

Combining parts to make a new whole

Create

Judging the value of information or ideas

Evaluate

Breaking down information into component parts

Analyze

Applying the facts, rules, concepts, and ideas

Apply

Understanding what the facts mean

Understand

Recognizing and recalling facts

Remember

SUU TALENT SEARCH SERVICE PLAN 2016 - 2021

9th Grade

REQUIRED SERVICES	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Tutoring	Khan Academy On-Line Tutoring Program Information	Newsletter	
	Connections to Tutoring	Individual Contact	
Advice & Assistance in Course Selection	Parent Conference - CCR/SEOP	Chart in Blumen when they occur	
	Academic Advisement	Individual or group contact	
	College Readiness Action Plan	Individual or group contact	See Curriculum
	Utah Scholars/Regents Scholarship Program Info	Newsletter/Mailing	
Assistance in College Entrance Exams & Admissions Applications	Concurrent Enrollment Information	Newsletter/Personal Contact	
	Introduction to the ACT	Group Workshop	Options and Opportunities (Granite p 13-18) Test Attack Skills (WA 9:7) YouTube Videos: ACT Prep
Financial Aid Information & Assistance	Scholarship Search	Newsletter	
	Introduction to Financial Aid	Group Workshop	Paying for College - Financial Aid (Granite pg 25-28) Video: Types of Financial Aid (studentaid.ed.gov/sa/resources) YouTube?
Improving Financial & Economic Literacy	Financial & Economic Literacy Workshop	Group Workshop	Learning to Use Money in 9th Grade: Money Management (WA 9:24) Budgeting (WA 9:25)
	SALT Financial Literacy Program	Newsletter	www.saltmoney.org/coeaspire
	Utah Education Saving Plan 529 Information	Mailing	
PERMISSIBLE SERVICE	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Personal & Career Counseling Activities	How to be Successful in High School	Group Workshop	School Success (Granite pg 35-36) Notetaking: Paraphrasing (WA 8:26) High School & Effective Listening (WA 8:27)
	Postsecondary Options	Group Workshop	Video?
College Visits	BYU/UVU Tour	Group Campus Visit	
	NAU Tour	Group Campus Visit	
Cultural Events			

Connections to High-Quality Tutoring

The Talent Search project will identify student(s) to participate in after school tutoring with a teacher. In addition to this, any TS student at risk of academic failure will be referred to credit recovery programs. Performance and progress of participants will be monitored by TS advisors on a weekly monthly, quarterly and annual basis. Advisors will consult with teachers to determine academic performance and progress in completing course requirements, and counsel participants as appropriate.

All TS students will be given access to the free on-line tutoring program sponsored by Khan Academy. Identified 8th grade students may participate in an 8th grade after school tutoring program addressing the difficult transition year from middle school to high school, and to help those students prepare for a more rigorous level of coursework.

Academic Advisement

Participants will be advised at the beginning of each academic year regarding the courses still needed to fulfill requirements for persistence and/or graduation. Progress will be tracked quarterly to ascertain classes taken, grades achieved, and advancement. In addition, participants will be informed of academic requirements that must be met to fulfill admissions standards for the colleges/ universities which they might attend. Students participating in a program of academic rigor will be further advised in course selection.

Generation Z

They are all about communication with Social Media – 81% use media rather than face-to-face communication

They want to know they matter; however, you must go to them as they will not come to you.

This group now comprises 1/3 of the population.

These students

- Lack situational awareness
- Are oblivious to their surroundings
- Rely on their devices

84% multitask

76% want to turn their hobby into a career – they are individualists and believe in their entrepreneurial abilities. They also want to grow in a career and are self-directed.

42% expect to work for themselves – they have worries about the economy

They speak in emojis and find emotion to be the most important way to judge experience. They have a short attention span and communicate in symbols. They speak their mind and want interactive communication. They will talk to you in person but they want you to get to the point right away.

Generation Z don't want debt or payments as they have been influenced by the recession of 2008. They save money but they do it for savings' sake, they don't save for anything in particular

Because of their individual requirements, they want flexibility and instant results. They are easily frustrated.

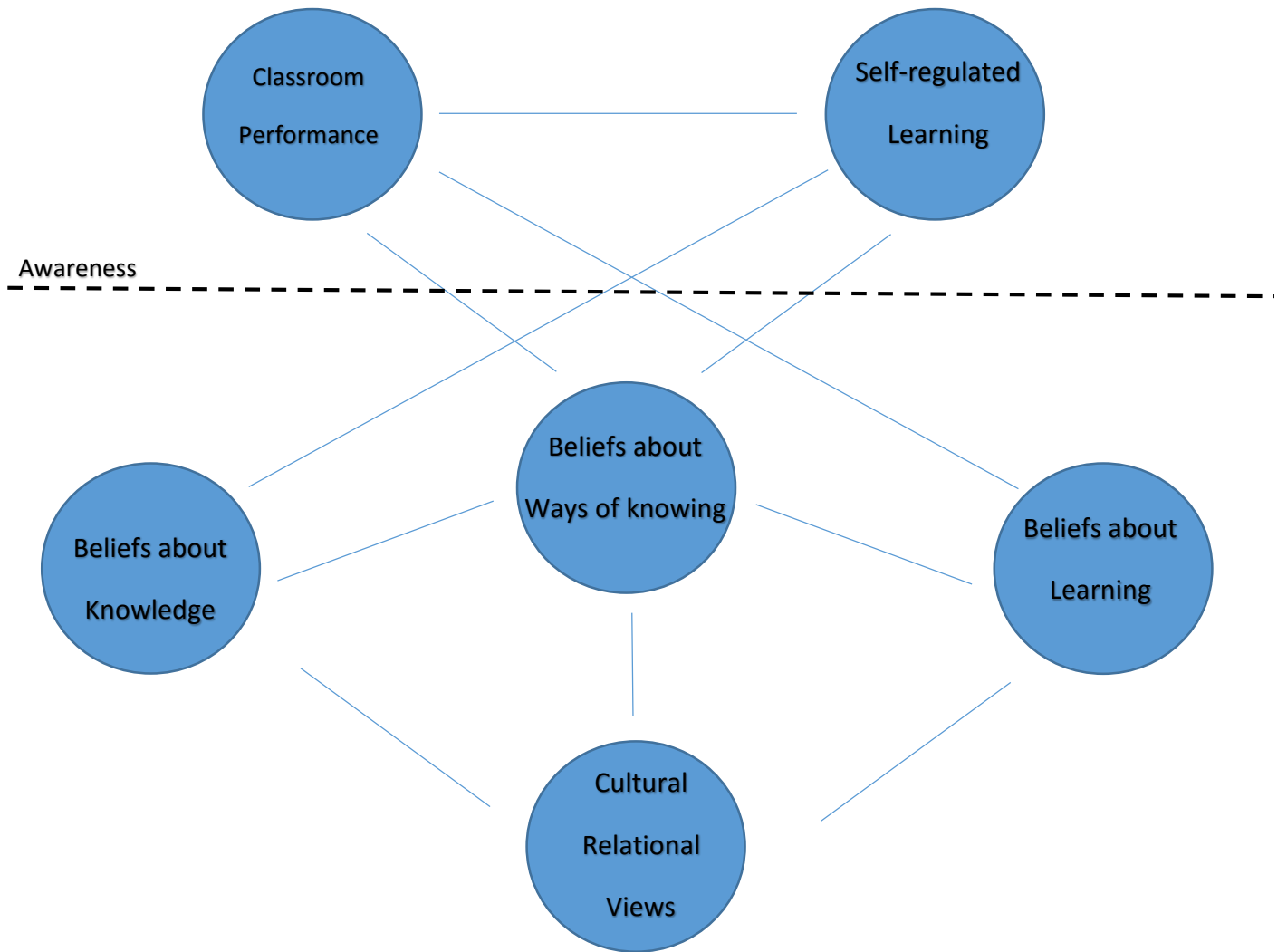
They are also intimidated by those in authority and would rather text than talk on the phone or meet with authority face-to-face. In addition to this, they don't listen to authority other than their parents who they will call for advice and approval.

Ways to influence/communicate with Gen Z:

1. Focus on the future but make it 'their' future
2. Use multiple social media platforms to get information to them
3. Go to the student – pro-active and/or intrusive counseling
4. They do well with peer mentoring
5. Help them understand the why
6. They connect with education when they can make or create something

Hidden and/or Invisible Barriers to Academic Success for Low-Income Students

Taken from the work of Marlene Schommer-Aikins



low income students have a sense of foreboding and weight in relation to their families. They feel a lot of pressure; however, they cannot articulate much about the pressure as their cultural-relational views are embedded and unquestioned.

In primary and secondary schooling, the focus is on classroom performance and self-regulated learning. Students who are low income operate from a place below awareness. They have beliefs about knowledge and learning that cannot be addressed by performance and self-regulation.

EPISTEMOLOGICAL BELIEFS

- Certain Knowledge
 - Responsibility for Learning
 - Simple Knowledge
 - Speed of Learning
 - Fixed Ability
1. Certain Knowledge
 - a. There is only one right answer – they become frustrated if there are more right answers and they can't believe that facts don't change.
 - b. Primary and secondary institutions solidify this belief system.
 - c. Becoming very confusing with 'fake news'.
 - d. Research is difficult for them.
 2. Responsibility for Learning (Omniscient authority)
 - a. The teacher knows everything.
 - b. The teacher is responsible for my learning (this is becoming institutionalized at the primary and secondary levels).
 - c. If I don't learn, it is someone else's fault – I am off the hook (they try to get 'off the hook' for everything possible. (Remember the pressure they feel).
 3. Simple Knowledge
 - a. Knowledge is made up of information bits.
 - b. Learning means memorization of facts.
 - c. They cannot synthesize or analyze.
 - d. Use Bloom's taxonomy in planning lessons.
 4. Speed of Learning
 - a. Learning should be quick and easy.
 - b. They will give up after a few minutes.
 - c. 'I'll never get it.'
 - d. They want instant gratification in learning also – impossible for most!
 - e. Don't believe you should have to 'chew on' and idea.
 5. Fixed Ability
 - a. Born smart in some areas and dumb in others.
 - b. IQ is set.
 - c. Negate the idea that time and effort build capacity (including dendrite action).

Methods to challenge hidden beliefs:

1. Student must participate in exploration of personal knowledge – they have to ask continually ‘is this true’ about their assumptions.
2. Student must engage in processes that examine differing points of view.
3. Scenarios that are more global must be presented.
4. Debate as a method of learning should be incorporated into discussions – the student must take on the view of an opponent to challenge simple knowledge.
5. Common ground can be established and should be encouraged.
6. Student needs to understand another belief system, they do not have to change their own.
7. Opposing views need to be safe.



Learning in College Moving from Counterproductive Beliefs to Proactive Beliefs

	What does the student believe?	What problems are created by the belief?	What activities encourage more sophisticated beliefs?
Responsibility for Learning (All-knowing)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge comes only from experts. <input type="checkbox"/> It is the teacher's job to see that I learn. 	<ul style="list-style-type: none"> <input type="checkbox"/> Lack of critical thinking. <input type="checkbox"/> Reliance on teachers, not own reasoning. <input type="checkbox"/> Sees no value in studying independently. 	<ul style="list-style-type: none"> <input type="checkbox"/> Active learning <input type="checkbox"/> Problem-solving tasks <input type="checkbox"/> Collaborative learning <input type="checkbox"/> Independent learning
Certainty of Knowledge (Unchangeable)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge does not change. <input type="checkbox"/> Every question has a right answer. 	<ul style="list-style-type: none"> <input type="checkbox"/> Frustration with complex problems. <input type="checkbox"/> Not open to new knowledge. 	<ul style="list-style-type: none"> <input type="checkbox"/> Exposure to varied view points <input type="checkbox"/> Structured controversy <input type="checkbox"/> Arguing for the opposite view point
Simple Knowledge (Information Bits)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge is made up of bits of information. <input type="checkbox"/> Learning is a process of memorizing facts. 	<ul style="list-style-type: none"> <input type="checkbox"/> See no need to use learning strategies. <input type="checkbox"/> Overconfidence about knowledge of concepts. <input type="checkbox"/> No monitoring of understanding. 	<ul style="list-style-type: none"> <input type="checkbox"/> Understand Bloom's Taxonomy of learning levels. <input type="checkbox"/> Practice doing complex tasks. <input type="checkbox"/> Use reflection activities.
Speed of Learning (Fast-n-easy)	<ul style="list-style-type: none"> <input type="checkbox"/> If a problem can't be solved quickly, it can't be solved. <input type="checkbox"/> If you fail once, you'll never get it. 	<ul style="list-style-type: none"> <input type="checkbox"/> Give up quickly if they don't understand. <input type="checkbox"/> Unwillingness to pursue difficult tasks. <input type="checkbox"/> Resistance to using strategies. 	<ul style="list-style-type: none"> <input type="checkbox"/> Realize time is required for understanding. <input type="checkbox"/> Understand learning is a process not an event.
Ability (Born smart or dumb)	<ul style="list-style-type: none"> <input type="checkbox"/> The ability to learn is innate. <input type="checkbox"/> It cannot be acquired. 	<ul style="list-style-type: none"> <input type="checkbox"/> See effort and use of strategies as futile. <input type="checkbox"/> Avoid academic obstacles. <input type="checkbox"/> Concern for grades not learning. 	<ul style="list-style-type: none"> <input type="checkbox"/> Seek role models of students or famous people who have succeeded despite obstacles.



