



# Paying for College 101, Part 1



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## Summary

In this session, participants will learn about the benefits of postsecondary education scholarships, identify potential scholarships that could benefit their student(s), and review the requirements for the FAFSA.

## Overview

## Attachments

- [Brag Sheet - Paying for College Part 1-Spanish.docx](#)
- [Brag Sheet - Paying for College Part 1-Spanish.pdf](#)
- [Brag Sheet-Paying For College Part 1.docx](#)
- [Brag Sheet-Paying For College Part 1.pdf](#)
- [FAFSA Checklist—Paying for College 101 Part 1.pdf](#)
- [Fillable Flyer—Paying for College 101 Part 1.pdf](#)
- [Note Catcher—Paying for College 101 Part 1.docx](#)
- [Note Catcher—Paying for College 101 Part 1.pdf](#)
- [QR Codes Handout—Paying for College 101 Part 1.docx](#)
- [QR Codes Handout—Paying for College 101 Part 1.pdf](#)
- [Slides—Paying for College 101 Part 1.pptx](#)
- [Spanish FAFSA Checklist—Paying for College 101 Part 1 \(1\).pdf](#)
- [Spanish Fillable Flyer—Paying for College 101 Part 1.pdf](#)
- [Spanish Note Catcher—Paying for College 101 Part 1.docx](#)
- [Spanish Note Catcher—Paying for College 101 Part 1.pdf](#)

## Materials

- Session Slides (attached)
- Note Catcher (attached; print double-sided and staple; 1 per participant)
- FAFSA Checklist (attached; print on card stock and cut apart)
- QR Codes handout (attached; 1 per presentation)
- [Brag Sheet](#) - English (digital; forced-copy)
- [Brag Sheet](#) - Spanish (digital; forced-copy)
- [Scholarship Tracking Document - English](#) (digital; forced-copy)
- [Scholarship Tracking Document - Spanish](#) (digital; forced-copy)
- Flyer (attached; editable)
- Large chart paper
- Chart markers
- Red card (one for each participant)
- Green card (one for each participant)
- Sticky notes (optional)

## Essential Questions

- What are ways that to help pay for postsecondary education?
- How do I access/find ways to pay for PSE?

## Learning Goals

- Participants will understand the benefits of scholarships.
- Participants will identify potential scholarships for their student.
- Participants will list scholarships that could be beneficial to their student.
- Participants will review the requirements for the FAFSA.

# Engage

## Facilitator's Note: Preparing for the Session

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Use the attached **Flyer** to promote the event.

Before facilitating this presentation, it is recommended that you have the date for [Paying for College 101, Part 2](#) already scheduled. This will allow you to share it with the participants during Part 1.

There are several hidden slides (**slides 25–27**) that have been provided for local scholarships. Unhide the slides as needed and add information about local scholarship opportunities.

Print the **QR Codes handout** and attach them to the chart paper. Create any [QR codes](#) for local scholarships that would benefit the participants to have the information.

Create a digital or paper [Parking Lot](#) to gather questions during the presentation. For a digital Parking Lot, it is recommended that you use [Padlet](#) and add a QR code or link to **slide 11**.

On the day of the presentation, hang up the posters with the printed QR codes and the paper parking lot around the room.

## Facilitator's Note: Presenting Outside the State of Oklahoma

This presentation is created for Oklahoma scholarships, but it is easily adapted for any state in the United States. If you are presenting in another state, make the following changes to the Powerpoint and handouts.

- Remove OTAG from **slide 14** and add additional information.
- Hide **slide 23** and remove Oklahoma's Promise from the Note Catcher QR codes and information pages in the **Note Catcher**.
- Update **slide 19** and the information in the **Note Catcher** to reflect your state's CareerTech information.
- Make a copy of this [Wakelet](#) remove okcollegestart.org, Oklahoma's Promise, and Oklahoma's CareerTech. Add any additional information that your participants would benefit from.

Welcome participants and briefly introduce yourself and the professional development session using the attached **Session Slides**. As participants walk in, pass out or have them pick up the attached **Note Catcher**, a red and green card, and a few sticky notes to record questions for the parking lot. (You may skip the sticky notes if you are using a digital parking lot.)

Show **slides 3** and **4** to introduce the essential questions and lesson objectives.

Display **slide 5** and introduce the Real or Fake activity to the participants. Inform them that you are going to show them a scholarship with a description. They will hold up a red card if it is fake and a green card if they think it is real. Each slide is formatted to reveal the answer on a second click. Present the scholarship to the participants and give them 10 seconds to decide if it is real or fake. Once participants are holding up their cards click on the screen to reveal the answer. Repeat the process with **slides 6–10**.

