Scoir College Readiness Curriculum 11th Grade Lesson Plans



SCOIR

Scoir College Bound Curriculum

The Scoir team's vision is a world where every student understands, appreciates, and values their unique talents and pursues career paths strongly matched to their interests and abilities. Scoir also believes higher education is the gateway to expanded opportunities for personal growth and career advancement.

The Scoir College Bound Curriculum is a comprehensive set of lessons created to support school counselors as they help students transition into adulthood, postsecondary education, and the world of work

This curriculum is designed to build in complexity and detail as students progress through high school. Each lesson can also stand alone which allows counselors the option to choose specific topics based on preferences and needs for grade level or individual students.

For schools that offer a College Seminar course, this curriculum is an excellent instructional resource to incorporate. Scoir is focused on providing counselors with valuable materials that are easy to implement and promote and support student success.

This curriculum guides and supports the work you do in preparing students for postsecondary pursuits and provides lessons related to the following areas:

- · College Readiness
- College Search and Discovery
- Career Exploration
- Financial Literacy
- Digital Literacy
- College Application
- College Athletics
- · Military Careers

ASCA Student Standards are aligned within individual lessons to clearly outline how the Scoir Curriculum supports the academic achievement, attitudes, and skills students need for college and career readiness.



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Lesson 11.1: Updating Four-Year Plan & Activities in Scoir

Overview

Students will review the Four-Year Plan and make any adjustments necessary to align with their current post-secondary goals. Students will also update the Activities & Achievements section on their Scoir My Profile.

Learning Objectives

- Students review their four-year plan and update 11th grade classes.
- Students learn how to update activities in Scoir.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 15 minutes

Materials

- Copies of completed four-year plans
- Sample Four-Year Plan Template
- Student access to computers to save Four-Year Plan in Scoir



Lesson 11.1: Updating Four-Year Plan & **Activities in Scoir**

Materials Continued

- Copy of school's graduation requirements
- List of high school course offerings

Instructions

- 1. Provide students:
 - High school graduation requirements
 - High school course offerings
 - Copy of completed 10th grade plan
- 2. If students have explored careers, have them review saved careers and education requirements.
- 3. Tell students to make any changes to their existing plan.
- 4. Guide students to save a copy of their updated plan in Scoir by clicking on My Profile > My Drive.
- 5. Next, have students update Activities & Achievements in Scoir under My Profile to reflect recent activities, leadership positions, or awards.
- 6. Have students read The College Resume: A How-To Guide.

Scoir Action



Update **Activities & Achievements**.

Share with Parents/Guardians

Tell students to share their updated Four-Year Plan with their parents or guardians.

Resources

https://www.scoir.com/blog/how-to-college-resume-example



Lesson 11.2: Understanding the Junior Year College Bound Timeline

Overview

Junior year is a very important time for students who are planning to attend college. They will use this year to reflect on what's important to them, discover new colleges, take the SAT/ACT, and much more. This lesson gives students an actionable timeline to help them be prepared to apply to college as a senior.

Learning Objectives

Students understand the different tasks to complete as a junior to be prepared to apply to college in the fall of senior year.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 25 minutes

Materials

- Computer with internet access
- Copies of the 11th Grade Checklist



Lesson 11.2: Understanding the Junior Year College Bound Timeline

Instructions

- 1. Have students read the blog posts referenced below.
- 2. Give students a copy of the 11th Grade Checklist.
- 3. Tell students to use to create a customized timeline and upload it to their Scoir account under My Profile > My Drive.

https://www.scoir.com/blog/college-planning-checklist-juniors

https://www.scoir.com/blog/january-to-do-list-high-school-juniors

Share with Parents/Guardians

Encourage students to share their 11th Grade Checklist with their parents or guardians.

Resources

11th Grade Checklist



Lesson 11.3: Types of College Admissions

Overview

There are different types of college admission and it can be confusing trying to understand the differences and why one might apply early action versus regular decision. This lesson introduces the different admission types to students so they are familiar with their options.

Learning Objectives

- Students differentiate between Early Decision, Early Action, Regular and Rolling admission decisions.
- Students demonstrate the type of applicant who may benefit from applying Early Decision vs Early Action.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development

BSS-1.f. Use a variety of technologies in the delivery of lessons and activities

B-SS.2 f. Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g.Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Access to Resource Articles



Lesson 11.3: Types of College Admissions

Instructions

- 1. Divide students into groups of three.
- 2. Assign each group an article below.
- 3. Allow 10 minutes for the groups to read the article.
- 4. Have a student from group 1 and 2 define the type of admission described in their articles. Ask a student from group 3 why a Low Income/High Achieving Student may want to apply Early Decision. (if your school population does not have low income students, you do not need to include group #3).

Share with Parents/Guardians

Encourage students to discuss with their parents or guardians the different types of college admissions and which one might suit them best.

