suit.
   b. avoiding conflict.
   c. thinking about a course of action in the face of alternative possibilities.
   d. applying abstract logic to an issue without confounding a decision with personal values.
Lesson 6: Parent/Family HANDOUT

What are my options for education beyond high school?

Matching Exercise

PARENT/GUARDIAN: PRIOR TO REVIEWING THE INFORMATION ON THE BOTTOM OF THIS PAGE, PLEASE COMPLETE THE FOLLOWING MATCHING EXERCISE. DIRECTIONS: MATCH THE ANSWER TO EACH QUESTION USING THE NUMBER.

1. Private, for profit institution
2. University
3. College
4. Public Technical institution
5. Public or Private, nonprofit institution

______ Large educational entity that has colleges, programs, and degrees often ranging from an associate’s, bachelor’s, master’s, and doctorate’s degree
______ Educational entity that provides affordable employable credentials for specific skills
______ Educational institutions that maximize federal, state, and private dollars to minimize family contribution and loans in the obtainment of an education.
______ Usually smaller educational institutions that provide only associate’s and bachelor’s degrees
______ Educational institutions that utilize federal funds, family contributions, and loans to make a profit in the obtainment of an education.

REVIEW THIS INFORMATION WITH YOUR STUDENT

1. What is a difference between a university and a college? (Universities are large educational entities that have colleges, programs, and degrees often ranging from an associate’s, bachelor’s, master’s, and doctorate’s degree while colleges tend to be smaller and provide only associate’s or bachelor’s degrees.)

2. Is a student more likely to receive an affordable employable credential for a skill at a public technical institution or a private for profit institution? (public technical institution)

3. What is the difference between a public or private nonprofit and a for private profit institution? (Public and private nonprofit institutions maximize federal, state, and private dollars to minimize family contributions, and personal loans in the obtainment of an education. Private, for profit institutions utilize federal funds, family contributions, and personal loans to make a profit in the obtainment of an education.)
PLEASE ANSWER THE FOLLOWING QUESTIONS AGAIN. DIRECTIONS: MATCH THE ANSWER TO EACH QUESTION USING THE NUMBER.

1. Private, for profit institution
2. University
3. College
4. Public Technical institution
5. Public or Private, nonprofit institution

_____ Large educational entity that has colleges, programs, and degrees often ranging from an associate’s, bachelor’s, master’s, and doctorate’s degree
_____ Educational entity that provides affordable employable credentials for specific skills
_____ Educational institutions that maximize federal, state, and private dollars to minimize family contribution and loans in the obtainment of an education.
_____ Usually smaller educational institutions that provide only associate’s and bachelor’s degrees
_____ Educational institutions that utilize federal funds, family contributions, and loans to make a profit in the obtainment of an education.
Lesson 7: Student Activity- Career Research Questionnaire

Name of Student _________________________ Career Interest _________________

Person Interviewed_______________________       Position/Title__________________

1. What was your very first job? How did you get it?

2. What was the career path that you took to be in the position you are in now?

3. Did you have a career mentor or someone who helped you along the way? What was their advice to you?

4. What about your work makes you proud?

5. What is something you would rather not have as a responsibility in your job/career?

6. What changes in the future do you believe will occur in this profession?

7. What are the entry-level jobs for doing the type of work you do?

8. What qualifications, educational preparation, and experience are expected?

9. Do you belong to any community organizations or professional organizations that you believe strengthen your ability to be successful?

10. What are the biggest challenges in this line of work?

Thank your interviewee and ask for an address so you can send a thank you note.
Lesson 7: Parent/Family HANDOUT
How do I find a job that....?

PARENT/GUARDIAN: PLEASE RESPOND TO THE FOLLOWING QUESTION PRIOR TO REVIEWING THE INFORMATION ON THE BACK.

1. What are ways students can research careers? (Circle all that apply.)
   a. Get a job in the field
   b. Interview someone in the field
   c. Set up an internship
   d. Shadow someone in the field
   e. Other (please specify: _________________________________)

2. Your student’s Career Map is based on which of the following self-reported inventories? (Circle all that apply.)
   a. Values
   b. Interests
   c. Community Outreach
   d. Skills and abilities
   e. Health

3. Over the course of a lifetime, a person will likely have many jobs but relatively few ____________.  (Circle your answer.)
   a. Opportunities
   b. Careers
   c. Promotions
   d. Skill sets
   e. Meaningful positions

Please review the information below and on the next page with your student. When you complete the review, please answer the questions at the bottom.