Display **slide 11** and introduce the participants to the [Parking Lot](#) instructional strategy. Explain that, at any point during the presentation, they are welcome to add questions to the parking lot. These will all be answered at the end of the presentation. Point out where in the room the Parking Lot is or provide participants time to scan the QR code before moving to the next slide.

Move to **slide 12**. Begin by defining PSE as postsecondary education and that it will be referred to as PSE throughout the presentation. Review the different types of PSE options. Students don't have to choose just one pathway. These pathways can be combined to help students obtain the career they want.

Display **slides 13-15** and discuss the multiple ways families can pay for education after high school. You may want to explain tuition/fee waiver and direct payments to the student.

### Facilitator's Note

On **slide 14** use the following links to determine the maximum amount of money awarded for the current year.

Pell: <https://studentaid.gov/understand-aid/types/grants/pell>

OTAG: [OKcollegestart - Oklahoma Tuition Aid Grant](#)

Display **slide 16** to share the two digital resources with the participants. Explain that the purpose of both these documents is to help them keep track of information during a very busy senior year. The **Brag Sheet** is a document that allows them to keep track of awards and other important achievements that should be added to resumes, scholarship applications, and PSE applications. The **Scholarship Tracking Document** helps keep track of the scholarship's requirements, deadlines, and acceptance. Share the QR codes on the screen to give participants access to the documents. These QR codes will have them create a digital copy for themselves.

# Explore

**Facilitator's Note:**

**Slide 18** is a hidden slide that has been adjusted for the use of handouts only. Only one slide is needed for the presentation, choose **slide 17** or **18**, the one that best fits your presentation.

Display **slide 17** and introduce the [I Notice, I Wonder](#) instructional strategy. Inform the participants that there are several posters around the room, each with a QR code that links to the website of the potential scholarship opportunity. They will walk around the room visiting as many posters as they are able in 15 minutes. At each poster, they are to scan the QR code, or look over the matching handout, and look over the information about the scholarship. Before moving on to the next poster they should write one thing they noticed about the scholarship and one question they are wondering about the scholarship. Pass out markers to each participant. Start the timer on the powerpoint and allow the participants to begin exploring.

# Extend

Display **slides 28–31** and discuss scholarship tips for students and their families.

**Slide 28** discussion points:

- Each PSE program a student is interested in will likely have a scholarship page on its website that lists scholarships available specifically for that college/program.
- Start early as the student can apply for many scholarships throughout high school, not just in their senior year. There is no limit to how many they can apply for, so just apply.
- Pay attention to requirements and deadlines. Apply to PSE programs early to meet their early scholarship deadlines.
- Store all of your student’s scholarship-related documents in a cloud-based storage platform, like Google Drive or Dropbox.

**Slide 29** discussion points:

- Make sure the student has a personal, professional-sounding email account to use for communicating with colleges. Their school email and Google Drive will not work after they graduate.
- One essay can be used or tweaked to apply for multiple scholarships, but carefully read the instructions for each scholarship to make sure the requirements are being met.
- Keep a record of awards and community service hours for the scholarship applications. Develop a resume that provides a brief summary of the students’ activities and accomplishments.

**Slide 30** discussion points:

- Many scholarships require a letter of recommendation from teachers, counselors, principals, or coaches. The student might also ask a supervisor from a job or a leader from a community organization or a place of worship.
- Provide recommenders with the student’s resume of activities and accomplishments. Teachers and counselors work with a lot of students, so this will help them remember the details about the student.
- Make sure to let them know how to submit the letter of recommendation. Sometimes these have to be completed online or mailed.

**Slide 31** discussion points:

- Most colleges offer a President’s Leadership scholarship that is based on the student’s involvement in their high school and community. These scholarships usually require interviews.
- If the student has a scholarship interview, make sure they dress professionally. If they need help with clothing for interviews, ask a counselor at the school.
- Help the student practice for scholarship interviews.

Display **slide 32** and provide participants with safe options for exploring scholarships. Remind the participants that they should not have to pay to apply for a scholarship. If a participant has a question about a scholarship they should reach out to a counselor or their student’s school.

Display **slides 33–34** and discuss other options for paying for college or tech schools.

Display **slides 35–36** and discuss other ways to help participants pay for PSE education.

Display **slide 37** and introduce the participants to the [Wakelet](#). Have participants scan the QR code or navigate to <http://k20.ou.edu/paying4college>. Inform the participants that they will take 5 minutes to explore the handouts and the Wakelet and record two scholarship options on the bottom of their Note Catcher that might apply to their students. Start the timer on the slide.

Once participants have had time to record scholarships on their Note Catcher, display **slide 38**. Introduce the participants to FAFSA. Inform participants that FAFSA can access their federal tax information using the IRS Data Retrieval Tool.