LEARNING TECHNIQUES

LESSON 9-7 ▲ TEST ATTACK SKILLS

LEARNING GOALS/OUTCOMES

- ▶ Demonstrate how to evaluate a test in order to discern time requirements and order of response.
- ▶ Outline how to use classroom notes to prepare for a test.
- ▶ Outline how to use textbooks and assigned reading to prepare for a test.

MATERIALS NEEDED

- ▶ Student Handouts:
 - Sample Test
 - Evaluating a Test
 - Test Prep Guide – Classroom Notes
 - Test Prep Guide – Notes from Assigned Reading

CLASSROOM ACTIVITIES

1. Students debate the value of tests. Divide the classroom in half. One side is for the position, “Tests have no value” and the other side is for the opposite position, “Tests can be a valuable way to learn.” Ask students to vote with their feet by moving to the side of the room that represents their opinion. Compare how many students have chosen each position and write the totals on the board. Ask for one or two volunteers from each side to debate their positions. Why do some students feel that tests have no value? Why do some students feel that tests can help them learn? Write their points on the board.
2. Students vote on the value of tests. Ask students to return to their seats. Have them put their heads down on their desks, cradled in one arm with eyes closed so that they cannot see. While they are unable to see each other, ask them to raise their hands in response to the two points, “Tests have no value” or “Tests can be a valuable way to learn.” Tell them they can change their opinion based on your debate. Count votes and write the new totals on the board. Have students open their eyes and compare the totals. Discuss whether your debate changed anyone’s opinion, and quickly wrap up by discussing why tests could, in fact, be a valuable way to learn.



3. **Students evaluate a sample test.** Distribute the *Sample Test Handout*. Tell students that this is a general test of knowledge and that, if they were taking it, they would be given 50 minutes to complete it. Ask students to work in pairs to look through the test and decide what they would do if they were given this test. They are NOT to try to answer the questions. Instead, they should write down on a blank piece of paper: (1) what they should do first; (2) what section of the test they would complete first and why; and (3) about how much time (out of the 50 minute total) they would give to each section and why. Give the student pairs about 10 minutes to develop their “plan” for the test.
4. **Students review strategies for how to evaluate a test to establish time requirements and order of response.** After the student pairs have had time to evaluate the *Sample Test*, ask for volunteers to share the answers to the three points they were asked to consider. Write their answers on the board and discuss why students made the choices they did. Encourage students to understand that it is crucial to have a strategy (an attack plan) when they are given a test. They should not just start writing answers. Instead, when they are given a test, they should read the instructions, determine how much time they should allot to each section, and decide which sections to answer first.

After your discussion, project or distribute *Evaluating a Test Handout*. Review the strategies with students. How did their ideas compare with the suggestions on the handout? Discuss the handout’s suggestions and then ask each student to write a few more ideas on their handout based on their work evaluating the *Sample Test* or on your classroom discussion.

5. **Students outline how to use classroom notes to prepare for a test.** Explain to students that having a good “attack plan” for taking a test is very important. But good preparation for the test is just as important.

With students still in their pairs, pose this question: “When you are taking notes in class, how can you tell what is important and might be on a test?” Have the pairs brainstorm and write down a list of ideas. Then call students together and ask for volunteers to share their top ideas. Write the ideas on the board, noting common themes. Project the *Test Prep Guide – Classroom Notes Handout* or distribute it. Review the suggestions with students. How did their ideas compare with the suggestions on the handout? Discuss the handout’s suggestions and then ask each student to write a few more ideas on their handout based on their pair’s work or on your classroom discussion.

6. **Students outline how to use textbooks and assigned reading to prepare for a test.** Ask students to turn back to their pairs and brainstorm ideas to this question: “When you are doing assigned reading for class, how can you tell what is important and might be on a test?” Have the



pairs brainstorm and write down a list of ideas. Call students together and ask for volunteers to share their top ideas. Write the ideas on the board, noting common themes. Distribute the *Test Prep Guide – Notes from Assigned Reading Handout* to students. Review the suggestions. How did student ideas compare with the suggestions on the handout? Discuss the handout's suggestions and then ask each student to write a few more ideas on their handout based on their group's work or on your classroom discussion.

STUDENT PRODUCTS

- ▶ Completed *Sample Test*
- ▶ Test-taking tips as identified at the bottom of their *Evaluating a Test Handout*
- ▶ Studying tips as identified at the bottom of their *Test Prep Guide Handouts*





LEARNING TECHNIQUES

LESSON 9-7 STUDENT HANDOUT

SAMPLE TEST

Name _____

School _____

Print your name and the name of your school on the lines above. You have 50 minutes to complete this test. Tests without a student name or school name will not be graded.

PART I – TRUE/FALSE

Underline the word TRUE or FALSE to show your response. Wrong questions will be subtracted from the correct ones. Each question is worth one mark.

- | | | |
|---|------|-------|
| 1. Facebook has never made a profit. | TRUE | FALSE |
| 2. Elephants are the only animal that cannot jump. | TRUE | FALSE |
| 3. In Hyder, Alaska, it is illegal to melt snow intentionally. | TRUE | FALSE |
| 4. Dalmatian dogs are born without spots. | TRUE | FALSE |
| 5. Google is the common name for a number with a million zeros. | TRUE | FALSE |

PART II – SHORT ANSWER QUESTIONS

The value of each question is listed at the end of each question. Write clearly. Illegible answers will be marked as incorrect.

6. If a statue in the park of a horse and rider shows the horse with both front legs in the air, what does it mean? (1) _____
7. Name five parts of the human head that are spelled with three letters. (5)
- _____
- _____
- _____
- _____
- _____
8. Name four Pixar movies that are not a version of *Toy Story*. (4)
- _____
- _____
- _____
- _____



SAMPLE TEST (cont.)

9. What is the largest amount of coins a person can have without being able to make change for a dollar? (1) _____
10. What is unique about the vowels in the word 'facetious'? (2) _____
11. Name the two Snow White dwarves whose name does NOT end in the letter 'Y'. (2) _____

PART III – MULTIPLE CHOICE QUESTIONS

Circle the letter of the correct answer. Each question is worth two marks.

12. Which of the following is NOT a field event in the Olympic decathlon?
(a) Long Jump (d) Triple Jump
(b) Javelin (e) Discus
(c) Pole Vault
13. Which of the following characters has been played by Michael Keaton, Val Kilmer, George Clooney, and Christian Bale?
(a) John Kennedy (d) Shrek
(b) Buzz Lightyear (e) Batman
(c) Tarzan
14. Which of the following sports has 15 players on the field on each team?
(a) Rugby (d) Field Lacrosse
(b) Football (e) Soccer
(c) Field Hockey
15. Which of the following is NOT a real name of a country song?
(a) *How Can I Miss You When You Won't Go Away?*
(b) *I'm So Miserable Without You, It's Like Having You Here*
(c) *If the Phone Doesn't Ring, It's Me*
(d) *I Lost My Honey Bunny on a Bad Hare Day*
(e) *My Wife Ran Off With My Best Friend (and I Sure Do Miss Him)*
16. What color are Donald Duck's pants?
(a) White (d) Red
(b) Blue (e) Donald Duck Doesn't Wear Pants



PART IV – ESSAY QUESTIONS

The value of each question is listed at the end of the question. Write clearly. Illegible answers will be marked as incorrect.

17. Identify five 'Bucket List' things you'd like to do in your life and briefly explain why you are interested in each one. Use the back of this page or a blank page. (5)

18. In the 1989 movie, *Say Anything*, John Cusack's character Lloyd Dobler says, "*I am looking for a 'dare to be great' situation.*" Using the back of this page or a blank page to outline how you plan to make your life a 'dare to be great' situation. Identify your Plan A and Plan B career goals, the educational path you intend to follow for each, and the high school courses and activities you plan to be involved in to get you the qualifications you need to create a meaningful life for yourself. (15)





LEARNING TECHNIQUES

LESSON 9-7 STUDENT HANDOUT

EVALUATING A TEST

You'll take a lot of tests during high school. What should you do when you start a test to make sure you do your best? Here are four strategies that can help you focus and do better on tests at school.

STRATEGY 1: READ THE INSTRUCTIONS

This sounds obvious, but when you're stressed or in a hurry it's easy to forget. Before you start each section of a test, read all the instructions. Make sure you write your name and any other required information in the appropriate place. Find out how much time you have. Make sure you know where you're supposed to mark your answers. Find out what type of answers are required (for instance, fill in the bubble, short answer, or essay). And learn where you can take notes. Remember: even if you get the answer right, you won't get credit unless you answer in the right way.

STRATEGY 2: FIND THE POINTS

When you start a test look through it quickly and see if you can determine how points will be awarded. Then focus your time and energy on the sections of the test that award the most points. If you have a choice between writing an essay that is worth 50 points or answering 10 multiple choice questions that are worth 1 point each, focus more attention on the essay – it will count more toward your grade.

STRATEGY 3: ANSWER EASY QUESTIONS FIRST

As you work through each section of a test, answer every question that you can. But if you don't know the answer to a question, don't spend time on it: move on to the next one. You can come back to the questions you skipped later, but it is important that you answer as many questions correctly as possible. **IMPORTANT TIP:** If you skip a question on a multiple choice test, make sure you also skip that line on your answer sheet.

STRATEGY 4: PACE YOURSELF

Most tests have a time limit. Before you begin a test make sure you know how much time you will have, and check your watch or the clock in the classroom to see when you will need to stop. Then quickly check to see how many questions you must answer in that time. Set yourself a rough time estimate for each question (for instance, 2 minutes per question or 10 minutes for each essay). Then try to keep pace. You want to make sure you have the chance to finish the test and check your work.

Can you think of any other test-taking tips? Write them here:





LEARNING TECHNIQUES

LESSON 9-7 STUDENT HANDOUT

TEST PREP GUIDE - CLASSROOM NOTES

When you study for a test you can make your job easier by relying on the clues that are in your notes and your textbooks or assigned reading. Here are a few tips on using your notes and readings effectively to prepare for a test. Add your own tips, then use this guide to help you organize your test prep.

STUDYING FROM CLASSROOM NOTES

Information from your notes is likely to be on the test if:

- Your teacher has repeated it.
- Your teacher has written it on the board or screen.
- Your teacher has included it in a handout or homework assignment.
- It's also in your textbook.

Write your own tips for using your notes effectively to prepare for a test:





LEARNING TECHNIQUES

LESSON 9-7 STUDENT HANDOUT

TEST PREP GUIDE - NOTES FROM ASSIGNED READING

STUDYING FROM TEXTBOOKS AND ASSIGNED READING

Information from your textbook or assigned reading is likely to be on the test if:

- It is highlighted in some way (it's in bold or italic type, for instance).
- It is included in the textbook's review questions.
- Your teacher has written it on the board or screen.
- Your teacher has included it in a handout or homework assignment.

Write your own tips for using assigned reading effectively to prepare for a test:



Paying for College - Financial Aid

Financing your college education will be the most rewarding investment you will make in your lifetime - one that requires informed and careful consideration of various financial aid options.

What is Financial Aid?

Financial aid is any type of assistance (\$\$) based on financial need used to pay college costs. You can get information on Federal Student Financial Aid at <http://studentaid.ed.gov/>.



Most financial aid comes in three forms:

Grants: Also called gift aid, grants don't have to be repaid, and you don't need to work to earn them. Grant aid comes from federal and state governments and from individual colleges. The most familiar grant is the Pell Grant.

Loans: Financial aid that comes in the form of loans must be repaid. Most need-based loans are low-interest loans sponsored by the federal government. These loans are subsidized by the government which means no interest accrues until you begin repayment after graduation.

Work Study: Student employment or work-study aid helps pay for education costs like books, supplies, and personal expenses. Work-study is a federal program that provides part-time employment on a college campus to help meet financial needs.

Many students finance their college education through a combination of grants, scholarships, work-study programs and loans. It is a good idea to have a basic understanding of each. It is highly recommended that you use any financial aid that you receive only to pay for necessary educational expenses.

As college costs continue to rise, figuring out how you and your family will finance your education may seem pretty overwhelming. The good news is that there is an estimated \$250 billion in available financial aid. Knowing what's available and how to tap into it will make your planning a lot easier. How do I apply for Financial Aid?

www.fafsa.gov

Most financial aid is determined by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA application become available in January of the year a student plans on attending college. It must be completed each year to determine financial status and award. Families can access a worksheet in October of each year to help gather the financial information necessary to complete the FAFSA at www.fafsa.gov.

