**Instructional Guidelines for *Financial Freedom***

**Chapter 9: Planning for Higher Education**

In this chapter, students consider their future plans: will they enter the workforce, attend trade school, or apply for college? Making these decisions require goals, planning, and research. Students examine topics such as: financial aid, student loans, scholarships, and higher education options. Beginning with a K-W-L chart, students are encouraged to take notes and conduct research about postsecondary education options. Then, at the end of the chapter, students are asked to use the information gathered to complete a financial decision-making activity about postsecondary education.

**Lesson Instructions (***Financial Freedom* page numbers are in parentheses)

1. **Introduction (107):** Students read the read the introduction. After they conduct some online research on student loan debt, students discuss their findings.
2. **Financial Decision-making (108):** Students complete the K-W-L chart, recording their knowledge about higher education and financial aid. Remind them to use this chart to record new information under the “what I learned” column; they will use this information at the end of the chapter when they complete the financial decision making about postsecondary education.
3. **Choosing Your Future (109):** Students examine options for postsecondary education and training.
   1. **Types of Schools (109):** Students read about the types and write notes about the type of higher education they find interesting. Discuss.
   2. **The process of choosing and applying (109-10):** After reading and conducting research, students record decisions that seem to be the best for them.
   3. **Searching Programs of Interest (110-11):** Students research the cost of attendance of different colleges or programs. After researching, they use the chart on p. 111 to record their findings. Discuss.
4. **Financial Aid (113-116):** Before reading, tell students to take notes and record questions they have about financial aid. Discuss after they read.
   1. **Student Loans (113-**114) Students read about student loans and complete the Loan Know-how Quick Check Quiz. (Answers: 1. C, 2. A, 3. A, 4. B, 5. B).
   2. **Grants & Scholarships (115-**116): Students read and conduct research about grants and scholarships. Then they complete the Grant and Scholarships Quiz Check (Answers: 1. Do not have to, 2. $5,500, 3. 2.0, 4. EFC, 5. Foundation office). After reading, researching, and answering the quiz, students record and discuss: new questions they have and points they would like to remember.
5. **Applying for Federal Student Aid (116-118):** After reading and conducting research (on the Federal Student Aid website <https://studentaid.ed.gov> ) students take notes and discuss. Remind them that they will use this information in the next activity on Financial Decision Making About Postsecondary Education.
6. **Financial Decision Making About Postsecondary Education (119):** (May be used as an assessment) Using evidence from the text and research, students complete the financial decision making activity. Discuss and share.

**NGSSS Standards for Financial Literacy**

[SS.912.FL.1.3:](http://www.cpalms.org/Public/PreviewStandard/Preview/8554) Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.

[SS.912.FL.1.4:](http://www.cpalms.org/Public/PreviewStandard/Preview/8555) Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers.

[SS.912.FL.1.2:](http://www.cpalms.org/Public/PreviewStandard/Preview/8553) Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.

**Language Arts Florida Standards**

LAFS.1112.L.3.6: Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

LAFS.1112.RI.1.1: Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.

LAFS.1112.RI.3.7: Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

LAFS.1112.SL.1.1: (If using discussion) Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

LAFS.1112.WHST.3.7: Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

LAFS.1112.WHST.1.2: Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

LAFS.1112.WHST.3.9: Draw evidence from informational texts to support analysis, reflection, and research.