Display **slide 39** and pass out the **FAFSA Checklist** to each participant. Go over the information on the slide and inform the participants that there will be a Part 2 to this presentation where you will assist them in filling out the FAFSA. This is a list of information they will need to bring to [Paying for College, Part 2](#) in order to fill out the FAFSA. Emphasize that they need a list of colleges their student is applying to so that the college has access to the FAFSA information upon application.

Display **slide 40** and inform the participants that in order to fill out the FAFSA they will need a FSA ID. Explain that an FSA ID is a username and password that allows them to access the Department of Education systems, like the FAFSA. Show the participants this [video](#) that teaches them how to create an account.

**Embedded video**

<https://youtube.com/watch?v=iTb7hMVtzco>

Display **slide 41**. Have participants scan the QR code and create an FSA ID prior to the end of the presentation.

# Evaluate

Display **slide 42** and introduce the [What? So What? Now What?](#) instructional strategy. At the bottom of the Note Catcher have participants answer the following questions:

- What did you learn?
- So what are some scholarships your student might apply for?
- Now what are your next steps?

Display **slide 43**. Go over any unanswered questions from the Parking Lot and share the date for Paying for College 101, Part 2.

## Follow-Up Activities

[Paying for College 101, Part 2](#) introduces participants to the FAFSA and provides assistance as they fill out the application.

# Research Rationale

- The financial aid process is complex and requires many sequential steps.
- Students need to learn the eligibility requirements for federal financial aid and gather the necessary information to complete the FAFSA such as their (and their parents') income, investments, Social Security Numbers (SSNs), and basic household demographics (U.S. Department of Education, 2020).
- Many students and families have no idea where to begin.
- Applying for financial aid and scholarships, navigating college admission requirements, participating in ACT and SAT workshops, writing the college admission essay, and securing needed recommendations are all college processes that often hamper students in securing admission.
- School counselors and staff have the opportunity to assist students and their families by making the process less stressful and intimidating.
- Often, these school staff are valuable resources to guide students on how to complete their FAFSAs and other necessary financial aid forms such as state financial aid applications or the CSS Profile.
- Beyond the FAFSA, college advisers can help students seek out and apply for external scholarships, explain the differences among sources of aid, and apply their knowledge to evaluate financial aid award letters (Billings et al, 2022).
- Staff who do assist in the financial aid process report that they do not feel well prepared to answer questions about student loans or discuss the strengths and weaknesses among different financial aid packages (Billings et al, 2022; NACAC, 2007).
- This professional development can assist the staff in presenting the requirements for financial aid and scholarships.
- Providing students and families with an intentional opportunity to understand the necessity and the steps to apply for financial aid will help create a college-going culture within the school and establish clear expectations that all students have the ability and opportunity to attend college.

# Resources

- Apprenticeship USA. (2023, May 12). Apprenticeship.gov. <https://www.apprenticeship.gov/>
- Billings, M.S, Clayton, A., Worsham, R. (2022). "FAFSA and beyond: How advisers manage their administrative burden in the financial aid process," *Journal of Student Financial Aid*: Vol. 5.n <https://ir.library.louisville.edu/jsfa/vol51/iss2/1>
- CareerTech. (n.d.). <https://oklahoma.gov/careertech.html>
- Federal Student Aid. (n.d.). <https://studentaid.gov/understand-aid/types/grants/pell>
- Job Corps. (n.d.). Careers Begin Here. <https://www.jobcorps.gov/>
- K20 Center. (n.d.). I notice, I wonder. Strategies. <https://learn.k20center.ou.edu/strategy/180>
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- K20 Center. (n.d.). QR codes. Tech tools. <https://learn.k20center.ou.edu/tech-tool/2449>
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- NACAC. (2007). Balancing Acts: How high school counselors view risks and opportunities of student loans. [https://ticas.org/wp-content/uploads/legacy-files/pub\\_files/Balancing\\_Acts.pdf](https://ticas.org/wp-content/uploads/legacy-files/pub_files/Balancing_Acts.pdf)
- Oklahoma Department of Higher Ed. (n.d.). What is Oklahoma's promise? <https://www.okhighered.org/okpromise/>
- Oklahoma State Regents for Higher Education. (n.d.). Oklahoma Tuition Aid Grant (OTAG). <https://www.okhighered.org/admin-fac/finaidresources/otag.shtml>
- Paying for College 101: Part 2. K20 LEARN. (n.d.). <https://learn.k20center.ou.edu/family-resource/3385>
- U.S. Department of Defense. (n.d.). Our forces. <https://www.defense.gov/About/our-forces/>
- U.S. Department of Defense. (nd.). Smart scholarship-for-service program. <https://www.smartscholarship.org/smart>
- U.S. Department of Education. (2020). Free application for federal student aid 2020-21. <https://studentaid.gov/sites/default/files/2020-21-fafsa.pdf>
- YouTube. (2022a, July 15). *How to create an account and username (FSA ID) for studen*

## Resources

Display **slide 19** and discuss [CareerTech](#) with the participants. Have the participants turn to the corresponding handout. Here are some recommended discussion points:

- Does not cover fees, books, housing, or meals.
- Students must begin their first CareerTech program before their 24th birthday.
- Students who are undocumented can receive the Next Step scholarship, but it's important for them to check with an academic advisor to make sure they are eligible for certification within specific program fields.
- Answer any questions and share any comments the participants have written on the posters during the previous activity.