Resources

https://www.scoir.com/blog/when-to-apply-early-decision-early-action

Early Decision, Regular Decision, Early Action

https://www.scoir.com/blog/guide-to-college-admissions-application-process

Rolling (In addition to ED, EA already covered above)

https://www.scoir.com/blog/early-decision-affects-financial-aid

Low Income/High Achieving students may want to seriously consider applying ED



Lesson 11.4: Standardized Testing For College Admissions

Overview

Students learn the benefits of taking the PSAT and outline a plan for taking the ACT and/or SAT Tests.

Learning Objectives

- Students learn where to apply to take the ACT and/or SAT Test.
- Students understand the differences between the ACT and SAT.
- Students identify the standardized test they must take Junior Year in October (PSAT) in order to compete for a National Merit Scholarship.
- Students who qualify for a testing Fee Waiver can identify who to obtain the Fee Waiver #
 from on their campus.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development

BSS-1.f. Use a variety of technologies in the delivery of lessons and activities

B-SS.2 f. Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g.Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes



Lesson 11.4: Standardized Testing For College Admissions

Materials

Computer with internet access

Instructions

- 1. Display the article from the fifth link listed in Resources below. Review the differences between the SAT and ACT. Emphasize that students should have already taken a practice test and determined which test is best suited to their academic strengths, and the one they will be most successful taking for college admissions.
- 2. Based on the result of step 1, create an account using the first link in Resources for SAT or the second link in Resources for ACT. Students applying directly to a 4-year college should take 2 tests junior year. Read with students the blog using the fourth link in Resources to get a deeper understanding on when they should test.
- 3. Juniors who plan to take the SAT test and those who test in the 90% in standardized testing should take the PSAT test October of Junior Year to compete for a National Merit Finalist/Scholarship. Point out that the PSAT is only offered once a year. Read with students the article at the third link below for specific details. Explain that only students who test in the top .05% of testers move forward in the competition.
- 4. Guide students on how they can obtain a Testing Fee Waiver (if they are eligible) for tests on their campus.
- 5. Explain that students should take note of test dates AND deadlines on the testing websites and PLAN AHEAD based on their extra-curricular activities.
- 6. Emphasize that students should not count on TEST OPTIONAL as many colleges still may require a score for scholarships and/or entrance into a major on campus.



Lesson 11.4: Standardized Testing For College Admissions

Share with Parents/Guardians

Tell students to discuss what they learned about college entrance exams with their parents or guardians and explore the websites and resources together.

Resources

https://satsuite.collegeboard.org/sat/registration

Create an SAT account and register for a test

https://www.act.org/

Create an ACT account and register for a test

https://www.nationalmerit.org/s/1758/interior.aspx?sid=1758&gid=2&pgid=424

National Merit Scholarship Information

<u>https://www.scoir.com/blog/sat-and-act-prep-resource-guide-find-the-path-thats-right-for-you</u>

Test Prep

https://www.princetonreview.com/college/sat-ac



Lesson 11.5: Getting Serious About College

Overview

During junior year, students should spend more time exploring colleges and begin to understand what they desire in a college setting. At this point, it's okay to have a long list of colleges they are interested in, but they should begin evaluating their college list to help narrow down to an Applying List as a senior.

Learning Objectives

- Students understand how to compare colleges on their Following list in Scoir.
- Students learn more about college rankings in the college application process.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

- Computer to access Scoir account
- Printed or electronic copy of College Compare Worksheet



Lesson 11.5: Getting Serious About College

Instructions

- 1. Students should have a minimum of six colleges on their Following List in Scoir. If not, allow students time to add additional colleges to their list.
- 2. Provide printed or electronic access to the <u>College Compare Worksheet</u>. Using the **College Details** of the **Following** list in Scoir and the college website, students should complete the information for each college. Save a copy to **My Drive** under **My Profile**.
- 3. Provide the following resources to students so they can access them as needed to help further develop their college list:
 - Narrowing Down Your College List Before Applying
 - <u>Likely/Level/Reach: Create the Best College List for You</u>
 - o 4 Questions to Help You Find Your College Fit
 - Why You Should Take College Rankings With a Dose of Cynicism
 - The History of College Rankings audio clip
 - EFC Calculator: https://studentaid.gov/aid-estimator/

Scoir Action

Use college **Following** list to complete College Compare Worksheet and save a copy under **My Profile > My Drive**.

Share with Parents/Guardians

Tell students to discuss their College Compare Worksheet with their parents or guardians and share the resources below.



Lesson 11.5: Getting Serious About College

Resources

Narrowing Down Your College List Before Applying

<u>Likely/Level/Reach: Create the Best College List for You</u>

4 Questions to Help You Find Your College Fit

Why You Should Take College Rankings With a Dose of Cynicism

The History of College Rankings audio clip

EFC Calculator: https://studentaid.gov/aid-estimator/



Lesson 11.6: College Fairs & Campus Visits

Overview

Students will learn best practices for attending college fairs, experiencing campus visits, and understanding demonstrated interest.