How Can I Find a Job that .....?

The ACT Profile has three self-reported inventories regarding an individual’s interests, current abilities, and current values. The answers given by the individual completing the inventories is used to generate a Career Map that displays Career Clusters which are groups of careers and jobs that are related by specific skills. Additionally, there are pathways that correspond to college courses and training to prepare you for a given career. Within each cluster, there are Career Areas that identify a career field. A career is an occupation over a significant period in a person’s life and with opportunities for progress in that field. A career is made up of a variety of jobs that provide multiple perspectives for continuing in that career. You will likely have many jobs in your lifetime and significantly fewer careers. Treat each job as an
opportunity to build your skill set – the tools and know-how to accomplish tasks and contribute to the work you are engaged in.

If you want to be a chef and own your own restaurant, you might consider applying for a job in that environment to see if your ideas about what it is like matches reality. While you are in high school, you might be hired as a table buser or dishwasher which is probably not your idea of owning a restaurant or being a chef but you can learn valuable lessons about what takes place in the kitchen and the amount energy is necessary to make your dream come true. Another way to learn about a career interest is to set up a summer internship in an office or area you would like to work. You might be paid but more than likely you will not. Ask to spend up to a month at the site and make certain you have someone with whom you can debrief what you observe every few days or at least weekly. Identifying a mentor who is doing the work you care about can be extremely valuable. Developing relationships with individuals who are in the field can provide you with introductions to others as well as opportunities for part-time jobs while you are in school. Lastly, if there is a profession you are interested in such as being a nurse, physical therapist, doctor, or lawyer, see if you can shadow that person for a week or two in the summer or several weeks in the afternoon after school. Shadowing means that you follow that person around to see what happens on typical work days. It can provide you with insight as to whether that environment and the routine tasks associated with the work are to your liking.

PARENT/GUARDIAN: PLEASE RESPOND TO THE FOLLOWING QUESTION PRIOR TO REVIEWING THE INFORMATION ON THE BACK.

1. What are ways students can research careers? (Circle all that apply.)
   a. Get a job in the field
   b. Interview someone in the field
   c. Set up an internship
   d. Shadow someone in the field
   e. Other (please specify: ________________________________)

2. Your student’s Career Map is based which of the following self-reported inventories? (Circle all that apply.)
   a. Values
   b. Interests
   c. Community Outreach
   d. Skills and abilities
   e. Health

3. Over the course of a lifetime, a person will likely have many jobs but relatively few __________________. (Circle your answer.)
   a. Opportunities
   b. Careers
   c. Promotions
   d. Skill sets
   e. Meaningful positions
**Lesson 8 Student Worksheet**


Using the US Department of Education’s Net Price Calculator, look up the sticker price and estimated net price of up to 5 institutions that offer a program of study that matches your career goals and record the prices.

<table>
<thead>
<tr>
<th>Institution #1</th>
<th>Estimated tuition and fees</th>
<th>+ Estimated room and board charges</th>
<th>+ Estimated cost of books and supplies</th>
<th>+ Estimated other expenses (personal expenses, transportation)</th>
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</table>

**Total Estimated Cost of Attendance:** __________________________

- **Estimated Total Grant Aid:** __________________________
  (Includes both merit and need-based aid from Federal, State, or Local Governments, or the Institution)

**1 Estimated Annual Net Price After Grants and Scholarships:** __________________________

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<th>Institution #2</th>
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**Total Estimated Cost of Attendance:** __________________________

- **Estimated Total Grant Aid:** __________________________
  (Includes both merit and need-based aid from Federal, State, or Local Governments, or the Institution)

**2 Estimated Annual Net Price After Grants and Scholarships:** __________________________

<table>
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<tr>
<th>Institution #3</th>
<th>Estimated tuition and fees</th>
<th>+ Estimated room and board charges</th>
<th>+ Estimated cost of books and supplies</th>
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**Total Estimated Cost of Attendance:** __________________________

- **Estimated Total Grant Aid:** __________________________
  (Includes both merit and need-based aid from Federal, State, or Local Governments, or the Institution)