Each FAFSA is examined by a federal processor and the results are sent by computer to the financial aid offices of the colleges you've chosen. The FAFSA is the application most colleges use to determine eligibility for federal, state, and college-sponsored financial aid, including grants, educational loans, and work-study programs.

Remember that the FAFSA (www.fafsa.ed.gov)

Is FREE!

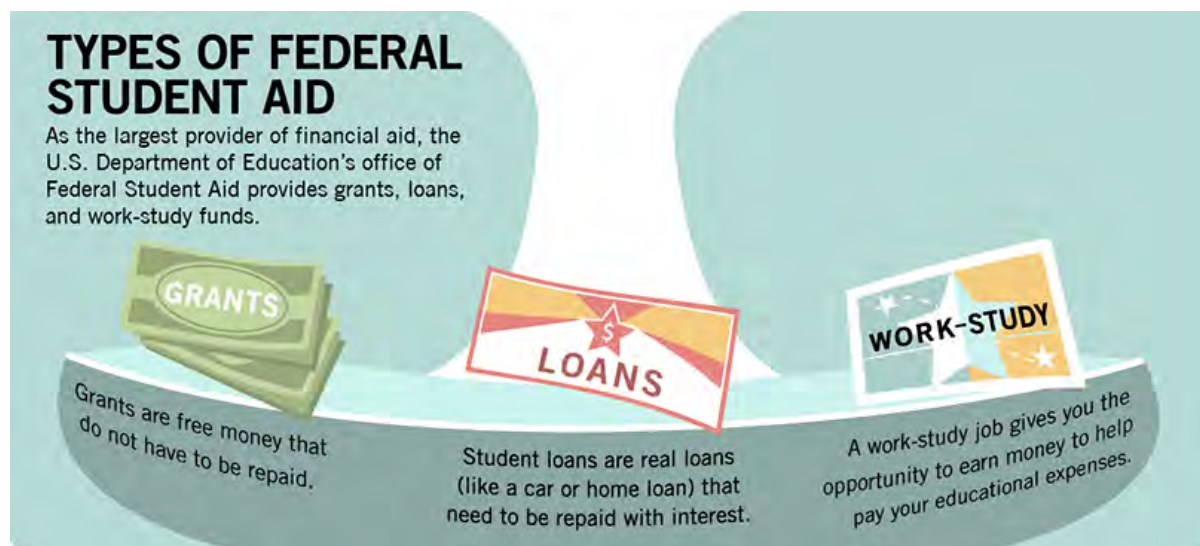
If you need help, talk to your school counselor, a college financial aid office,

or call the

FAFSA Help Desk

1-800-4-FED-AID or

www.fafsa.gov



Eligibility

Nearly every student is eligible for some form of financial aid, including low-interest Federal Stafford and/or parent PLUS loans, regardless of income or circumstances, provided that you:

- Are a U.S. citizen, a U.S. national, or an eligible non-citizen
- Have a valid Social Security Number
- Have a high school diploma or GED
- Are registered with the U.S. Selective Service (if you are a male ages 18 to 25)
- Complete a FAFSA promising to use any federal aid for educational purposes
- Do not owe refunds on any federal student grants
- Are not in default on any student loans
- Have not been found guilty of the sale or possession of illegal drugs during a period when you received Federal student aid

Applying for Aid - FAFSA Is the First Step!

To be considered for federal financial aid, you must submit a completed FAFSA on time. Additionally, most states, colleges and universities use the FAFSA to award other types of aid, including state-and-college-sponsored financial aid such as grants, loans, and work-study programs. Besides the FAFSA, some states and colleges require that you file other applications for aid. Check with your college's financial aid administrator for any state or college-specific requirements.

Deadlines

You can file your FAFSA with the Department of Education beginning in January. You can also complete your FAFSA in the fall prior using our FAFSAFirst™ service. We will then submit it to the federal processor for you in early January. Federal aid is limited and much of it is offered on a first-come, first-served basis, so the earlier you file the better your chances of accessing the most financial aid possible.

Many states, colleges, and universities have filing deadlines as early as the first weeks in January. Pay close attention to how colleges word their deadline instructions. Some refer to the date by which your FAFSA must be submitted – the Transaction Receipt Date – while others refer to the date your completed aid application must be sent by the federal processor to a college's financial aid office. Missing deadlines can ruin your opportunity for financial aid. You should check with your colleges' financial aid administrators to learn each college's exact FAFSA deadline. Filing as close to January 1 as possible is highly recommended.

Paying for College - Scholarships

Where to start?

Scholarships are a form of financial aid that does not have to be repaid. Scholarships usually refer to cash or tuition waiver awards based on academic merit, talents and abilities, community service, and more. The place to start a scholarship search is with the college or university's website. Each college typically offers the following types of scholarships:

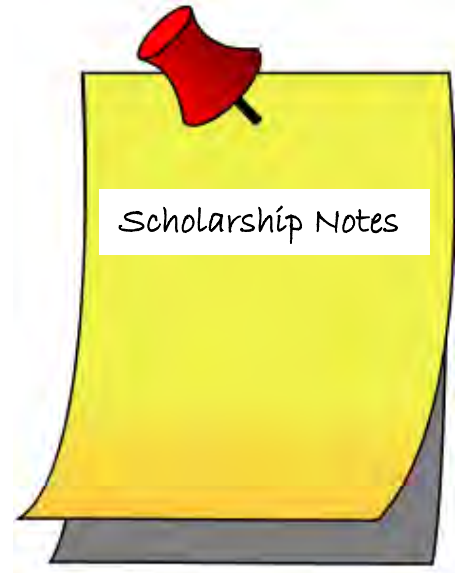
- Merit (ACT/GPA)
- Departmental
- Leadership
- Diversity
- Talent (athletic/dance/music/art)
- Need based

Many colleges have alumni-sponsored scholarships and other miscellaneous scholarships. For a complete listing of the scholarships for each college check out their websites. Most colleges have separate links to their own [financial aid](#) and/or [scholarship](#) information.

Your best tool is the Internet!

Finding a scholarship match for your accomplishments, interests, special needs, talents, etc. is time consuming and ongoing through the year. Use the Internet tools identified by your school counselor. After you FIND scholarships that fit your circumstances, APPLY! Watch Deadlines.

- Fastweb.com
- Tuitionfundingsources.com
- AIE.org
- Weeklyscholarshipalert.com
- Scholarships.com
- Students.gov
- Scholarships101.com



Where else do I look?

Your high school's website also has information about scholarships. Some high schools have specific scholarships just for their students. Check in the counseling or career center of your high school for more information. Students also find scholarships locally.

Consider the following sources:

- Clubs
- Businesses
- Employers
- Civic Groups
- State Groups
- Professional Organizations
- Ethnic Groups
- Private Charities
- Private Foundations
- Banks
- Credit Unions
- Religious Organizations

Beware of scams!

Not all scholarship and financial aid tools are legitimate. There are a few organizations out there that will ask you for money and promise you all kinds of scholarships and money for college. Don't trust them at all. Any information you need about scholarships and financial aid is FREE! You don't need to pay for anything more than a postage stamp and that is rare because most scholarship and financial aid applications are completed online.



Scholarships for Utah Students

Centennial Scholarship for Early Graduation

www.schools.utah.gov/CURR/earlycollege/Scholarships/Centennial.aspx

Tuition waiver for instate schools

Student meets graduation requirements before the end of their senior year.

New Century Scholarship

www.newcenturyscholarship.org

Tuition waiver for instate schools

Student completes an associate's degree (approximately 60 credit hours) by their high school graduation date.

Regents' Scholarship

www.regentsscholarship.org

Tuition waiver for in-state schools

Student must complete the [Utah Scholars Curriculum](#) as determined by the Utah State Board of Regents.

Student must fulfill all components, apply, and graduate on time in order to qualify.

T.H. Bell Teaching Incentive Loan Program

www.schools.utah.gov/cert/Loans-and-Scholarships.aspx

Tuition waiver for in-state colleges based on GPA, ACT or SAT scores, ethnicity, intended teaching field, teaching-related experience, and an explanatory paragraph. Students must agree and complete the following criteria: complete an educator preparation program; obtain an educator license; and, teach in a Utah public school for a period equal to the time the student received assistance.



Utah Educational Savings Plan

www.uesp.org

The Utah Educational Savings Plan (UESP) is Utah's official nonprofit 529 college savings program. Thousands are saving for future higher education expenses with UESP www.uesp.org. **You save what you can, when you can.** It's free to open a UESP account, and no minimum contributions are required. Families can save a little or a lot according to their own schedules. **You enjoy tax benefits.** Earnings on investments in UESP accounts grow tax deferred from federal and Utah state income taxes. That means you could save more with UESP than with a taxable investment.

What is this Financial Aid Thing Anyway?

UNDERSTANDING COLLEGE COSTS

- College can be expensive, but it is worth the cost! It is actually an investment
 - More than just tuition—room, board, books, transportation, personal expenses
 - Vary by type of college—community colleges are less expensive than 4-year colleges
 - Look at costs over the entire postsecondary process—usually 4 to 6 years
-

EXPECTED FAMILY CONTRIBUTION (EFC)

- This is the amount a family can reasonably be expected to contribute for education
 - EFC is the same no matter which college/university you choose
 - Calculated using a federal formula—parent contribution and student contribution
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WHAT IS FINANCIAL NEED?

- Difference between college costs and the EFC
 - Varies by college and is determined by the aid a student will receive
-

TYPES OF FINANCIAL AID

- Scholarships—private and college-based
 - Grants—FAFSA is the application that determines Federal Grant Aid
 - Loans—often determined after filling out a FAFSA, these must be paid back
 - Employment—including work study
-

SOURCES OF FINANCIAL AID

- Federal Government—PELL Grants, Academic Competitiveness Grant, SMART Grant, TEACH Grant, FSEOG
- States—Merit and need-based aid
- Colleges—Most often, scholarships are merit-based but some need-based grants are available
- Private Sources—Civic organizations, employers, private scholarships

In-Class Activity: Financial Aid Bingo

Overview

This Module 6 activity is designed to help students remember the extensive vocabulary associated with financial aid. An answer key and 30 different BINGO cards begin on page 214. (You are welcome to make additional copies if you have more students.) Each BINGO square contains a financial aid vocabulary word. Read aloud the definition of one of the financial aid vocabulary terms and have the students mark the square of the “matching” term.

Prep Work

- Print enough BINGO cards for each of your students to have one. There are 30 original cards; if you have more than 30 students, you will have more than one student per card. This shouldn't affect the game, but be prepared with extra prizes!
 - Should you choose to have your students create their own cards, a blank card template is included, as is a list of the vocabulary terms that students can place in the squares.
- Print a copy of the Facilitator's Cards found on pages 216–220. Cut out each square, fold it, and place it in a container. You will draw the cards from this container during the game.
- Gather BINGO chips. (These may be squares of paper, actual bingo chips, or any other small object that will cover a student's square.) Students may write on the BINGO cards in pencil, but doing so might prove confusing during multiple games as the cards get marked up.

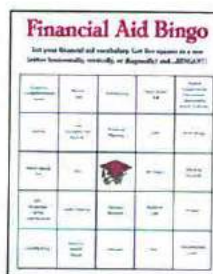
Facilitating the Game

- The goal of this exercise is to help students remember the meanings of specific terms related to financial aid and financial literacy. All of the terms are presented in Modules 4–6. Students can find definitions to all of the terms in the glossary located on page 127 of their student handbook.
- Begin play as soon as students have their cards and BINGO chips. Pull a facilitator's card from the container; read the definition (not the word!) on the card. Students are to find the corresponding vocabulary word on their BINGO card and place a marker on that spot.
- Continue reading definitions from the facilitator's cards until a student calls a “BINGO!” Students may get a traditional BINGO (five squares in a row across, down, or diagonally) or you may play other BINGO styles, (such as four corners). Ask the winner to read their words aloud so you can verify that they were defined. It's possible that as they are still learning, they may get the definitions confused!
- Following each BINGO round, take a moment to ask for questions. It is not unusual for some students to miss one or more of the words or misunderstand a definition.

SUPPLEMENTAL
ACTIVITIES:
FINANCIAL AID
BINGO



**In-Class
Activity**



Financial Aid Bingo Vocabulary

LIST OF VOCABULARY WORDS

Academic Competitiveness Grant
Budget
Checking account
Credit history
CSS/PROFILE
EFC (Expected Family Contribution)
FAFSA
FDIC
Federal Supplemental Educational Opportunity Grant (FSEOG)
Financial aid
Financial planning
Grant
Interest
Loan
Merit-based aid
National SMART Grant
Need-based aid
PLUS Loan
Perkins Loan
PIN
Pell Grant
Private loan
SAR (Student Aid Report)
Savings account
Scholarship
Stafford Loan
Subsidized loan
Unsubsidized loan
Work-study

SUPPLEMENTAL
ACTIVITIES:
FINANCIAL AID
BINGO

Financial Aid Bingo Answer Key

Academic Competitiveness Grant: a federal need- and merit-based grant that provides up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students who are eligible for a Federal Pell Grant and who had successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education. Recipients must maintain a 3.0 undergraduate GPA. This grant is in addition to the Pell Grant.