Display **slide 20** and discuss Job Corps with the participants. Have the participants turn to the corresponding handout. Here are some recommended discussion points.

- Students can learn and earn money at the same time. Job Corps programs provide housing, meals, medical care, and a living allowance for students while they train for a career.
- Students aged 16-24 are eligible to attend Job Corps.
- Training programs are available in welding, computer technology, health care, carpentry, and many other career fields.
- Oklahoma has 3 Job Corps locations: Guthrie, Tahlequah, and Tulsa. There are also Job Corps all over the country.
- Students can go to [jobcorps.gov](http://jobcorps.gov) to learn more information and apply.
- Answer any questions and share any comments the participants have written on the poster during the previous activity.

Display **slide 21** and discuss Registered Apprenticeships with the participants. Have the participants turn to the corresponding handout. Here are some recommended discussion points.

- Students can earn while they learn. Apprenticeships provide paid on-the-job training along with some classroom instruction.
- Registered apprenticeships are available in a wide variety of industries from employers who partner with the government to provide paid training, usually for students aged 16-24.
- Registered apprenticeships are available in construction, plumbing, pharmacy technology, truck driving, and many other career fields.
- Students can go to [apprenticeship.gov](http://apprenticeship.gov) to search for registered apprenticeships.
- Answer any questions and share any comments the participants have written on the posters during the previous activity.

Display **slide 22** and discuss military scholarship options with the participants. Have the participants turn to the corresponding handout. Here are some recommended discussion points.

- Students who serve in the Army, Navy, Air Force, Coast Guard, Marine Corps, or Space Force can receive tuition assistance to help them pay for college.
- Many colleges have ROTC programs with scholarships available to students who plan to serve in the military after they graduate.
- Students may choose to join the reserves to serve on a part-time basis while going to college.
- Students may be eligible to receive financial benefits for college based on their parents' military service.
- Students can be deployed while still in college.
- Answer any questions and share any comments the participants have written on the posters during the previous activity.

## Facilitator's Note

Check [Oklahoma's Promise](#) annual income guidelines as they may change.

Display **slide 23** and discuss Oklahoma's Promise with the participants. Have the participants turn to the corresponding handout. Here are some recommended discussion points.

This scholarship provides a full tuition waiver at public colleges and many CareerTech centers in Oklahoma. It provides full tuition at private colleges and some career training programs. It does not cover fees, books, housing, or meals.

- Students must apply while in 8th–11th grade.
- Students must have a 2.5 GPA overall AND in the courses required for Oklahoma's Promise when they graduate high school.
- Annual income guidelines apply \$60,000 OR LESS with 1 or 2 dependent children, \$70,000 OR LESS with 3 or 4 dependent children, and \$80,000 OR LESS with 5 or more dependent children.
- Emphasize that students must apply for Oklahoma's Promise prior to their *senior* year of high school.
- Answer any questions and share any comments the participants have written on the posters during the previous activity.

Display **slide 24** and discuss [Department of Defense scholarship](#) options with the participants. Have the participants turn to the corresponding handout. Here are some recommended discussion points.

- The Science, Mathematics, and Research for Transformation (SMART) Scholarship for Service is a combined educational and workforce development opportunity for STEM students that pays full tuition and education-related expenses.
- The purpose of the scholarship is to allow students to focus on complex research to further the Department of Defense's mission and create a lasting impact.
- For every year of degree funding, the student commits to working for a year with the Department of Defense as a civilian employee. This guarantees a job once the student has graduated.
- Full tuition and education-related expenses (meals plans, housing, and parking not included).
- Stipend paid depends on the degree level.
- There is a required summer research internship ranging from 8 to 12 weeks.
- Health insurance allowance provided.
- Employment placement at a Department of Defense facility up to the completion of their degree.
- Answer any questions and share any comments the participants have written on the posters during the previous activity.

### Facilitator's Note:

Before the presentation, update **slides 25–27** with any local scholarship options you can add to the presentation.

Display unhidden slides 25–27 and discuss any local scholarship options you added to the presentation. Next, answer any questions and share any comments the participants have written on the posters during the previous activity.