**3 Estimated Annual Net Price After Grants and Scholarships:** __________________________
### Institution #4

| Estimated tuition and fees | ___________ |
| + Estimated room and board charges | ___________ |
| + Estimated cost of books and supplies | ___________ |
| + Estimated other expenses (personal expenses, transportation) | ___________ |

**Estimated total cost of attendance:** ___________

- **Estimated total grant aid:** ___________
  
  (Includes both merit and need-based aid from Federal, State, or Local Governments, or the Institution)

#### 4 Estimated Annual Net Price After Grants and Scholarships: ___________

### Institution #5

| Estimated tuition and fees | ___________ |
| + Estimated room and board charges | ___________ |
| + Estimated cost of books and supplies | ___________ |
| + Estimated other expenses (personal expenses, transportation) | ___________ |

**Estimated total cost of attendance:** ___________

- **Estimated total grant aid:** ___________
  
  (Includes both merit and need-based aid from Federal, State, or Local Governments, or the Institution)

#### 5 Estimated Annual Net Price After Grants and Scholarships: ___________

### IMPORTANT VOCABULARY REGARDING THE COST OF COLLEGE

**Sticker price** – the published, full price for attending an institution.

**Net price** – the actual cost of attendance for a specific person. The net price will be influenced by 1) good grades, 2) high scores (ACT, SAT), 3) race/ethnicity, and 4) specific talents of a student.

**Federal and state grants** – government funds to support education that do not have to be repaid.

**Scholarships** – private, business, organizational, or institution funds that are awarded on need or merit and do not have to be repaid.

**Student employment** – a campus job that is paid for through institutional funds or federal funds (Work-Study program).
Lesson 8: Parent/Family HANDOUT

What is the real cost of college?

PLEASE RESPOND TO THE FOLLOWING QUESTION PRIOR TO REVIEWING YOUR
STUDENT’S NET PRICE CALCULATOR WORKSHEET AND INFORMATION SHEET.

1. What is the meaning of the “sticker price” of college?
   a. price a student will pay to attend a specific institution
   b. price an institution publishes on its website as attendance cost
   c. price that out-of-state students must pay
   d. price that in-state students must pay

2. What is the meaning of the “net price” of college?
   a. price that student pays after loans are acquired
   b. price that student pays after federal, state, local government aid, scholarships, and grants are subtracted from the sticker price
   c. price that out-of-state students must pay
   d. price that in-state students must pay

3. Which types of aid will assist students lower the cost of postsecondary attendance without increasing debt? (Circle all that apply.)
   a. Loans
   b. Grants
   c. Scholarships
   d. Savings

PLEASE REVIEW YOUR STUDENT’S NET PRICE CALCULATOR RESULTS & VOCABULARY
PLEASE RESPOND TO THE FOLLOWING QUESTION AFTER REVIEWING YOUR STUDENT’S NET PRICE CALCULATOR WORKSHEET AND VOCABULARY.

1. What is the meaning of the “sticker price” of college?
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Pre-Lesson and Post-Lesson Questions

The questions or exercises that follow can be used to start the conversation about each lesson and/or be asked at the end of the lesson. If your school expects students to be assessed after receiving the lessons, you can use these questions to create an assessment.
Lesson 1 – Earn College Credit in High School

Directions: Match the term or characteristic to the definition by placing the correct number next to the term.

___College Level Examination Program (CLEP)  1. A program that involves students being enrolled in two separate, academically related institutions. Generally it refers to high school students taking college courses for credit.

___Online Courses  2. Courses that offer college-level curriculum to high school students. Colleges and universities may grant placement and course credit to students who obtain high scores on nationally-normed examinations.

___Concurrent Enrollment  3. Courses that are offered through an online platform. They may be taught through the high school, a private company (for a cost), or through a dual/concurrent enrollment process.

___Dual Enrollment  4. A fee is associated with the tests.

___CLEP and AP  5. A program that provides high school students the opportunity to take college-credit bearing courses taught by college-approved high school teachers at the high school and without formal admission to the college.