Budget: a financial plan based on how much money an individual or family makes, how much they spend, and how much they save.

Checking Account: a bank account that allows account holders to write checks or use a debit card to make purchases.

Credit History: an official file that documents an individual's financial history and responsibility.

CSS/PROFILE: an information form similar to the FAFSA; many private colleges require the CSS/Profile to determine eligibility for non-federal financial aid.

EFC (Expected Family Contribution): the amount of money a student and his or her family are expected to contribute towards the cost of the student's education.

FAFSA: the Free Application for Federal Student Aid is an online form that determines eligibility for financial assistance. Students who do not complete the FAFSA are not eligible for any federal aid, including grants, loans, and work-study.

FDIC: the Federal Deposit Insurance Corporation. An organization that sees to it that no matter what happens to an insured bank, the money individuals keep there is safe and secure.

Federal Supplemental Educational Opportunity Grant (FSEOG): a need-based grant that ranges from \$100 to \$4,000 per year.

Financial Aid: financial assistance for students interested in pursuing postsecondary education.

Financial Planning: the process of setting goals for one's money and creating a plan of action for achieving those goals.

Grant: a financial aid award that does not have to be repaid; often are need-based.

Interest: a charge for a loan, usually a percentage of the amount loaned. For savings accounts, the amount of interest earned is an annual percentage of how much money is in the account; for credit cards, the amount of interest charged is an annual percentage on the balance owed to the credit card company.

Loan: a financial aid award, administered by the federal government or a private company, which must be repaid. Interest is charged during the repayment period. Some loans accrue interest while borrowers are still enrolled in school.

Merit-based Aid: financial aid awarded to students based on their achievements, from high GPAs and test scores to accomplishments in athletics, extracurriculars, or the arts.

National SMART Grant: the National Science and Mathematics Access to Retain Talent Grant provides up to \$4,000 for third and fourth year full-time undergraduate students who are eligible for the Federal Pell Grant. Students must have and maintain at least a 3.0 GPA and be pursuing a major in physical, life, or computer sciences; mathematics, technology, or engineering; or a foreign language determined critical to national security. This grant is in addition to the Pell Grant.

Need-based Aid: financial aid awarded to students who would not be able to pay for postsecondary education using only their family's financial resources. Need is assessed using a formula designed to determine the difference between the cost of attending school and the amount a family is expected to contribute (EFC) toward the student's education.

PLUS Loan: the Parent Loan for Undergraduate Students is a federal loan that may be taken out by parents, and can cover the entire cost of college attendance less any other financial aid a student receives. PLUS loans are unsubsidized, so interest begins to accrue immediately.

Perkins Loan: a need-based federal loan administered through the college the borrower attends. Depending on how much money a school has available, eligible students may borrow up to \$4,000 annually for four years of undergraduate study.

PIN: the Personal Identification Number provides online access to the FAFSA so that students can update or confirm information.

Pell Grant: a federal, need-based grant that ranges from approximately \$400 to \$4,050 per year.

Private Loan: an education loan offered by a private company to assist students in paying for their education; private loans begin to accrue interest immediately after they are accepted.

SAR (Student Aid Report): a document that lists all of the information a student provides on the FAFSA, as well as his or her Expected Family Contribution (EFC).

Savings Account: a bank account that helps individuals or families save money for big purchases.

Scholarship: a financial aid award that does not have to be repaid. Scholarships are usually merit-based.

Stafford Loan: federal education loans available to students; may be subsidized or unsubsidized. They are the most common education loan taken by students.

Subsidized Loan: a need-based loan for which the interest normally charged while the borrower is in school is paid by the government until the borrower leaves school and begins repayment.

Unsubsidized Loan: a loan for students who do not qualify for need-based aid or for students who are in need of assistance beyond the maximum subsidized loan offered to them. Unsubsidized loans begin accruing interest the moment they are accepted.

Work-study: a need-based federal program that is administered on campus. Eligible students are provided jobs on campus or at a local organization.

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a need-based federal program that is administered on campus. Eligible students are provided jobs on campus or at a local organization.


Financial Aid Bingo

Test your financial aid vocabulary. Get five squares in a row (either horizontally, vertically, or diagonally) and...BINGO!!!

Academic Competitiveness Grant	Perkins Loan	Scholarship	Need-based Aid	Federal Supplemental Educational Opportunity Grant (FSEOG)
FAFSA	SAR (Student Aid Report)	Financial Planning	Loan	Work-study
Merit-based Aid	FDIC		Pell Grant	Checking Account
EFC (Expected Family Contribution)	Credit History	Savings Account	Stafford Loan	Budget
CSS/PROFILE	National SMART Grant	Interest	PIN	Unsubsidized Loan


Financial Aid Bingo

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Academic Competitiveness Grant	Credit History	Scholarship	Need-based Aid	Work-study
FAFSA	SAR (Student Aid Report)	Financial Planning	Federal Supplemental Educational Opportunity Grant (FSEOG)	Loan
Merit-based Aid	FDIC		Pell Grant	Checking Account
EFC (Expected Family Contribution)	Perkins Loan	Savings Account	Subsidized Loan	Budget
CSS/PROFILE	National SMART Grant	Interest	PIN	Stafford Loan


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Academic Competitiveness Grant	Perkins Loan	Scholarship	Need-based Aid	CSS/PROFILE
FAFSA	SAR (Student Aid Report)	Financial Planning	Loan	Work-study
Checking Account	FDIC		Pell Grant	Merit-based Aid
EFC (Expected Family Contribution)	Credit History	Savings Account	Stafford Loan	Budget
Interest	National SMART Grant	Federal Supplemental Educational Opportunity Grant (FSEOG)	PIN	Unsubsidized Loan


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Private Loan	Need-based Aid	Scholarship	Perkins Loan	Federal Supplemental Educational Opportunity Grant (FSEOG)
Budget	SAR (Student Aid Report)	Financial Aid Grant	Academic Competitiveness Grant	Work-study
Merit-based Aid	FDIC		Pell Grant	Checking Account
EFC (Expected Family Contribution)	Credit History	Savings Account	Stafford Loan	FAFSA
CSS/PROFILE	National SMART Grant	Interest	PIN	PLUS Loan


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Academic Competitiveness Grant	Perkins Loan	Scholarship	Need-based Aid	Federal Supplemental Educational Opportunity Grant (FSEOG)
FAFSA	National SMART Grant	Financial Planning	Unsubsidized Loan	Work-study
Merit-based Aid	Interest		Pell Grant	Checking Account
EFC (Expected Family Contribution)	Credit History	Savings Account	Stafford Loan	Budget
PLUS Loan	SAR (Student Aid Report)	FDIC	PIN	Financial Aid Grant


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Academic Competitiveness Grant	Stafford Loan	Scholarship	Credit History	Federal Supplemental Educational Opportunity Grant (FSEOG)
FAFSA	EFC (Expected Family Contribution)	Financial Planning	Loan	Work-study
Merit-based Aid	FDIC		Financial Aid Grant	Savings Account
SAR (Student Aid Report)	Need-based Aid	Checking Account	Perkins Loan	Pell Grant
CSS/PROFILE	National SMART Grant	Interest	PIN	Unsubsidized Loan


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Academic Competitiveness Grant	Perkins Loan	Pell Grant	Need-based Aid	Federal Supplemental Educational Opportunity Grant (FSEOG)
FAFSA	SAR (Student Aid Report)	Financial Planning	FDIC	Work-study
PLUS Loan	PIN		Subsidized Loan	Checking Account
EFC (Expected Family Contribution)	Credit History	Savings Account	Merit-based Aid	Budget
CSS/PROFILE	National SMART Grant	Interest	Loan	Unsubsidized Loan


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Academic Competitiveness Grant	Perkins Loan	Scholarship	Need-based Aid	Federal Supplemental Educational Opportunity Grant (FSEOG)
Private Loan	Subsidized Loan	Checking Account	Budget	PIN
Merit-based Aid	FDIC		Pell Grant	Financial Planning
EFC (Expected Family Contribution)	Credit History	Savings Account	Stafford Loan	Work-study
CSS/PROFILE	SAR (Student Aid Report)	Interest	PLUS Loan	Unsubsidized Loan


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Test your financial aid vocabulary. Get five squares in a row (either horizontally, vertically, or diagonally) and...BINGO!!!

Academic Competitiveness Grant	PLUS Loan	Scholarship	Need-based Aid	Stafford Loan
FAFSA	SAR (Student Aid Report)	Financial Planning	Loan	Work-study
Merit-based Aid	FDIC		Pell Grant	Checking Account
EFC (Expected Family Contribution)	Credit History	Savings Account	Federal Supplemental Educational Opportunity Grant (FSEOG)	Budget
CSS/PROFILE	National SMART Grant	Interest	Private Loan	Unsubsidized Loan


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Test your financial aid vocabulary. Get five squares in a row (either horizontally, vertically, or diagonally) and...BINGO!!!

CSS/PROFILE	Checking Account	Scholarship	Merit-based Aid	Federal Supplemental Educational Opportunity Grant (FSEOG)
FAFSA	SAR (Student Aid Report)	Financial Planning	Loan	Work-study
Need-based Aid	FDIC		Academic Competitiveness Grant	Perkins Loan
EFC (Expected Family Contribution)	Credit History	Pell Grant	Stafford Loan	Budget
Savings Account	National SMART Grant	Interest	PIN	Unsubsidized Loan


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Unsubsidized Loan	Perkins Loan	Credit History	FDIC	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	Grant	Checking Account
PLUS Loan	Interest		Financial Planning	Work-study
EFC (Expected Family Contribution)	FAFSA	Savings Account	Merit-based Aid	PIN
Federal Supplemental Educational Opportunity Grant (FSEOG)	CSS/PROFILE	Private Loan	Budget	Academic Competitiveness Grant


Financial Aid Bingo

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Checking Account	Subsidized Loan	Credit History	PIN	National SMART Grant
Savings Account	Loan	Perkins Loan	Pell Grant	Stafford Loan
PLUS Loan	Grant		Financial Planning	Work-study
EFC (Expected Family Contribution)	FAFSA	Financial Aid	SAR (Student Aid Report)	FDIC
Federal Supplemental Educational Opportunity Grant (FSEOG)	CSS/PROFILE	Private Loan	Budget	Academic Competitiveness Grant


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Unsubsidized Loan	Perkins Loan	Financial Planning	FDIC	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	Grant	Checking Account
Stafford Loan	PIN		PLUS Loan	Federal Supplemental Educational Opportunity Grant (FSEOG)
EFC (Expected Family Contribution)	Work-study	Savings Account	Merit-based Aid	Interest
FAFSA	CSS/PROFILE	Private Loan	Budget	Academic Competitiveness Grant


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Unsubsidized Loan	Perkins Loan	Credit History	FDIC	Federal Supplemental Educational Opportunity Grant (FSEOG)
Financial Aid	National SMART Grant	Subsidized Loan	Pell Grant	Checking Account
PLUS Loan	Interest		Academic Competitiveness Grant	Work-study
EFC (Expected Family Contribution)	FAFSA	Savings Account	Merit-based Aid	PIN
SAR (Student Aid Report)	CSS/PROFILE	Stafford Loan	Budget	Financial Planning


Financial Aid Bingo

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Unsubsidized Loan	Perkins Loan	EFC (Expected Family Contribution)	FDIC	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	Grant	Checking Account
PLUS Loan	Scholarship		Financial Planning	Work-study
Federal Supplemental Educational Opportunity Grant (FSEOG)	FAFSA	Savings Account	Need-based Aid	PIN
Credit History	CSS/PROFILE	Private Loan	Budget	Academic Competitiveness Grant


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Stafford Loan	Perkins Loan	Credit History	FDIC	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	Grant	Checking Account
PLUS Loan	Interest		Financial Planning	Work-study
EFC (Expected Family Contribution)	FAFSA	Savings Account	Merit-based Aid	PIN
CSS/PROFILE	Pell Grant	Private Loan	Budget	Academic Competitiveness Grant


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Unsubsidized Loan	Perkins Loan	Credit History	CSS/PROFILE	Academic Competitiveness Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	Budget	Checking Account
Federal Supplemental Educational Opportunity Grant (FSEOG)	Interest		Financial Planning	Work-study
EFC (Expected Family Contribution)	FAFSA	Savings Account	Merit-based Aid	PIN
Stafford Loan	FDIC	Need-based Aid	Grant	National SMART Grant

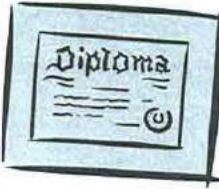
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Academic Competitiveness Grant	Perkins Loan	Credit History	FDIC	PLUS Loan
Checking Account	SAR (Student Aid Report)	Subsidized Loan	Grant	Need-based Aid
National SMART Grant	Interest		Financial Planning	FAFSA
EFC (Expected Family Contribution)	Work-study	Savings Account	Merit-based Aid	Pell Grant
Federal Supplemental Educational Opportunity Grant (FSEOG)	CSS/PROFILE	Private Loan	Budget	Unsubsidized Loan