Learning Objectives

- Students understand Demonstrated Interest and how it may play a part in College Admissions.
- Students recognize the importance of attending a college fair.
- Students discuss importance of attending a campus visit in person or virtually.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Computer to access internet and Scoir account



Lesson 11.6: College Fairs & Campus Visits

Instructions

- 1. Discuss the term 'demonstrated interest' with students and write the definition on the board:

 Showing a college that you are genuinely interested in attending.
 - Ask students to provide examples of demonstrated interest:
 - Email the college representative assigned to your high school. (Point out that students can find this information on college website under admissions.)
 - Open emails from the college. (Explain to students that colleges know if students DO or do NOT open emails.)
 - Attend college events in your area (check Scoir account to see if they are visiting your high school or have local events planned).
 - Add the school to your Follow list in Scoir.
 - Follow the school's social media accounts.
 - Visit the campus, virtually or in person.
 - Interview if it is an option.
- 2. College Fairs: List on the board the date, time, and location of any upcoming college fairs being held in your school or in your area and share with students how to register:

https://register.gotocollegefairs.com/Registration/StateSelect

- Ask students to explain the benefits of attending a college fair:
 - Show demonstrated interest
 - Get started on or refine your college list
 - Convenient to have all of the colleges in one place
 - Ask your questions in-person
 - Discover colleges you didn't know about
 - Stand out to college rep by asking questions that can't be found on the college website



Lesson 11.6: College Fairs & Campus Visits

Instructions Continued

- 3. College Visits:
 - High School Visits: Tell students if a college is visiting your high school, they should
 make every effort to attend the visit and meet the representative. This is an excellent
 opportunity for students to show demonstrated interest and find out about academic
 programs, housing, financial aid, and campus activities. It's also a great way to discover
 colleges they've never heard of.
 - Check Scoir account and register
 - Visiting a College: If possible, students should visit colleges that are on their college list.
 If an in-person visit is not possible, use the virtual tour in their Scoir account. Before going on an in-person visit, have students read this article on how to prepare:
 https://www.scoir.com/blog/college-tour-tip-and-evaluation-form
 - Discuss how to get the most out of a campus visit:
 - 1. Take a tour through the admissions office.
 - 2. Attend a class and meet a professor.
 - 3. Visit the department of their intended major.
 - 4. Locate special resources such as the writing center, medical clinic, tutoring, financial aid, and activities.
 - 5. Meet with the admissions rep for the school/city if they are on campus.
 - 6. Stay overnight; eat on campus; observe campus life
 - 7. Attend an event on campus
 - Allow time for students to explore Scoir and find a virtual tour under View College Details.
 - This article will also help students evaluate colleges they view virtually:
 https://www.scoir.com/blog/virtual-tour-worksheet



Lesson 11.6: College Fairs & Campus **Visits**

Scoir Action



Students will view and register for upcoming events and view virtual college tours.

Share with Parents/Guardians

Tell students they should discuss upcoming events with their parents or guardians and make a plan for ways to conduct college visits, either in-person or virtually. Students should also share the resources below.

Resources

https://register.gotocollegefairs.com/Registration/StateSelect

https://www.collegematchpoint.com/college-matchpoint-blog/2017/3/the-importance-ofdemonstrated-interest-for-many-schools

https://www.scoir.com/blog/college-tour-tip-and-evaluation-form

https://www.scoir.com/blog/virtual-tour-worksheet



Lesson 11.7: Narrowing Your College List

Overview

With 5,300 colleges and universities to choose from in the United States, students should begin narrowing their college list during the junior year of high school. Students may still explore colleges and discover schools that will make it on their Applying List as a senior, but now is the time to begin the narrowing process. If students have been intentional with their search and exploration, they will understand what makes a college a good fit academically, financially, and socially.

Learning Objectives

Students understand the importance of narrowing down their college list.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development

B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 15 minutes

Materials

- · Computer to access Scoir account
- Printed or electronic copies of Narrowing Down Your College List Before Applying



Lesson 11.7: Narrowing Your College List

Instructions

- 1. Have students log into their Scoir account and navigate to the My Colleges tab.
 - Guide students to review colleges that are on their **Suggested** and **Following** columns.
 - Students should remove any colleges that are no longer of interest to them.
 - Tell students to use the **Discover** tab to update preferences and explore additional colleges they would like to add to their Following list.
 - Instruct students to add new colleges to the College Compare Worksheet.
 - Have students use the Update Top Choices button to rank the colleges on their list
- 2. Provide a printed or electronic copy of Narrowing Down Your College List Before Applying to each student.

Scoir Action



Update Following list and Update Top Choices.

Share with Parents/Guardians

Encourage students to discuss with their parents or guardians the colleges on their Follow list.

Resources

https://www.collegedata.com/resources/explore-your-options/narrowing-down-your-college-list

https://www.Scoir.com/blog/how-to-narrow-down-college-list



Lesson 11.8: College Letters of Recommendations

Overview

Students will understand the purpose of the counselor and teacher letters of recommendations, when it is appropriate to have an outside recommendation, and how to put their best foot forward when requesting letters of recommendation.