___Advanced Placement  6. A group of standardized tests created and administered by the College Board.

ANSWERS - TOP TO BOTTOM: 4; 3; 1; 5; 6; 2
Lesson 2 – What it Takes: Graduating from High School and Enrolling in College

1. The minimum number of credits required to graduate high school in my state is:
   a. 15
   b. 13
   c. 21
   d. other

2. Do minimum high school requirements meet minimum postsecondary education admission requirements?
   a. Yes
   b. No
   c. Not always
   d. I don’t know

3. Successful completion of any three math courses in high school meets postsecondary admissions minimum requirements.
   a. True
   b. False

Lesson 3 – Who am I and How does that Impact My Career?

CIRCLE ALL OF THE ANSWERS THAT

1. The ACT Profile is
   a. a free online career and college planning resource
   b. a financial aid application
   c. an online job application website
   d. a software program that allows students to draw their facial profiles

2. Responses to the ACT Profile Interest, Skills, and Values Inventories are used to
   a. determine the colleges I can attend
   b. predict my success in college
   c. assist in identifying a group of career options
   d. decide the job I will have after I graduate from college

3. Identifying my skills, interests, and values
   a. will ensure I select the right college and graduate
   b. is important to do early in life because they never change
   c. provides me with information valuable in making decisions
   d. will determine the perfect job for me

ANSWERS: 1. A; 2. C; 3. C
Lesson 4 – How do I become ______? And How do I Pay for it?
CIRCLE ALL OF THE ANSWERS THAT APPLY

1. Which of the following types of aid must be repaid?
   a. Loans
   b. Grants
   c. Scholarships
   d. Savings

2. The Free Application for Federal Student Aid (FAFSA) is completed
   a. the summer after you graduate from high school.
   b. the first semester of college.
   c. the fall and winter of your senior year of high school.
   d. the spring of your sophomore year of high school.

3. The Expected Family Contribution is determined by
   a. The Net Price Calculator
   b. FAFSA
   c. ACT Profile
   d. College admissions officer

Lesson 5 – Today’s Choices Impact Tomorrow’s Options
CIRCLE ALL THAT APPLY FOR EACH QUESTION.

1. Delayed gratification is best defined as
   a. choosing to wait a long time before expressing your gratitude.
   b. the ability to you resist a smaller, more immediate, reward in exchange for a larger, more enduring reward later.
   c. a skill that must be employed with every decision in order to make the right choice every time.
   d. a reason not to make a decision because to do so would create stress and discomfort.

2. Critical thinking is best defined as
   a. using an objective analysis and evaluation of an issue before making a final judgment.
   b. using critical and judgmental language about the decisions of other people.
   c. criticizing the thinking that someone else uses when they make a decision about their life.
   d. reviewing decisions through an opinionated lens that is not based in fact.

3. Good decision-making results from
   a. asking others what they would do and following suit.
   b. avoiding conflict.
   c. thinking about a course of action in the face of alternative possibilities.
   d. applying abstract logic to an issue without confounding a decision with personal values.

Lesson 6 – What are my Options for Education beyond High School?
MATCH THE ANSWER TO EACH QUESTION USING THE NUMBER.

1. Private, for profit institution
2. University
3. College
4. Public Technical institution
5. Public or Private, nonprofit institution

_____ Large educational entity that has colleges, programs, and degrees often ranging from an associate’s, bachelor’s, master’s, and doctorate’s degree
_____ Educational entity that provides affordable employable credentials for specific skills
_____ Educational institutions that maximize federal, state, and private dollars to minimize family contribution and loans in the obtainment of an education.
_____ Usually smaller educational institutions that provide only associate’s and bachelor’s degrees
_____ Educational institutions that utilize federal funds, family contributions, and loans to make a profit in the obtainment of an education.

ANSWERS: (TOP TO BOTTOM) 2; 4; 5; 3; 1
Lesson 7 - How do I find a Job that __________?
CIRCLE ALL THAT APPLY FOR EACH QUESTION

1. What are ways students can research careers?
   a. Get a job in the field
   b. Interview someone in the field
   c. Set up an internship
   d. Shadow someone in the field
   e. All of the above

2. Your student’s Career Map is based on which of the following self-reported inventories?
   a. Values
   b. Interests
   c. Community Outreach
   d. Skills and abilities
   e. Health

3. Over the course of a lifetime, a person will likely have many jobs but relatively few ________________.
   a. Opportunities
   b. Careers
   c. Promotions
   d. Skill sets
   e. Meaningful positions

Lesson 8 – What is the Real Cost of College?

CIRCLE ALL OF THE ANSWERS THAT APPLY

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