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Unsubsidized Loan	Perkins Loan	Credit History	FDIC	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	PIN	Checking Account
PLUS Loan	Grant		Financial Planning	Work-study
EFC (Expected Family Contribution)	FAFSA	Savings Account	Merit-based Aid	Federal Supplemental Educational Opportunity Grant (FSEOG)
scholarship	Budget	Private Loan	CSS/PROFILE	Academic Competitiveness Grant


Financial Aid Bingo

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Savings Account	PIN	Pell Grant	FAFSA	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	Grant	Checking Account
PLUS Loan	Interest		Credit History	Work-study
EFC (Expected Family Contribution)	FDIC	Unsubsidized Loan	Merit-based Aid	Loan
Need-based Aid	CSS/PROFILE	Private Loan	Budget	Federal Supplemental Educational Opportunity Grant (FSEOG)


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CSS/PROFILE	Perkins Loan	Checking Account	Stafford Loan	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	FDIC	Credit History
PLUS Loan	Budget		Federal Supplemental Educational Opportunity Grant (FSEOG)	Work-study
FAFSA	EFC (Expected Family Contribution)	Savings Account	Merit-based Aid	Scholarship
Financial Planning	Academic Competitiveness Grant	Pell Grant	Interest	Unsubsidized Loan


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Work-study	Merit-based Aid	Financial Planning	Scholarship	Academic Competitiveness Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	FDIC	Credit History
PLUS Loan	PIN		Federal Supplemental Educational Opportunity Grant (FSEOG)	CSS/PROFILE
FAFSA	EFC (Expected Family Contribution)	Savings Account	Private Loan	Stafford Loan
Checking Account	National SMART Grant	Pell Grant	Interest	Unsubsidized Loan


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CSS/PROFILE	Perkins Loan	Checking Account	Stafford Loan	National SMART Grant
Unsubsidized Loan	SAR (Student Aid Report)	Private Loan	Academic Competitiveness Grant	Credit History
PLUS Loan	Budget		Federal Supplemental Educational Opportunity Grant (FSEOG)	Work-study
FDIC	EFC (Expected Family Contribution)	Savings Account	Merit-based Aid	Scholarship
Subsidized Loan	SAR (Student Aid Report)	Pell Grant	PIN	Financial Aid


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Work-study	Perkins Loan	Checking Account	Stafford Loan	National SMART Grant
Financial Aid	SAR (Student Aid Report)	Subsidized Loan	Budget	Credit History
Pell Grant	Loan		Need-based Aid	CSS/PROFILE
FAFSA	EFC (Expected Family Contribution)	Savings Account	Merit-based Aid	Scholarship
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Financial Aid	SAR (Student Aid Report)	Subsidized Loan	FDIC	Credit History
PLUS Loan	Budget		EFC (Expected Family Contribution)	Work-study
Stafford Loan	Federal Supplemental Educational Opportunity Grant (FSEOG)	Private Loan	Need-based Aid	CSS/PROFILE
Financial Planning	Academic Competitiveness Grant	Pell Grant	Interest	Unsubsidized Loan


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Financial Aid Bingo

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CSS/PROFILE	Perkins Loan	Checking Account	Stafford Loan	Need-based Aid
Financial Aid	EFC (Expected Family Contribution)	Subsidized Loan	FDIC	Private Loan
PLUS Loan	Budget		Federal Supplemental Educational Opportunity Grant (FSEOG)	Interest
Scholarship	SAR (Student Aid Report)	Savings Account	Merit-based Aid	FAFSA
Credit History	National SMART Grant	Pell Grant	Work-study	Academic Competitiveness Grant


Financial Aid Bingo

Test your financial aid vocabulary. Get five squares in a row (either horizontally, vertically, or diagonally) and...BINGO!!!

CSS/PROFILE	Perkins Loan	Checking Account	Stafford Loan	Unsubsidized Loan
Pell Grant	Academic Competitiveness Grant	Subsidized Loan	FDIC	Credit History
PLUS Loan	Budget		National SMART Grant	Work-study
FAFSA	Federal Supplemental Educational Opportunity Grant (FSEOG)	Savings Account	Need-based Aid	Scholarship
Financial Planning	Private Loan	EFC (Expected Family Contribution)	Loan	Merit-based Aid

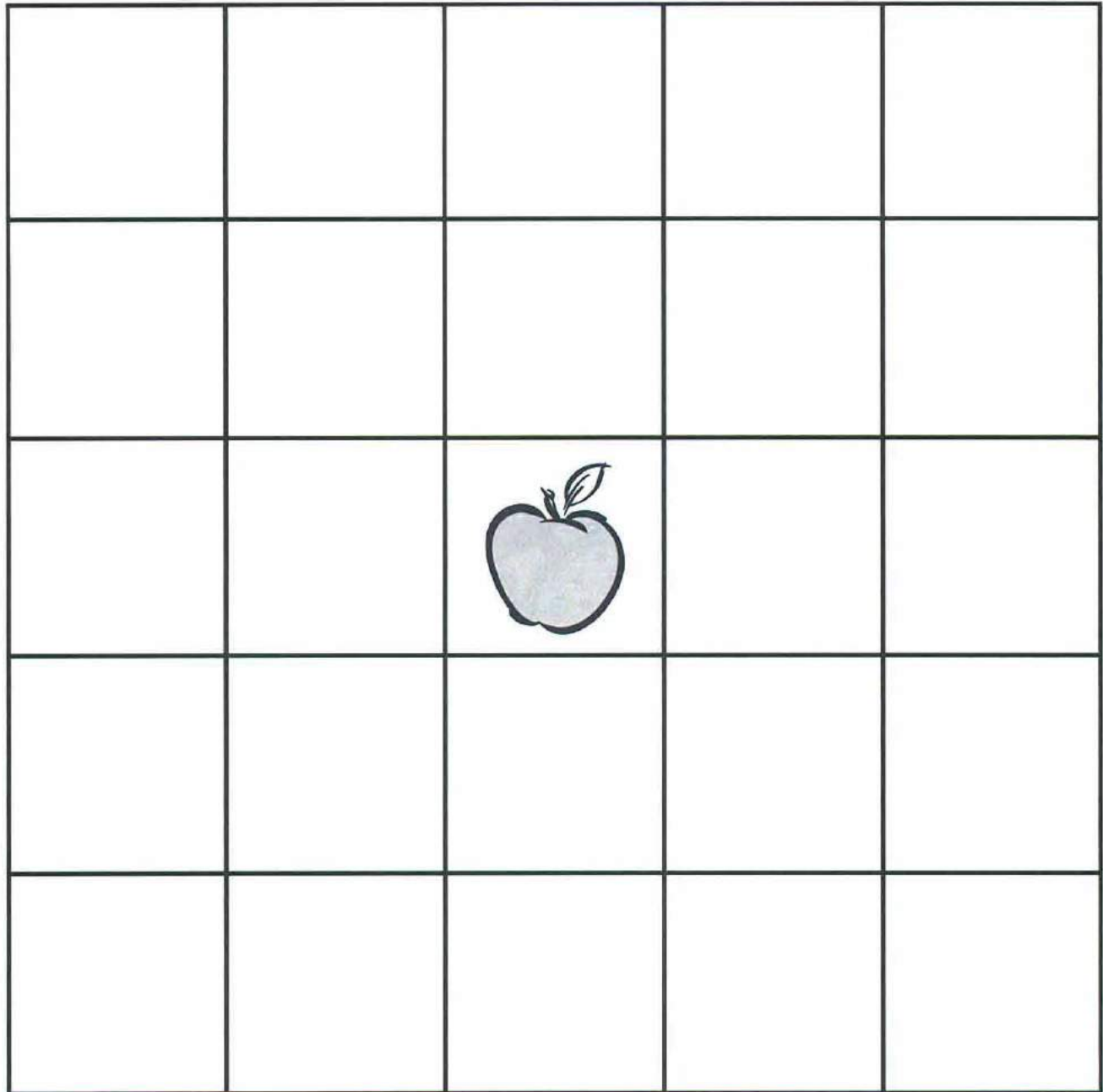
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Financial Planning	Academic Competitiveness Grant	Pell Grant	FAFSA	Unsubsidized Loan

Financial Aid Bingo

Test your financial aid vocabulary. Get five squares in a row (either horizontally, vertically, or diagonally) and...BINGO!!!



Financial Aid and Economic Literacy

Financial literacy education will be offered through group workshops and individual meetings. The project will offer a series of workshops on financial literacy and money management. An "Early College Planning" workshop will be presented each spring for participants and parents. The workshop will focus on the importance of proper course selection, career guidance, postsecondary options, admissions procedures, and financial aid.

Additionally, TS personnel, in conjunction with SUU Financial Aid Office, will conduct a workshop on financial aid and economic literacy, utilizing "CashCourse," and "SALT" both free on-line money management courses. Workshops include topics such as: budgeting, credit cards, credit rating, FICO scores, loans, student loans, savings, employee benefits, insurance, loan forgiveness, costs for attending various types of postsecondary institutions, and how to search for funding to further education.

FINANCIAL LITERACY

LESSON 9-24 ▲ LEARNING TO USE MONEY IN 9TH GRADE: MONEY MANAGEMENT

LEARNING GOALS/OUTCOMES

- ▶ Relate deferred gratification to effective money management.
- ▶ Explain how goals can be achieved through the management of money.
- ▶ Differentiate between personal needs and personal wants.
- ▶ Identify family, social, and media influences on personal needs and wants.

MATERIALS NEEDED

- ▶ Student Handouts:
 - Needs and Wants List
 - Journal Page
- ▶ Copies of Sunday electronics ads or printouts from an electronics store's web site showing different models of music players with their prices

CLASSROOM ACTIVITIES

1. Students plan how to get a new music player. Divide students into groups of three or four. Distribute copies of music player ads with prices showing. Tell students that each of their groups represents the collective brain of one person who has just been given \$50 for their birthday and wants to buy a new music player. Ask each group to make a plan: is there a music player they could buy for the \$50 they have? If not, or if they want a more expensive player, how could they get the remaining money they would need? How long would it take them? Ask each group to write down their chosen player, its price, a plan to earn or get the remaining money, and an estimate for how long earning that money would take them.
2. Students share their plans to purchase a new music player. Ask the groups to share their ideas for what types of music player their imaginary person would like to buy, how much money they would need, how they would get that money, and how long it would take them. Make a list of students' ideas to earn (or get) money, and their belief about how long acquiring that money would

take them. Encourage students to appreciate that everyone has things they would like to purchase that they cannot afford today. Some people are better at saving money to get the things they want.

3. **Students relate deferred gratification to effective money management.** Tell students a brief story of a person who had \$100 in savings, receives \$50/month for allowance, and wants to buy a \$400 music player. This person is offered a choice by the store: to pay \$600 for the player on a deferred payment plan (\$50/month for the next 12 months) and take it home right now, or wait six months and purchase the player for \$400 with money the person has saved. Ask students what choice they would make: to take the music player for \$600 right now and pay it off over the next year, or wait six months and pay \$400. Have them go to two sides of the room, based on their choice.

Ask students on each side to appoint a spokesperson and give them three minutes to come up with an argument for why their decision is the best one. Let each spokesperson briefly express their point of view. Encourage students to see that people's desire to have what they want right away enables product sellers to make more money. That is because buyers are often willing to pay for the product and also for their need for immediate gratification. People who can wait to get things they want generally pay less and are more able to manage their money. Tell students that the ability to wait to obtain something a person wants is called "deferred gratification." Each person who buys something must decide on how much extra they are willing to pay to have it right now.

4. **Students learn how goals can be achieved by managing their money.** Ask students to return to their seats. Tell students to imagine they are buying a new \$25,000 car. They have \$1,000 in the bank for a down payment, reducing the money they need to save to \$24,000. Assuming they can save \$500/month for their car, how many months would it take for them to save enough to buy the car? (48 months = 4 years).

Tell students that the car dealer is offering a payment plan that allows them to purchase the car right now. If they are willing to pay \$1,000 down payment and \$500/month for the next five years, they can drive the car home today. Ask students to calculate how much they would pay for the car, if they paid for the car and took it home right now. (60 months = \$30,000 plus the \$1,000 down payment = \$31,000).

Tell students that they can have the car in four years for \$25,000 saved (fully paid when you buy it), or have the car right now for \$31,000 borrowed on a payment plan (fully paid five years from now at a 24% higher cost). Ask for a show of hands: who would wait until they have saved \$25,000 and buy later, or who would pay the 24% higher cost and buy now?

Tell students that people who effectively save money and defer gratification pay less for life in the



long run because they seldom use their money to buy things right now. Everyone is wise to learn money management skills as the most cost effective way to acquire the things they want from life. However, there is nothing wrong with paying more money for immediate gratification, as long as the buyer is aware of the higher costs of borrowing to get what they want.