Learning Objectives

- Students understand the impact of recommendation letters on their college admission.
- Students identify who to invite to write their letters of recommendation and what should be provided to the teacher writing the recommendation.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Printed or electronic copies of:

- 5 Tips for Requesting Letters of Recommendation
- Student Information Form



Lesson 11.8: College Letters of Recommendations

Instructions

- 1. Have students read <u>5 Tips for Requesting Letters of Recommendation</u> and then discuss as a group:
 - When should I ask the recommenders if they are willing to write me a letter?
 (spring semester of junior or at least before the end of semester)
 - Do you simply ask your 'favorite teacher' for a letter?
 (NO, choose based on your college major. Example-engineering=math/science Medical field=science Communications=English)
 - Can you ask your coach or extra curricular activity sponsor for a letter?
 (Yes, but it should be a 3rd one after two academic teachers.)
 - Can I ask a freshman year teacher?
 (This is not advisable as the college will wonder why you don't have a recent teacher to ask for a letter.)
 - Will having multiple letters help me get admitted?
 (NO, it will simply annoy them. Providing 2 academic teachers then an optional 3rd from a boss, coach, or religious leader and also a counselor letter is sufficient.)
 - How do you find out if letters of recommendation are required for the college?
 (My College Checklist in Scoir indicates if the letters are required or optional.)
- 2. Allow time for students to begin completing the <u>Student Information Form</u>.
- 3. If there is a formal process in place for students to request letters of recommendation, share the instructions with students.

Share with Parents/Guardians

Tell students to discuss with their parents or guardians the teachers they will ask to write a recommendation and why they are the best to write the letter.



Lesson 11.8: College Letters of Recommendations

Resources

Resource for the COUNSELOR only:

https://www.scoir.com/blog/podcast-all-things-letters-of-recommendation

https://www.scoir.com/blog/podcast-all-things-letters-of-recommendation

For Students: Requesting Letters of Recommendation



Lesson 11.9: Ray Dalio's 5 Step Process to Evolution & Personal Success

Overview

Ray Dalio is a self made American billionaire investor and hedge fund manager who co-founded Bridgewater Associates. In addition to managing a hedge fund, he is also an entrepreneur and philanthropist who grew up in Queens New York with meager means. Throughout his career, he turned failures and mistakes into valuable learning experiences.

Ray believes our future depends on how one approaches life experiences and reflects on these mis-steps. You will face millions of decisions during your lifetime and the quality of your decisions determine the quality of your life. You will fail at times, but eventually you will fail less and less when you learn from prior mistakes.

Learning Objectives

Students will learn steps to for personal success in all areas of life

ASCA Standards

B-SMS.7 Demonstrate effective coping skills when faced with a problem



Suggested Grade Level 11



Time Required 20 minute and 30 minute option

Materials

https://www.youtube.com/watch?v=B9XGUpQZY38



Lesson 11.9: Ray Dalio's 5 Step Process to Evolution & Personal Success

Instructions

- 1. Play video from the beginning: https://www.youtube.com/watch?v=B9XGUpQZY38 (Total running time of 28:46)
- 2. Pause video at 7:32 and ask students to pay special attention to Ray's 5 Step Process of Personal Evolution (post notes below for students):
 - o Know your goals and run after them. Know yourself and what you want to achieve in life
 - Encounter the problems that stand in the way of achieving your goals. Identify the problems and do not tolerate them
 - Diagnose the root cause of the problem. Take a step back and reflect in order to really distinguish the symptoms from the disease
 - Design a plan to eliminate the problem
 - Execute the plan to progress towards your goal

The 5 steps help you either adapt or stay stagnant in life. (The 5 steps end at 10:00. If you have class time to finish the video, feel free to continue.)

3. OPTIONAL assignment: Instruct students to write one or two paragraphs about a situation where they made a decision resulting in an undesirable outcome. Use Ray's 5 steps to determine how they could have handled the situation differently for a more desirable outcome

Share with Parents/Guardians

Share the YouTube video https://www.youtube.com/watch?v=B9XGUpQZY38.



Lesson 11.10: Brainstorming the College Essay (or Personal Statement)

Overview

The college essay is one part of the college application process and one that often causes students a great deal of stress. This lesson is designed to help students brainstorm what would make a good personal statement. Much of the work on the essay will be done outside of school. In addition to the main college essay, many colleges have supplemental questions which are just as important, though much shorter. It's important to start on the essay as early as possible.

This lesson uses resources from The College Essay Guy, who has partnered with Scoir.

Additional videos are available to download at https://www.scoir.com/learn/college-essay-guy?
https://www.scoir.com/learn/college-essay-guy?

Learning Objectives

- Students identify colleges on their list that require a personal statement/college essay for admissions.
- Students explore supplemental essays.
- Students begin crafting their personal statement using The College Essay Guy on Scoir.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Lesson 11.10: Brainstorming the College Essay (or Personal Statement)



Suggested Grade Level 11



Time Required 30 minutes

*You might consider partnering with English teachers to make the college essay a class assignment.

Materials

- Computer with ability to play YouTube video
- Paper/pens/pencils

Instructions

- 1. Go to www.scoir.com > Learn > Courses > College Essay Guy Brainstorming Exercises
- 2. Play video and pause as needed to discuss.
 - Have students write down their top 10 values.
 - Identify top 5 values.
 - Pick the top 3 values.
 - For today, what is your #1 value and star?
 - Have students make a list of things they love.
 - Have students make a list of all the things they know a lot about.
 - Have students write down a series of essence objects.
 - Answer questions:
 - What's your superpower?
 - What's a story or tradition that's been passed down in your family?
 - What's a class you would love to take or teach?
 - What's a secret that you have?



Lesson 11.10: Brainstorming the College Essay (or Personal Statement)

Instructions Continued

Answer questions continued:

- If you really knew me, you would know ____?
- What is something that keeps you up at night?
- What values do you need to possess to be great in your career?
- List uncommon extracurricular activities.
- Identify your islands of personality.

NOTE: Not all students will need to write a personal statement/college essay. However, all college bound students should write at least one on "Why they want to go to college, what they plan to study and specifics on why they need scholarships to attend college," if that is the case.

(Use the link below to directly access The College Guy - https://www.collegeessayguy.com/supplemental-essays).

Students can check under **My College Checklist** in Scoir to see if an essay is required or check application requirements on the college website.

Some colleges require supplemental essays in addition to the personal statement. These supplemental essays ask students to respond to a wide variety of topics: their most meaningful activity, their interest in a particular college or major, or an important community they belong to.

Emphasize to students that they can not procrastinate on essay writing! Admissions judge them by effort, answering the specific question, grammar, and other items. So, NEVER write it the night before it is due!



Lesson 11.10: Brainstorming the **College Essay (or Personal Statement)**

Scoir Action



Use My College Checklist to see if an essay is required for the colleges on your list.

Share with Parents/Guardians

Encourage students to discuss the brainstorming exercise with their parents or guardians.

Resources

https://www.scoir.com/learn/college-essay-guy?hsLang=en-us



Lesson 11.11: College Loans

Overview

The financial part of college can be confusing and stressful for students and families. Now is the perfect time for them to begin learning about different types of loans so they are better positioned when it comes time to make decisions.

Learning Objectives

- Students differentiate between parent and student loans.
- Students differentiate between private and federally backed student loans.
- Students examine loan repayment schedules.

ASCA Standards

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B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Printed or electronic copies of Ways to Borrow Money for College: Student vs Parent Loans



Lesson 11.11: College Loans

Instructions

1. Have students read the following article and then discuss with the class the related questions: Ways to Borrow Money for College: Student vs Parent Loans

*Note that interest rates change every year in July for the following year. The stated interest rate is different since this blog was posted.

- Q: How does a student find out if they are eligible to receive a federally backed student loan?
 - A1: Complete the FAFSA form senior year (review the new changes)
 - A2: Students will complete the FAFSA every year of college. They should complete the FAFSA as soon as possible each year.
- Q: Will the interest accrue (add up) while I am in college on a Subsidized Loan?
 - A: NO, the government will 'subsidize' the interest while in college. Unsubsidized means you WILL have added interest while in college.
- Q: I can take as much out in a freshman federally backed loan as I want to take out.
 - A: FALSE: The maximum amount is \$5,500 for freshman year. Anything you take out above that amount is a PRIVATE loan.
- Q: The college will keep me informed about how much I will owe at the end of college and what I will have to pay back monthly.
 - A: FALSE: YOU must keep track of that information. You CAN ASK a financial aid person to sit down with you and help you. It is highly recommended that you have this meeting every year!

O: What is a PLUS loan?

A: This is a parent loan used to pay for your college. A parent MUST pass a credit check.

Student loans do NOT require a credit check. Parent loans are very risky for low and middle income families!



Lesson 11.11: College Loans

Instructions Continued

Q: Private loans can be consolidated with federally backed loans after I graduate.

A: FALSE You will have multiple payments. Taking out private and federal loans makes it REALLY hard to keep up with payments. If you take out the max amount of four year federal loans, you will owe \$27,000 with a payment around \$300 per month. Adding in private loans could mean you will not be able to pay living costs AND your loans. This enters the danger zone. If you have to take private loans or parent PLUS loans to afford a college, the college is too expensive. Consider a different college on your list! Some colleges will put private loans in their financial aid package. Be sure you ask a neutral person to review with you.

Q: What is the standard year repayment on federally backed student loans?

A: 10 years

2. This resource is helpful for students to estimate how much their monthly payments may be when repaying loans. Allow students to add in sample loans. This tool is especially helpful before accepting any loans for college. https://studentaid.gov/manage-loans/repayment/plans

Share with Parents/Guardians

Tell students to have a conversation with their parents or guardians about what you they learned about financial aid. Students should share the resources with them so they can also begin learning about the different types of loans.

Resources

https://studentaid.gov/understand-aid/types/loans

https://studentaid.gov/manage-loans/repayment/plans



Lesson 11.12: Financial Aid Forms

Overview

Financial aid for college is available through several different sources. Understanding each source is critical in minimizing the cost of college. This lesson focuses on the FAFSA, CSS Profile, and IDOCS as well as the role these documents play in financial aid.

Learning Objectives

- · Students understand the FAFSA form.
- Students understand the CSS Profile & IDOCS.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development

B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Electronic or printed copies of the following articles:

- FAFSA & CSS Profile A Straightforward Guide to Understanding Financial Aid
- Common Questions About the CSS Profile and IDOC

Compile a list of questions to discuss with or assign to students. You can list on the board, provide a printed copy, or discuss in groups.



Lesson 11.12: Financial Aid Forms

Instructions

1. Allow students time to read the article and then discuss the following questions. <u>FAFSA & CSS</u>

<u>Profile - A Straightforward Guide to Understanding Financial Aid.</u>

Q: Do I have to pay to fill out the FAFSA Form?

A: FALSE: It is free.

Q: Should I fill out the FAFSA as close to the opening date in my senior year as possible?

A: TRUE: The earlier you fill it out the more likely, if you are eligible, you will receive state aid that can run out quickly.

Q: Are FAFSA results are sent to the colleges I listed in order to receive my financial aid award letter?

A: TRUE: If you end up adding a college to your list after you file the FAFSA, be sure to go back in and add it, save each page, and go to the end to resubmit the FAFSA. You must do the same if you have more than 10 colleges.

Q: Can FAFSA results be changed?

A: FALSE: If your family income changed drastically since 2 years ago when the taxes were filled out, notify your financial aid office! They may take it into consideration, but it is up to them to decide and each college financial aid office makes their own decisions.

Allow students time to read the article and then discuss the following questions.Common Questions About the CSS Profile and IDOC

Q: Do ALL college bound students have to fill out the CSS Profile?

A: NO, most do not; however, 400+ colleges require it:

https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx

If you already have a College Board account from taking an AP exam/PSAT or SAT test, you will use this same account.



Lesson 11.12: Financial Aid Forms

Instructions Continued

Q: Is the CSS Profile FREE like the FAFSA?

A: FALSE: You may be eligible for a fee waiver based on the information you reported.

Q: Does the parent who I do not live with full-time have to fill out the CSS Profile?

A: TRUE: Unlike the FAFSA, the CSS Profile requires both parents financial information in addition to their new spouses if they remarried.

Q: Do all colleges that require CSS Profile also require IDOCS?

A: FALSE

Q: Is IDOCS a place to upload your taxes and W2 forms?

A: TRUE: If you need assistance with this process, see your high school counselor or college advisor as soon as possible!

Share with Parents/Guardians

Tell students to share the provided resources with their parents or guardians.

Resources

FAFSA & CSS Profile - A Straightforward Guide to Understanding Financial Aid

Common Questions About the CSS Profile and IDOC



Overview

The cost to apply to college or take college entrance exams like the ACT or SAT can be a barrier for many students. Students will learn how fee waivers can be used for testing, applications, and CSS Profile in this lesson. Fee waivers are a private and sensitive subject, and individual conversations should be had with students who may qualify.

Learning Objectives

- Students understand how fee waivers work through their Scoir account.
- Students learn how to obtain a fee waiver for the ACT, SAT, and CSS Profile.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes



Materials

- · Computer to access Scoir account
- Printed or electronic copies of the following:
 - ACT Fee Waiver Eligibility Requirements and Procedures 2021–2022
 - SAT Fee Waivers
 - o For Students: Requesting a Fee Waiver User Guide and Support Documentation | Scoir

Instructions

- 1. Ask students to read through the information on ACT and SAT Fee Waivers and discuss the following questions:
 - ACT Fee Waivers:
 - Q: Can I receive unlimited free tests?
 - A: FALSE: You are only eligible for 4 free tests.
 - Q: Do fee waivers cover test center fees?
 - A: FALSE: If you change test centers, you would have to pay that fee.
 - Q: If I use a fee waiver, do I receive 6 months of free review online prior to the test?
 - A: TRUE: You should watch your email in order to sign up for the free online review.
 - Q: Can I send my score report to 20 schools after I receive my score?
 - A: TRUE: You can also send four score reports at the time you sign up.
 - Q: If I use a fee waiver but do not show up for the test, does this still count as one of my tests?
 - A: TRUE: If you register and do not show up and take the test, it will count as 1 of your 4 tests.
 - Q: The writing option is covered by a fee waiver.
 - A: TRUE



Instructions Continued

- SAT Fee Waivers:
 - O: Can I receive unlimited free tests?

A: FALSE: You are only eligible for 2 free tests.

Q: Do I have unlimited score reports to send to colleges?

A. TRUF

Q: Are there change or cancellation fees?

A: FALSE: There are no change or cancellation fees. Upon cancellation, your unused waiver benefits will be returned to you.

2. Application Fee Waivers

- If students are applying to a Coalition member college through their Scoir account, their account will indicate if they are able to apply to the college with a fee waiver. Nothing additional is required from the student.
- o If students are applying to non-Coalition colleges, they can use these instructions to download a Fee Waiver from under My Colleges > Application Documents.
 - For Students: Requesting a Fee Waiver User Guide and Support Documentation | Scoir

*NOTE: Tell students they should ask their counselor for a fee waiver at least 6 weeks prior to the test deadline. This allows adequate time to get approved and register for the test.

Scoir Action



Students can download Fee Waiver form for college applications.

Share with Parents/Guardians

Tell students they should discuss with their parents or quardians if they are eligible for a fee waiver based on the requirements.



Resources

Eligibility Requirements for Fee Waivers:

- Students are enrolled in or eligible to participate in the federal National School Lunch Program (NSLP).
- The student's family annual income falls within the <u>Income Eligibility Guidelines</u> set by the United States Department of Agriculture (USDA) Food and Nutrition Service.
- The students are enrolled in a federal, state, or local program that aids students from low-income families, for example, TRIO programs like Upward Bound.
- The student's family receives public assistance.
- The student is homeless or lives in federally subsidized public housing or a foster home.
- The student is a ward of the state or an orphan.



Lesson 11.14: Reading the Financial Aid Award Letter

Overview

Students gain a deeper understanding of financial aid award letters and use the knowledge they have gained in previous lessons on financial aid topics to make judgements on the different components.

Learning Objectives

- Students identify components of award letter (loans/grants/work study).
- Students use critical thinking skills to determine best financial aid options.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 15 minutes

Materials

Access to internet or printed copy of 2 example award letters



Lesson 11.14: Reading the Financial Aid Award Letter

Instructions

Use <u>How to Read a Financial Aid Award Letter [With 2 Examples]</u> to display the award letters for students (scroll down to Examples of Financial Aid Packages) to view both award letters and ask students the questions below.

Q: Are there Parent PLUS loans in either of the aid packages?

A: NO

Q: Is the cost of transportation or spending money listed in either Cost of Attendance COA?

A: NO

Q: How much is the student expected to take out in federal freshman loans?

A: \$5,500 (that is the max you can take out freshman year)

Q: Regarding these two aid packages, will the student have to come up with more 'out of pocket' money for the more cheaper priced college or the more expensive college?

A: Cheaper priced college (\$2,617 vs a refund of \$914 back to the student for the more expensive college)

Share with Parents/Guardians

Encourage students to share what they have learned about reading financial aid award letters with their parents or guardians.

Resources

How to Read a Financial Aid Award Letter [With 2 Examples]



Lesson 11.15: Cost of Attendance (COA) & Net Price Calculator (NPC)

Overview

Students gain more knowledge about the components of Cost of Attendance and will explore the Net Price Calculator.

Learning Objectives

- Students will identify components of Cost of Attendance (COA).
- Students will be introduced to Net Price Calculator (NPC).

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Internet access



Lesson 11.15: Cost of Attendance (COA) & Net Price Calculator (NPC)

Instructions

- 1. Have students read What does cost of attendance (COA) mean? | Federal Student Aid OR What Is Cost of Attendance? NerdWallet
 - Ask students to list 5 main components in COA.
 - Tuition (need to take 30 credits per year to graduate within 4 years; remedial classes are not included)
 - Fees (covers technology wi-fi; gym; clubs/activities)
 - Room (dorm)
 - Board (food/meal plan)
 - Books
- 2. Have students read <u>A Student Guide to Understanding Net Price Calculators | Scoir and ask the following questions:</u>
 - Q: What is the purpose of studying Net Price Calculators for each college you are interested in applying to?
 - A: NPC is the best estimate of what you will have to pay to attend the college. If you can not come close to paying for the school based on NPC, decide if it is worth the time to apply knowing you will probably not be able to afford it if you are admitted to the college.
 - Q: What two pieces of information should be included in the NPC for it to be useful?
 - A: GPA/ACT or SAT and family income level. (NPC must ask for both academic and financial information or it will not be useful.) If you have not taken the ACT or SAT as of yet, try putting in various scores to see when you will earn more money.
- 3. Have students review the colleges on their Following or Applying list in Scoir. Under View College Details > Cost & Aid. They should review the Average Net Price based on household income.



Lesson 11.15: Cost of Attendance (COA) & Net Price Calculator (NPC)

Scoir Action

Review the colleges on their **Following** or **Applying** list in Scoir. Under **View College Details > Cost & Aid**, review the Average Net Price based on household income.

Share with Parents/Guardians

Tell students to fill out the Net Price Calculator on the website of one of the colleges on their list with their parents or guardians.

Resources

What Is Cost of Attendance? - NerdWallet

A Student Guide to Understanding Net Price Calculators | Scoir



Lesson 11.16: Scholarship Search

Overview

Students will learn how to organize the scholarship search.

Learning Objectives

Students list statistically high to low where to search for scholarship money.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development

B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Printed or electronic copies of <u>A Successful Strategy for Applying to College Scholarships</u>



Lesson 11.16: Scholarship Search

Instructions

Have students read the article and discuss the following questions:

A Successful Strategy for Applying to College Scholarships

- Q: Statistically where will you receive the most amount of scholarship money?
 - A: Merit scholarships will provide you the most money at the college you attend. (Students should search college websites for their scholarship requirements. Not all colleges even offer merit money!)
- Q: Are there other scholarships to apply to once you have been offered the Merit Scholarship money upon acceptance to a college?
 - A: FALSE: Many colleges who offer alumni scholarships only allow you to apply AFTER you have been accepted. Be sure to read EMAILS. If you do not know where to look after reading emails, call the financial aid office or ask your college representative.
- Q: Where and when do you apply to senior scholarships at your high school?
 - A: You should apply your senior year for scholarships specific to your high school. Statistically this is your best bet as you are only competing against seniors at your school who fill out the application, not the entire country.
- *NOTE: COUNSELOR ON CAMPUS WILL HAVE TO CONFIRM THE ANSWER TO THE APPLICATION TIMELINE FOR THIS QUESTION.
- Q: Does my place of employment or my parent's and guardian's place of employment have a scholarship for employees?
 - A: TRUE: You should ask your Human Resources Director or your manager, and your parents and guardians should do the same.



Lesson 11.16: Scholarship Search

Instructions Continued

Q: Do the local organizations in the community offer scholarships?

A: TRUE: The Elks Lodge, Knights of Columbus, Lions Club, and American Legion are just a few community organizations that offer scholarships. Students should work with their counselors on additional opportunities in their communities.

Q: Do National Scholarship searches such as niche.com, fastweb.com, goingmerry.com, and scholarships.com have you compete against people across the entire nation?

A: TRUE: Students need to determine the amount of time they are willing to give to their scholarship search and applications.

After students read the article and answer the questions, guide them to make a list of three places they will search for scholarships (other than national searches).

Share with Parents/Guardians

Tell students to share the resources for scholarship searches with their parents or guardians. They should discuss the list of the three places they will search for scholarships and ask for additional help from their parents or guardians.

Resources

Finding and Applying for Scholarships | Federal Student Aid

A Successful Strategy for Applying to College Scholarships



Lesson 11.17: Community Service & Summer Activities

Overview

Students evaluate options for summer break (work, community service, internships, athletics, educational advancement) and make a plan on how to spend their summer.

Learning Objectives

- Students examine local community service opportunities.
- Students explore various options to engage in over summer break and begin applying to make them a reality.
- Students organize college applications.

ASCA Standards

B-PF.1.d. Use counseling theories and techniques in individual, small-group, classroom and large-group settings to promote academic, career and social/emotional development B-SS.1.f Use a variety of technologies in the delivery of lessons

B-SS.2.f Help students understand the importance of postsecondary education and/or training as a pathway to a career

B-SS.2.g. Help students and families navigate postsecondary awareness, exploration, admissions and financial aid processes



Suggested Grade Level 11



Time Required 20 minutes

Materials

Internet Access



Lesson 11.17: Community Service & Summer Activities

Instructions

- 1. Discuss as a class the importance of community service on college applications. Point out that community service is an equal playing field since there is no cost to volunteer. Emphasize to students that they need to choose options that are related to their potential career field and/or an area they are passionate about. Some options for students are: volunteering at summer camps, at animal shelters or veterinary clinics, with local politicians, at non-profit organizations, or with the elderly.
- 2. For students that are interested in employment opportunities they can search and apply on this website: www.snagajob.com.
- 3. Tell students that they can also Google 'summer high school internships for both paid and unpaid internship opportunities. Show the class how to locate these opportunities.
- 4. Show students how to locate Educational Opportunities. These may be at a specific local college or one farther away; however, if cost and/or transportation is an obstacle, students can sign up for a class on https://www.mooc.org/ There are over 3,000 online free classes on the 'Massive Open Online Courses' site from well known colleges & universities around the country.
- 5. Guide students to understand that they should capitalize on the "Junior summer" to begin organizing their college applications. Students should be finalizing their college admission essays, locating local and national scholarship opportunities, and determining which loans are best for their personal financial situations.

EACH student should spend time on the pathway that most interests them for the summer and begin applying.

Share with Parents/Guardians

Encourage students to discuss their plans for summer and college application status with their parents or guardians.