5. **Students differentiate between personal needs and personal wants.** Have students return to their small groups. Explain to students that a **NEED** is something that a person requires to live their daily life. A **WANT** is something that enhances a person's life but it is not necessary for daily living.

Distribute the Needs and Wants List and ask each student to work with their team to list ten things people **NEED** to live. Have the team estimate the annual cost for each of those items and write it beside the need. Have the team identify various kinds of things people **WANT**. Each individual should listen to their group discussion and write ten things they **WANT** to have on their worksheet. Discuss the groups' lists with your students. Note common themes on the **NEED** list: food, shelter, clothing, etc.

6. **Students identify family, social, and media influences on personal needs and wants.** With students still in their groups, ask for volunteers to share some of the items from their lists of things they **WANT**. Identify similarities between students and ask why some wants are quite common. Ask students to identify the forces that might influence what a person wants: the media, their peers, their families. Ask students to examine their list of **WANTS** and check those things that might have been influenced by outside forces (media, peers, family).

Ask students to return to their seats and complete the last section of the handout individually. Encourage them to see the value of career/life planning as a means to earn them enough income to support the cost of their unique needs and wants. Good money managers borrow for their **NEEDS** (if required) and save for their **WANTS**.

7. **Students develop a personal plan to acquire something they want.** Distribute the Journal Page. Ask each student to answer the following questions about something they would like to have (a **WANT**, not necessarily a **NEED**).
 - What do I want?
 - Why do I want it?
 - How will I get it?

STUDENT PRODUCTS



- ▶ Completed *Needs and Wants List*
- ▶ Completed *Journal Page*





FINANCIAL LITERACY

LESSON 9-24 STUDENT HANDOUT

NEEDS AND WANTS LIST

What do you NEED to live? What do you WANT to have? List below 10 things you NEED and 10 things you WANT.

THINGS I NEED

THINGS I WANT

Imagine you lived on your own. How much money is required annually for you to afford your NEEDS? How much extra money would you have to earn to afford your WANTS?





FINANCIAL LITERACY

LESSON 9-24 STUDENT HANDOUT

JOURNAL PAGE

DATE: _____

Lesson 9-24 | *LEARNING TO USE MONEY IN 9TH GRADE*

Q1: What do I want?

Q2: Why do I want it?

Q3: How will I get it?

Answers:



FINANCIAL LITERACY

LESSON 9-25 ▲ BUDGETING

LEARNING GOALS/OUTCOMES

- ▶ Identify various sources of income.
- ▶ Identify common types of expenses.
- ▶ Create a hypothetical one-year budget to manage personal income and expenses.

MATERIALS NEEDED

- ▶ Student Handouts:
 - Budget Worksheet
 - Journal Page
- ▶ **OPTIONAL:** Information about local wages, as well as local averages for utilities, apartment rents, and home prices

CLASSROOM ACTIVITIES

1. Students discuss how to budget for a school event. Divide students into groups of three or four. Tell them to imagine that they are in charge of organizing an end-of-year party for the freshman class. Your student government will provide \$5.00 for each freshman to help pay for the party. If they want more money, they will have to earn it. Ask each group to quickly calculate what level of income \$5.00/student will give them. Then ask them to list the types of expenses they might have for their party: food, music, decorations, lighting, maybe even costs to rent a location for the party.
2. Students share their plans for a school event. Ask for one or two of the groups to share their ideas for a freshman class party. List the types of expenses they have brainstormed and ask them if they think their total income of \$5.00/student will cover their expenses. If not, ask them if they have come up with any ideas to earn more money. Discuss what they would need to do if they were planning a real party. How would they keep track of their income and expenses? Write students' ideas on the board, and get them to focus on the idea that they would need to find a way to keep track of both their income and expenses as they plan the party. That is called a budget.

3. **Students identify various sources of income.** Have students remain in their small groups. Tell them that a budget is simply a plan for managing your money. People who plan to manage their money are less likely to have money problems. Provide each student with a Budget Worksheet. Review the first page with the whole class.
After reviewing the different income sources, ask student teams to imagine they are the collective brain of a person who has retired from work and has no salary. However, this person has planned well and has enough income to live the life they choose. Ask student teams to invent the story of how this person has managed to sustain a good income after leaving work, using some of the other income sources. Have a spokesperson for each student team tell their person's success story.
4. **Students identify common types of expenses.** Ask students to return to their seats. Have them imagine that they are adults, either living on their own or with family (not their parents, but rather with a partner and children). Review the various types of expenses presented on the second page. Ask students to identify whether each expense is a want or a need. Encourage students to see that different lifestyles can cause a want for one person to be a need for another. A car is a want for people in big cities who can take the bus. It becomes a need for a person who cannot get to work without it.
5. **Students create a hypothetical one-year budget to manage personal income and expenses.** Have students work individually to estimate how much money they think they could earn as an adult and what their expenses in each category would be. If you wish, help them with the expenses by sharing information about current local averages for utilities, rent, etc., or have them use the ranges that are suggested on the handout. After students have had time to work, ask students to compare their estimates to those of one other student.
6. **Students reflect on what budgeting might mean for their lives.** Ask students to write responses to the following questions on a Journal Page.
 - How capable am I at deferred gratification? Does that affect my budgeting skills?
 - What are the benefits of a high school student creating a personal budget?
 - What can a person do in high school to support their financial situation later in life?

STUDENT PRODUCTS

- ▶ *Completed Budget Worksheet*
- ▶ *Completed Journal Page* on personal budgeting skills and their value.







FINANCIAL LITERACY

LESSON 9-25 STUDENT HANDOUT

BUDGET WORKSHEET

WHAT IS A BUDGET?

Paragraph body. A budget is a plan... a plan for how you will use your money. A budget predicts how much money you will have. And it helps you plan how you will spend that money. Budgets can be created for an individual, a family, a business, an event, or a country. But a budget always shows the same things: how much money is available, and how that money will be spent.

WHY CREATE A BUDGET?

There are many reasons to create a budget. Here are a few of them:

- ▶ To plan for the future. If you want to buy a car, rent your own apartment, or go to college, you need to plan carefully for how you will spend your money. You might even choose to save money for unforeseen expenses, and a budget will help you do that.
- ▶ To make choices about what to do or what to buy. If you're like most people, you probably want more than you can afford. What should you do? A budget can help you decide.
- ▶ To avoid spending more than you earn. It's a lot easier to spend money than it is to earn it! And it's very easy to spend more than you earn and end up owing a credit card company a lot of money. A budget can help you limit your spending.

HOW DO YOU CREATE A BUDGET?

It's easy to create a budget. You can work on a spreadsheet program or on paper. All you need to do is list two types of things:

- ▶ your income (the money you have available to spend); and
- ▶ your expenses (the money you plan to spend).

Income Sources

- ▶ Salary: income paid to a person for work or services provided
- ▶ Bank Savings: income from money saved over time
- ▶ Bank Interest: income from the interest paid for saving money with a bank
- ▶ Investments: dividends from stock holdings, or sale of shares purchased
- ▶ Retirement (401K or IRA): income from a retirement savings plan



- ▶ Scholarships/Grants: income provided to support college students
- ▶ Loans: income from money borrowed
- ▶ Entrepreneurship: income from a home business, inventions, garage sales, etc.
- ▶ Gifts: Income from one person giving money to another

Budgets usually divide income and expenses into different categories. For instance, you could show how much you plan to spend on food, how much on your car, how much on clothes, and how much on rent. If you want to save money toward a big purchase (such as a car) you could list “savings” in your budget.

A budget will then show whether you have a surplus (more income than expenses) or a deficit (more expenses than income). You can then figure out what to do about that.

SAMPLE BUDGET

What would it cost to live as an adult? What if you had two children to support? Make a sample budget to find out. The numbers you list will be estimates for now, but will give you a chance to see the types of expenses you will have someday. Share this list with your family and discuss your current budget.

INCOME: How much will you earn?

What will your income be each month if you work 40 hours per week, 4 weeks per month:
 If you earn \$8/hour, if you earn \$15/hour, if you earn \$20/hour, or if you earn \$30/hour, or more...

In _____ career, I estimate I will earn \$_____/hour. That will give me a total monthly income of (hourly x40x4): \$ _____ . Assuming 28% goes to income taxes, my monthly take home pay will be: \$_____.

EXPENSES: How much will you spend?

Note that your monthly expenses will be different depending on the choices you make.

Rent (or home mortgage payments):	(\$350-\$3,000+ depending on size, location)	\$
Utilities (water, electricity, heat):	(\$200+ depending on climate)	\$
Phone/Internet/Cable:	(\$35-\$200 depending on service level)	\$
Furniture, home maintenance:	(\$0-\$500+ depending on home, purchases)	\$
Food:	(\$150+ per person depending on spending)	\$



BUDGET WORKSHEET cont.

Medical insurance (for all people):	(2% or more of your monthly income)	\$
Child Care (if you have children):	(up to \$1,000+ per child depending on age)	\$
Car payments, insurance, gas:	(\$5,000 car = \$100/month, more car, more \$) (\$100/month insurance, \$100/month – gas)	\$
Clothing (yourself and children):	(will depend on what you spend)	\$
Entertainment (eating out, going out):	(will depend on what you spend)	\$
Retirement savings:	(experts recommend 10% of earnings):	\$
Charitable contributions:	(how much will you give to others?)	\$
TOTAL EXPENSES:		\$ _____
SURPLUS OR DEFICIT: (Income minus expenses)		\$ _____





FINANCIAL LITERACY

LESSON 9-25 STUDENT HANDOUT

JOURNAL PAGE

DATE: _____

Lesson 9-25 | *BUDGETING*

Q1: How capable am I at deferred gratification? Does that affect my budgeting skills?

Q2: What are the benefits of a high school student creating a personal budget?

Q3: What can a person do in high school to support their financial situation later in life?

Answers:



THE BEAN GAME

Living on a "20 Bean Salary"

Recreated and Reproduced by
Jana Darrington, M.S.
Family and Consumer Science Agent
Utah State University Extension, Utah County



Game Instructions

Purpose

Managing money means making choices. There is never enough money available for all of the things we'd like to have or do. This game will help you decide what is most important to you.

How to Play

This game may be played individually, but optimum results come from playing in a group of 2 or more. Divide participants into groups of at least 2 and not more than 5. Each individual/group receives 20 beans and a set of spending category sheets. The individual/group must decide how to spend their "income" based on life circumstances, values and goals. Each item has a set number of squares which indicates how many beans are needed to "pay" for that item.

ROUND #1

First, each individual/group must select one item in each of the categories with the gold stars (Food, Housing, Furnishings, Transportation, Insurance and Clothing & Laundry). Once you have finished selecting items in the required categories, continue selecting items until you have used up your 20 bean income.

DISCUSSION QUESTIONS

Why did you choose the items you did? In what ways were you influenced by your values? Your goals? Your previous experiences? Compare what you spent your beans on with another individual/group.

ROUND #2

Your income has just been cut to 13 beans. What will you give up? What changes will you make? Make changes until you only have 13 beans on your spending sheets.

DISCUSSION QUESTIONS

What kinds of items did you choose to give up? Why? What did you learn about yourself and money in this process? Compare your budget-cutting choices with another individual/group.

OTHER CHOICES you may have to make...

- 1) Someone in the family just broke their leg. If you have insurance, you don't need to do anything. If you don't, take off 3 beans.
- 2) Your mom or dad just got a 2 bean raise! Decide where it should be spent.

Resources:

Parker, L. (n.d.). *The Bean Game*. Washington State University Extension, Family Resource Management Specialist.

Office of State Treasurer John Perdue. (n.d.). *The Budget Game: Living on a 20 Square Salary*. Financial Education Programs, Charleston, WV. Retrieved October 26, 2008 from <http://www.wvtreasury.com>.

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Housing with Utilities



live with relatives sharing cost of utilities (no phone)

share an apartment or house with others, including basic utilities (no phone)

rent place of your own, including basic utilities (no phone)



Insurance



Auto

Liability coverage only

Complete coverage

Health and Disability

No coverage

No Cost

Fringe benefits of job

Basic health coverage

Individual health & disability coverage

Renters

Property and liability coverage

Communications



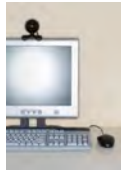
No phone

No cost

Phone with limited long distance calls

Phone with many long distance calls

Cell phone



High-speed Internet

Gifts

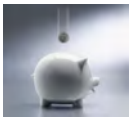
Make your own



Purchase cards or small gifts occasionally

Purchase frequent gifts for family and friends

Savings



Change in piggy bank

No cost

Five percent of income

Ten percent of income

Invest for retirement

Contribution to charities and religious groups



Furnishings



Borrow from relatives or friends

No cost

Rent furniture or live in furnished apartment

Buy at a garage sale or thrift shop

Buy new furniture

Check Out These Budgeting Tips

- ◆ **Wants vs. Needs** — A *need* is a necessity, such as housing or food. A *want* can be anything and may not be a necessity. Be careful when spending on wants.
- ◆ **Pay Yourself First** — After budgeting for necessities and before spending anything for wants, always tuck away some money from each paycheck for emergencies into a rainy day savings account.
- ◆ **Before Charging** — Ask yourself: 1) Do I really *need* it? and 2) Will I still have this 5 years from now? If the answers are *No*, then wait until you can pay cash.
- ◆ **Rule of Percentages** — A good rule of thumb for budgeting your salary is: 70% pay current bills, 20% save for future purchases, 10% invest for long term.
- ◆ **Money Tracking** — We often spend money without thinking about it. Keep track of all your expenditures (cash, checks, debit cards, ATM withdrawals and credit cards), even the smallest ones. Record them every time in a notebook or register. Review them regularly to make yourself aware of where your money goes.
- ◆ **Fixed, Flexible or Luxury?** – Categorize the expenses in your budget. Is it *fixed*, such as rent or a car payment? Is it *flexible* such as groceries, gas or long distance use? Or is it *luxury*, such as entertainment or going out to eat?
- ◆ **Rule of 72** (to double your money) — If you know the interest rate you can get, divide 72 by the known interest rate and it will give you how many years it will take to double your money. If you know how many years you have, divide 72 by the number of years and it will tell you what interest rate you must have to double your money.

Examples: If interest rate is 6%. $72 \div 6 = 12$ years. If time is 10 years. $72 \div 10 = 7.2\%$ interest rate needed.

Average Expenditure Breakdown for Total Household Income	
30%	Housing
18%	Transportation
16%	Food
8%	Charity / Misc.
5%	Clothing
5%	Medical
5%	Recreation
5%	Utilities
4%	Savings
4%	Other Debts

Recreation



Hiking, walking, visiting friends or library	No cost		
TV, snacks, picnics, driving around	<input type="checkbox"/>		
Cable TV, sports and movies	<input type="checkbox"/>	<input type="checkbox"/>	
Fishing, hunting, hobbies	<input type="checkbox"/>	<input type="checkbox"/>	
CDs/music, books, DVDs	<input type="checkbox"/>	<input type="checkbox"/>	
Concerts, vacations & spectator sports	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Personal care



Basic products like soap, shampoo, toothpaste, make-up, etc.	<input type="checkbox"/>		
Occasional professional haircuts, basic personal care products	<input type="checkbox"/>	<input type="checkbox"/>	
Regular professional hairstyling, name brand personal care products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Clothing & Laundry

Clothing

Wear present wardrobe	No Cost		
Use your sewing skills	<input type="checkbox"/>		
Buy at a discount store, thrift shop, or used clothing store	<input type="checkbox"/>		
Buy at a department store	<input type="checkbox"/>	<input type="checkbox"/>	
Shop for designer clothes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Laundry

Do laundry at parents	No Cost		
Use Laundromat; some dry cleaning	<input type="checkbox"/>		
Rent or purchase washer or dryer	<input type="checkbox"/>		

Food



Cook at home; dinner out once a week	<input type="checkbox"/>	<input type="checkbox"/>		
Frequent fast food lunches and weekly dinner out; cook other meals at home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
All meals away from home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>


Transportation



Walk or bike	No cost			
Ride bus or join a carpool	<input type="checkbox"/>			
Buy fuel for family car	<input type="checkbox"/>	<input type="checkbox"/>		
Buy used car and fuel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Buy new car and fuel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

More choices

Books or other items purchased on installment plan	<input type="checkbox"/>	
Newspaper and magazine subscriptions	<input type="checkbox"/>	
New TV, DVD player or iPod	<input type="checkbox"/>	<input type="checkbox"/>

 Gold Star denotes Required Category

School Success

Make time to Study!

Before you begin working on homework assignments, set a “**START**” and “**STOP**” time that does not go over two hours. During that two-hour period, use a “**20 minutes on, 10 minutes off**” strategy.

- During the “20 minutes on” time, sit in an area that is free from other distractions (TV, iPod, music, cell phone, family members, etc.).
- Work on assignments for 20 minutes straight (you may want to set a timer). When 20 minutes are up, take a 10 minute break.
- During the 10 minutes break, get up and move around and do something that will take your mind off of what you were working on your homework.
- When the 10 minute break is over, go back and work for another 20 minutes. Keep doing the “20 minutes on, 10 minutes off” strategy until you have reached your two-hour “STOP” time.
- Do the hardest assignment first.
- Find a homework helper if you need one. This can be a good friend, someone in your class or a parent.
- Ask your family to respect your homework time. If you want, put a “Do Not Disturb” sign on your door.



Get Organized!

- Make sure you have the supplies you need for your homework: paper, pencil, pen, computer, textbooks, assignment papers, etc.
- Get a planner or a calendar to keep track of what you do in class. Take it with you to every class, every day! Keep a record (write down) a brief summary of what you do in class (assignments and due dates) and any other notes to help you keep on track.
- Have one folder or one binder per class to put homework assignments in – each a different color and clearly labeled for each of your classes.
- Do your homework in the same place every day. Make sure it’s a quiet place and turn off the TV, iPod, cell phone, and distracting sites on your computer (Facebook, YouTube, etc.).
- Eat a meal or light snack before doing your homework.

No Excuses!

- “I don’t have time!” – Remember, homework is not optional!
- “I don’t understand it!” – Ask your teacher for help before the school day is over. Do all the parts you can do, then figure out where you’re stuck. At home, don’t be afraid to ask an adult or your older brother or sister to help you.
- “I can’t ever finish it!” – Find out why. Are you distracted? Are you having trouble in a certain subject? Ask your teacher or a parent for some advice about managing your time.
- “I have too much homework!” – Get organized! Make a homework schedule that says what you’ll do and when you’ll do it. Use a planner to help with short and long term assignments.
- “I forget to take my books home!” – Remind yourself each day before you leave school to do a “Backpack Check”. Do you have everything you need? Write yourself reminders on your notebook or in your locker – whatever works for you.
- The great thing about doing your homework is the feeling you get when it’s DONE!

Secrets to School Success Checklist

Answer the following statements with **Yes (Y)**, **No (N)**, or **Sometimes (S)** to assess your level of commitment to school success.



- _____ 1. I attend school regularly (no more than 6 absences a year).
- _____ 2. I try to sit close to the front of the room in my classes.
- _____ 3. I give my teachers eye contact.
- _____ 4. I am on time to all of my classes.
- _____ 5. I meet with my teachers to discuss assignments and make-up work.
- _____ 6. I ask questions in class when I don't understand assignments.
- _____ 7. I participate in class discussions.
- _____ 8. I turn my assignments in on time.
- _____ 9. When I am absent, I ask for make-up work the day I get back.
- _____ 10. I do extra credit regularly.
- _____ 11. My assignments are neat and organized when I turn them in.
- _____ 12. I make a table of contents for binders, notebooks, and reports.
- _____ 13. I take notes in my core classes (English, math, science, social studies).
- _____ 14. I review my class notes and assignments every day.
- _____ 15. I read regularly for school assignments and for my own enjoyment.
- _____ 16. I have a regular study time at home.
- _____ 17. I eat a nutritious breakfast every morning.
- _____ 18. I get at least 7-8 hours of sleep every night.
- _____ 19. I want to succeed in school.
- _____ 20. I behave appropriately in all of my classes.
- _____ 21. The people I care most about value my opinions.
- _____ 22. I have a good school schedule.
- _____ 23. I know what my abilities and interests are.
- _____ 24. I have a plan for school success today and for the future.
- _____ 25. My parents are involved in my education.

SCORING:

Y = 1 point

N = 0 point

S = ½ point

15-20 points
10-14 points
0-9 points

You want to be successful in school.
You are working on being successful in school.
You need some help in learning how to be Successful in school.

<p>Your Score</p> <p>_____</p>

TO DO:

Identify what you need to work on. Set clear goals for improving your level of commitment to being successful in school. Create a plan to accomplish your goals.

LEARNING TECHNIQUES

LESSON 8-26 ▲ NOTE-TAKING: PARAPHRASING

LEARNING GOALS/OUTCOMES

- ▶ Demonstrate paraphrasing skills while taking notes from a reading or presentation.
- ▶ Demonstrate effective note editing skills after a reading or presentation.
- ▶ Identify personal strengths and weaknesses in note-taking skills.

MATERIALS NEEDED

- ▶ Student Handouts:
 - Organizing Your Notes
 - Taking Notes from a Reading
 - Journal Page
- ▶ Teacher Handout:
 - Sample mini-lectures (each 2 minutes long)

CLASSROOM ACTIVITIES

1. Students use a memory game to see the value of note-taking. Select five students to be Group A and 5 students to be Group B. Divide all remaining students into two groups (Group C and Group D). Ask Group C and Group D to get a piece of paper and a pen or pencil. Then ask them to put their heads down on their desks. No peeking!

Follow this sequence for the remainder of the activity:

- Instruct Group A to collect 10 miscellaneous items (2 each) and make a pile in the back of the classroom (or put on a desk/table) and then return to their seats.
- Instruct Group B to collect 25 miscellaneous items (5 each) and make a different pile in back of classroom (or put on a desk/table) and then return to their seats.
- Have Group C line up and view the two piles of items for two minutes. When they return to their desk, they can write down everything they remember for another two minutes, then put papers face down.

- Have Group D, with pen and paper in hand, line up and walk past the items for two minutes. They can take notes of everything they see while looking at the items. When two minutes are up, they return to seats and put papers face down.
- Have Group C tally up all the items they remembered and wrote down.
- Have Group D gather together and tally up all the items they remembered and wrote down.

Most likely, the group that takes notes will have the most correct answers, imagine that! Tell students that note taking is really useful for helping us remember things, even if there is little information (ex: 10 items) or a lot of information (25 items) being presented to us.

2. **Students review the Two-Column method for note-taking.** Distribute a copy of *Organizing Your Notes* to each student. Review the note-taking steps outlined in the reading. Tell students that effective note-taking is a key to improving classroom comprehension and test scores.
3. **Students learn how to paraphrase from a mini-lecture.** Ask students why experts tell people to take notes ‘in their own words’, rather than writing word-for-word what a person says or what is in a reading. Tell students that, if you can put it into your own words, you understand it. This means you are more likely to remember it. Putting things into your own words is called ‘paraphrasing.’

Ask students to paraphrase what you just said about paraphrasing. Answers could include things like, “People remember things better if they put them in their own words” or “Experts recommend thinking first and choosing your own words, rather than just repeating what was said.”

Using a lecture format, ask students to paraphrase two more times. Two sample ‘mini-lectures’ are included at the end of the lesson, one on Flash Mobs and the other on Seat Fillers. As you deliver each one, ask students to paraphrase the notes they take. At the end of each, ask them to summarize in their own words the key points of your mini-lecture.

4. **Students learn how to paraphrase from a reading.** Distribute a copy of *Taking Notes from a Reading* to each student. Ask the students to read the passage in the handout, taking notes using the new method, and writing a summary of their notes at the end.
5. **Students compare reading summaries with other students.** Pair students up and have them compare summaries with their partner. What information did their partner think was important? What information did they both think was important? After reviewing each other’s work, have students pair with a different students and compare notes once more.
6. **Students reflect on their ability to paraphrase.** Ask students to answer the following questions in their Journal:



- Do you find paraphrasing easy or challenging? How could you improve your paraphrasing skills?
- Can you use this note-taking method in your other classes? Where could it help the most?
- How will improved note-taking help you in high school?

STUDENT PRODUCTS

- ▶ Completed *Organizing Your Notes*
- ▶ Completed *Taking Notes from a Reading*
- ▶ Completed *Journal Page* on paraphrasing and note-taking skills



LEARNING TECHNIQUES

LESSON 8-26 TEACHER HANDOUT

SAMPLE MINI-LECTURES

FLASH MOBS

A flash mob is a large group of people who assemble suddenly in a public place, perform an unusual and pointless act for a brief time, then quickly disperse. The term flash mob is generally applied only to gatherings organized via telecommunications, social media, or viral emails. The term is generally not applied to events organized by public relations firms, protests, and publicity stunts.

The first flash mob was created in Manhattan in May 2003, by Bill Wasik, senior editor of Harper's Magazine. The origins of the flash mobs were unknown until Wasik published an article about his creation in the March 2006 edition of Harper's. The first attempt was unsuccessful after the targeted retail store was tipped off about the plan for people to gather. Wasik avoided such problems during the second flash mob, which occurred on June 3, 2003 at Macy's department store, by sending participants to preliminary staging areas – in four prearranged Manhattan bars – where they received further instructions about the ultimate event and location just before the event began.

More than 100 people converged upon the ninth floor rug department of the store, gathering around an expensive rug. Anyone approached by a sales assistant was advised to say that the gatherers lived together in a warehouse on the outskirts of New York, that they were shopping for a "love rug", and that they made all their purchase decisions as a group.

Other flash mobs include: 200 people flooding the lobby and mezzanine of the Hyatt hotel in synchronized applause for about 15 seconds; hundreds dancing in an English train station; and 5,000 people in 27 cities having a flash pillow fight. YouTube has popularized various flash mob events, with the most popular being the more than 200 people who 'froze in place' in Grand Central Station for five minutes and then suddenly dispersed.

Wasik claimed that he created flash mobs as a social experiment designed to poke fun at hipsters and to highlight the cultural atmosphere of conformity and of wanting to be an insider or part of "the next big thing." His plan has backfired, as flash mobs are often exactly the next big thing that people will talk about and email to their friends.

NOTE-TAKING: FLASH MOBS

<i>Definition</i>	Instant short-term public event. Social in nature, not advertising firm-driven.
<i>First One</i>	2003 - Bill Wasik – editor of Harpers 100+ people went to Macy’s store to buy a ‘love rug’
<i>Others</i>	15 seconds of applause in a hotel lobby Dancing, pillow fights, people frozen in place
<i>Intent/Effect</i>	Meant to make fun of people trying to be cool Instead, it has becomes something to be cool at

Summary: A new hobby activity called ‘flash mobs’ creates fun social events with hundreds of people.



PROFESSIONAL SEAT FILLERS

A seat filler is a person who fills in an empty seat during an event. There are two types of Seat Fillers:

1. a person who subscribes to a seat-filling theatre club. Members of these clubs help fill in unsold seats for theatre, music, film, sporting events, dance performances and other live events. The producers of the event give complimentary tickets to the seat-filling organization, who pass them on to their members. The producers get a fuller audience and therefore a better experience for the paying patrons (and talent), while the seat-filler is able to see an event for a small service charge. Within the industry, this is also referred to as "papering the house"
2. a person who takes up spare seats when the person allocated the seat is elsewhere. An example of this is the Academy Awards in which many of the audience are either gaining awards, once they win the award the recipient needs to wait for an appropriate time to return to their seat, or because the member of the audience is involved in producing the show. Seat fillers are primarily employed so that when TV cameras show audience shots there are not empty seats.

You can't just show up expecting to get in, this is an actual job requiring an application and a resume. You won't get paid in any monetary sense, and travel expenses are not reimbursed. Payoff for this is derived solely from the value you place on such an experience.

Signing up to become a seat filler is not a guaranteed ticket to an awards show. As with most jobs you may need to work your way up. This is done by committing to smaller events, and following a few simple rules. You have to dress to the event. You can't wear your favorite sweater to a tux and tails event. Speak only when spoken to. You can't start a conversation with "the talent". Bring your patience and a thick skin. You may have to hang around in a back room waiting for a seat to empty. Occasionally too many fillers are chosen and you may not be needed. Finally, the whole point of seat filling is to make the home audience believe the seats are filled with "beautiful" people. You have to leave the autograph book and camera at home.

NOTE-TAKING: SEAT FILLERS

<i>Definition</i>	People who sit in empty seats at a public event
<i>Two Types</i>	People GIVEN a seat to fill during an event, to make it look fuller People who BRIEFLY SIT in a seat, while another person is gone temporarily
<i>Requirements</i>	Application and resume Start at small events, work up Can't start a conversation with 'the talent' No income, pay for travel yourself, no cameras/autographs

Summary: People can attend events for free by being a seat filler to give the appearance of a full house.



LEARNING TECHNIQUES

LESSON 8-26 STUDENT HANDOUT

ORGANIZING YOUR NOTES

Effective note-taking helps us process and retain the information that is being taught to us every day. Here is an example of the “Two-Column” style of note taking.

- ▶ The notes for each lesson or reading are kept on a separate piece of paper.
- ▶ Divide the blank page into 4 sections, as described below.
- ▶ Top section – list the lecture topic and date.
- ▶ Left section – list the Key Points including main ideas, subjects, or thoughts being taught/presented.
- ▶ Right section – list the Supporting Information that further explains the Key Points. Organize this section using bullet points.
- ▶ Bottom section - summarize the lecture and your notes, using your own words. It is helpful to write a brief summary after every class to help you remember what you have learned.
 - Re-read your notes. Write at least one sentence for every key point you have.
 - Remember, a summary/paraphrase must be written in your OWN words, unless you are making a direct quote.

Topic _____ Date _____	
Key Points: 1. First Key Point (subject/idea) 2. Second Key Point	Supporting Information: 1. First Key Point’s Supporting Information – additional information /how to/why/when/where 2. Second Key Point’s Supporting Information – additional information /how to/why/when/where
Summarization of day’s information: 	



LEARNING TECHNIQUES

LESSON 8-26 STUDENT HANDOUT

TAKING NOTES FROM A READING

Read the story and take organized notes!

MRS. WINCHESTER WAS RIGHT

When I was a kid, my parents took my sister and I on a dream trip to Disneyland. On the drive there, we stopped at the Winchester Mystery House - a tourist attraction in San Jose, California. Although I was only 10 years old at the time, I have never forgotten the story of Sarah Winchester, the heir to the Winchester fortune.

After the death of her husband in 1881, Sarah inherited more than \$20 million and drew an income of \$1,000/day from her share holdings in the Winchester Repeating Arms Company. This meant nothing to Sarah, as she grieved deeply over the loss of her husband and an earlier loss of an infant daughter. She consulted a 'medium' to deal with her grief and was told that both her husband and her child had died as a result of a curse on the Winchester family. The curse was placed on them by the thousands who had died from bullets fired from the devastating weapon the Winchester family had created.

The next piece of advice from the medium would guide Sarah for the rest of her life. She said, "You must start a new life and build a home for yourself and for the spirits who have fallen.....You can never stop building the house. If you continue building, you will live. Stop and you will die."

Nice medium. As a result of this experience, Sarah moved from New Haven, Connecticut to San Jose in 1884 and began building a home. She employed more than 20 carpenters who continued construction of the home, 24 hours a day seven days a week for 38 years, until her death in 1922. In the end, Sarah built a residence with over 10,000 window panes, 950 doors, 160 rooms (40 bedrooms), 47 fireplaces, 40 staircases, 52 skylights and three elevators! The maze-like house was intentionally designed to confuse the angry spirits with whom Sarah shared her home. Once a seven story house, much of it was destroyed in the 1906 San Francisco earthquake. The house is a fascinating study of a person dedicated to a spirited mission for life.

Most regard Sarah Winchester as a 'quack'. However, in an abstract sort of way, she was right. We should never stop constructing our own 'house'.

Mrs. Winchester mistook metaphor for reality, poetry for prose, the figurative for the literal. She thought she REALLY had to build a house to serve the human spirit. Perhaps the medium was telling her that the pathway from personal grief to health is to use her personal vitality in a constructive manner. Each of us is

happiest when we are building new things – friendships, better grades, better skills, better understanding, or new achievements. It is wise to pursue interesting new knowledge and fresh new life experiences. It keeps our spirit alive and vital.

I wonder if Mrs. Winchester's fabulous project enriched her life. Did she ever understand the metaphor in the message of the medium? Did she get a bounce in her step from constantly creating a new blueprint for her home? Did her sadness fade away to be replaced with the pride and vitality associated with a life of constant development? I hope she was proud of what she accomplished.

I also hope that all of us see the metaphor in the message that was Sarah Winchester's life. Nothing that is alive can remain 'the same'. Our inner vitality has to move. If we do not proactively pursue life activities and relationships that foster personal growth, our own energy will eat us up inside. Mrs. Winchester's house and life demonstrates the fabulous things that can be constructed when someone takes the time to honor their own personal spirit. In this most metaphorical manner, she is a blueprint for us all to follow.

TAKING NOTES FROM A READING cont.

Topic _____ Date _____	
Key Points:	Supporting Information:
Summary/Paraphrase of day's information:	

IMPORTANT THINGS TO BE EFFECTIVE IN NOTE TAKING:

- ▶ Figure out the main topic of the lecture.
- ▶ Listen for key words or phrases such as facts and figures, dates, quantities, and explicit instructions.
- ▶ Realize that if you get lost in a lecture, it is okay to ask to back up, if there is no time for this, write a note in the margin where you get confused and ask the teacher after class.



LEARNING TECHNIQUES

LESSON 8-26 STUDENT HANDOUT

JOURNAL PAGE

DATE: _____

Lesson 8-26 | *NOTE-TAKING: PARAPHRASING*

Q1: Do you find paraphrasing easy or challenging? How could you improve your paraphrasing skills?

Q2: Can you use this note-taking method in your other classes? Where could it help the most?

Q3: How will improved note-taking help you in high school?

Answers:





TRANSITION SKILLS

LESSON 8-27 ▲ HIGH SCHOOL AND EFFECTIVE LISTENING

LEARNING GOALS/OUTCOMES

- ▶ Improve communication skills to have more effective dialogue with family, peers and their community.
- ▶ Apply effective listening skills.

MATERIALS NEEDED

- ▶ Student Handouts:
 - Are You Listening?

CLASSROOM ACTIVITIES

1. Ask students what they know about conflict. How do they define conflict? Does it have a positive and negative side? Share with students that today's lesson focuses on the a) reasons conflicts arise in relationships and b) how to explore ways to more effectively communicate with others.
2. The lesson takes students through two different ways to listen and to express what they heard speaker say. Have students work in groups of three where one person is gives the message, one person answers (based on the directions) and one person is the observer and records the response. Be prepared to model an example with yourself and two students acting out the roles.
 - Establish the student groups and roles. Share that being an effective listener involves making the other person feel comfortable enough to share information. The listener will show that they are interested in what the speaker has to say and they will be using body language such as eye contact, facial expressions, body posture, tone of voice, etc. (Body language accounts for almost 70% of what is communicated rather than words).
 - Distribute the Handout and go over the examples with the students. Go over the examples for REFLECT.



- Ask students to stop and talk as a class for a minute about what they found out. Did thinking about how they answered make a difference? What was difficult or challenging as the listener? What did the observers see?
 - Have students in the group change roles and repeat the process with the REFRAMING scenarios.
 - Ask students to stop and talk as a class for a minute about what they found out. Did thinking about their answering in this way make a difference? What was difficult or challenging as the listener? What did the observers see?
3. After the activity, have students share their thoughts about the process. Ask them:
- What was your experience as a listener? Did you feel comfortable or uncomfortable?
 - What impact did body language have? How might people interpret body language differently?
 - Does a listener's personal background (race, socioeconomic status, religion, traditions, educational level, etc.) affect the way a message is sent or received?
 - What gets in our way of always sending an effective message?
 - What could you do in the future if another person keeps sending you ineffective messages (like blaming, accusing, etc.)?

Share with students that an effective listener has to get the other person to talk to them and make them feel comfortable enough to share information. Effective listeners show empathy, demonstrate their understanding, and restate the other person's most important thoughts and feelings.

4. Encourage students to take the handout home and try the scenarios with family members and be prepared to report back what they learned about communication at home.

STUDENT PRODUCTS

- ▶ Completed *Are You Listening?*

ADDITIONAL RESOURCES AND OTHER INFORMATION

▶ FACILITATOR NOTES

Share with students that communication involves both sending and receiving messages. Share with students that the style of your initial communication sends a message about your intentions for communicating. To communicate successfully in the process, you need to be both an effective sender and an effective listener of information. Share that what is said isn't always what we hear.



LESSON 8-27 STUDENT HANDOUT

ARE YOU LISTENING?

Below is a set of scenarios where you will have a turn to be a speaker, a responder, and an observer/recorder. Your team of three people will take turns playing each role. If you are the recorder, try and be as exact as possible in writing down what the responder said. All of you will be asked to report out about how you felt during the scenario.

SET 1: REFLECTING

During this method, the listener mirrors back the feelings (emotions expressed) and/or the content of the message.

Examples:

Message: I hate working with Elizabeth on this project!

Reflect: It sounds like you're frustrated by not being able to complete the project.

Message: It's all your fault! It wasn't supposed to happen this way.

Reflect: "You're disappointed with the way things turned out. You weren't expecting this."

A. Message: "You were supposed to drive me to school today. I had to walk to school and I arrived 30 minutes late! That's two times this week YOU did this."

Reflect:

B. Message: "My boss keeps cutting my hours at work. He tells me not worry because things will change. He's been saying that for a month now!"

Reflect:

C. Message: "My math teacher hasn't changed the grade after the test re-takes last week. My parents keep bugging me about my grade and they don't want to let me go out until my grades get better!"

Reflect:

SET 2: REFRAMING

During this method, the listener restates content of the message to stress out what the speaker WANTS or what is important to them.

Examples:

Message: "I hate the way my friend Charlie talks to me. It is so disrespectful!"

Reframe: Respect is important to you.

Message: "I've been working the entire week on this project and I want it done right. My mom thinks it should be done by now!"

Reframe: You want her to appreciate your efforts, attention to detail and dedication to this project.

A. Message: "She's taking too long!!"

Reframe:

B. Message: "You're mean!"

Reframe:

C. Message: "I just can't talk to you. You don't care about me!"

Reframe: