



# FAFSA: College Preparation

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**Time Frame** 120-180 session(s)

## Essential Question(s)

- What is the FAFSA?
- In what ways does the FAFSA benefit students?

## Summary

This activity provides an opportunity for students to critically think about financial aid as a resource to help take away some of the financial burden from attending college. Students will work together with a teacher or facilitator to fill out the FAFSA (or OTAG for undocumented students). They will learn about resources to help guide and answer questions along the way. One key factor that students need to know is that they should complete and submit their application as close as possible to the release date each year because some financial aid is "first come, first served."

## Learning Goals

- Students will explore and evaluate benefits of the FAFSA.
- Students will demonstrate their understanding and completion of the FAFSA process.

## Attachments

- [FAFSA Documentation Checklist.docx](#)
- [FAFSA Student Anticipation Guide \(Extended\).docx](#)
- [FAFSA Student Anticipation Guide \(Teacher Guide\).docx](#)
- [FAFSA Student Anticipation Guide .docx](#)

## Materials

- FAFSA Student Anticipation Guide (attached; one per student)
- FAFSA Student Anticipation Guide (Teacher Guide) (attached; one for teacher)
- [“The How-To Guide for High School Students”](#) (available online in English, Spanish, and many other languages)
- [FAFSA Application](#) for current year (online)
- FAFSA Documentation Checklist (attached; one per student)
- FAFSA Student Anticipation Guide (Extended) (attached; optional)
- FAFSA Website List for Parents and Teachers
- Chart Paper - 5 sheets
- Markers
- Laptops, tablets, etc. with internet access (one per student)

# Engage

## Teacher Preparation

It is essential to review the lesson plan, supplementary materials, and suggested websites to ensure your familiarity with the components of the lesson and to confirm that all information is the most current, as FAFSA guidelines can change from year to year (NOTE: Resources within this activity were updated at the time of publication. However, if a resource listed is no longer up-to-date, visit <https://studentaid.gov/> to locate the latest information available.) Be aware that students who are undocumented will need to fill out the [Oklahoma Tuition Aid Grant](#) (OTAG) Program form or their state's equivalent instead of the FAFSA. Check for the date the FAFSA will be available at <https://studentaid.gov/h/apply-for-aid/fafsa>.

Prior to starting this lesson create 5 posters. Label each poster with one of the following titles: Work, Scholarships, Free Money, Loan, and Other. Hang the posters around the room.

Ask the students to first think independently and then share their thoughts about the following question, "What are some resources to help you pay for college?"

## Possible Responses

Possible student responses include college and local scholarships, jobs, FAFSA, student loans, work-study, or credit cards.

Instruct students to divide equally into groups, or assign groups by numbering off or some other strategy. Each group will be assigned a poster. Students will engage in a [Carousel](#) activity using the question they just discussed as a starting point. Students brainstorm and list what they know about the categories displayed on the posters around the room, each labeled with one of the following categories: Work, Scholarships, Free Money, Loan, and Other. Provide each group a few minutes to record their ideas on the paper. The have the groups rotate. Repeat the process until all the groups are back at their original poster.

## Create A Resource

Provide students with a master list of specific items that might fall within the provided categories: Work, Scholarship, Grants, Loans, and Other. Possible ideas are: Pell Grant, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Education Assistance for College and Higher Education (TEACH) Grants, you must repay with interest, borrowed money, the federal government provides funding, private institutions provide funding (i.e. banks, credit unions, financing institutions), credit card, subsidized loans, unsubsidized loans, Perkins loans, work-study program, individual institutions (i.e. church, club, or volunteer groups), private organizations provide funding, award based, merit-based, academic-based, need-based, state financial aid, federal financial aid, local financial aid, funding that does not have to be repaid, etc.

Give each group an opportunity to share information about each topic, and explain why each of these resources is helpful when paying for college.

# Explore

Students will use the [Think-Pair-Share](#) strategy to explore the FAFSA.

Pass out copies of the **FAFSA Student Anticipation Guide**. Students will work individually to read and respond to each statement provided. Encourage students who do not know the correct answer to make an educated guess and “agree” or “disagree” with each statement.

Divide the class into pairs. Student pairs will discuss all questions and determine the best choice, “agree” or “disagree.” Pass out copies of "[The How-To Guide for High School Students](#)" or have students access it online. For each statement on the Anticipation Guide sheet, students will find the correct statement in the How-To Guide and record the answer along with the page number. Pairs will share correct answers in a whole-group discussion. Have the **FAFSA Student Anticipation Guide (Teacher Guide)** available to aid in discussion.

After the discussion, pass out a copy of the “FAFSA Student Anticipation Guide (Teacher Guide)” to all students so that they will have a set of statements with the correct answers for home use in filling out the FAFSA.

## Discussion Summary

The main point that students need to understand from the discussion is that all students should complete the FAFSA. Many students think that they are ineligible; however, most are eligible! Students should also be aware that completing the FAFSA on the release date or as close as possible to that date will ensure maximum funding opportunities.

At the end of the class period, pass out copies of the **FAFSA Documentation Checklist**. Have students read through the list and highlight items that they will need to bring to class as they begin to fill out the FAFSA application.

## Alternative Activity

Divide the class in to groups of four or five. Using “The How-To Guide for High School Students” online or one printed copy per group, direct students to investigate and answer one or two questions after they have completed the FAFSA Anticipation Guide. If time does not allow, students may complete the FAFSA Anticipation Guide individually, followed by a teacher-led discussion using the FAFSA Teacher Guide.

## Teacher's Note - Instructional Strategy

The "FAFSA Student Anticipation Guide" allows students to anticipate major concepts that will be encountered during their reading of the "How-To Guide for High School Students" text. Discussion stimulates review of what students know and believe and allows them to expand on these concepts. This type of previewing allows students to take charge of their own learning and to focus their reading. You can use the Anticipation Guide to preview students' beliefs and knowledge about the subject (Tanner, 2008).

# Explain

Students will return to class with their required documents per the "FAFSA Documentation Checklist." Students will begin the process of creating their FSA ID and completing the FAFSA application online. You and your students are encouraged to use the resources listed below as guides to completing the form.

- Five Steps to FAFSA: [www.startwithfafsa.org/2017/09/completing-the-fafsa/](http://www.startwithfafsa.org/2017/09/completing-the-fafsa/)
- Startwithfafsa.org: <https://www.startwithfafsa.org/>
- FAFSA Application: <https://studentaid.gov/h/apply-for-aid/fafsa>
- FSA ID: <https://studentaid.gov/fsa-id/create-account/launch>
- Financial aid 101: [https://secure.okcollegestart.org/Financial\\_Aid\\_Planning/Financial\\_Aid\\_101/Financial\\_Aid\\_101.aspx](https://secure.okcollegestart.org/Financial_Aid_Planning/Financial_Aid_101/Financial_Aid_101.aspx)

## Alternative Activity - Parent Night

This portion of the lesson can be completed during a parent night. Students will return with a parent to a FAFSA evening event with the documents from the "FAFSA Document Checklist." Parents and students will begin completing the FAFSA application with a teacher or counselor aiding and answering questions. You are encouraged to use the [FAFSA Fundamentals Slide Show](#) from the Oklahoma State Regents to guide students and parents through completing the form.

## Extend

After students have completed their FAFSA application, they will complete a [Two Minute Paper](#) related to the application process and next steps. (The two-minute time limit can be adjusted to best suit the needs of your students.)

Students should address the following questions in their paper:

- What did you think about the FAFSA process?
- What further steps do you need to take to submit your FAFSA application? (Think about what you might need from your parents.)
- What resources or further help might you need in order to complete your FAFSA submission?

### Possible Responses

Further steps might include the documentation needed from parents, including an FSA ID and a signature page. Students might need help accessing these documents for parents.

# Evaluate

To ensure that students have completed the tasks and understand how to use the FAFSA, each student will complete an [Exit Ticket](#). The Exit Ticket confirm their progress toward completing the FAFSA. Remind students to check their email periodically because they should receive an email (sent directly to the student) containing their Student Aid Report (SAR) within two weeks of submitting their application. Students should double-check the SAR and report any errors online.

## Follow-up Activities

After students' SARs have cleared, encourage them to do the following:

- Contact the financial aid offices at the colleges to which they applied and confirm that they have everything they need.
- Compare financial aid letters received from different colleges.
- Compare the cost of attending each college. Identify college cost compared to personal cost.
- Continue to research and apply for other grants or scholarships offered by private groups or organizations (businesses, degree program, etc.).
- Consider and compare the different rates and types of loans that are available. Be aware of the dates when repayment begins and how much interest is accrued.
- Calculate and compare the cost of each college versus the amount of financial aid (grants, scholarships, loans, work-study, etc.) that is guaranteed. Evaluate the expected gap that must be filled for that year. Also, consider the amount of debt that will accrue over the next four years if funding remains the same.



## Research Rationale

Students who attend college after graduation and complete a four-year degree enjoy greater job satisfaction and better quality of life post-graduation, and college graduates have significantly better opportunities for upward career mobility and earning a living wage (Okerson, 2016). College readiness is a process, not a program. The reasons students do not matriculate to college are many and varied (King, 2012). To mitigate the college-going gap, high school students need both support and assistance in preparing for and attending college (Radcliffe & Bos, 2013; King, 2012; Sherwin, 2012). College admission processes are complex. Many students have no idea where to begin. King (2012) and Sherwin (2012) both notice students' need for appropriate steps and guidance to make sense of college entrance. 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. Alvarado and An (2015), Belasco (2012), and King (2012) all found that minority students, first-generation college applicants, and students whose families have low socioeconomic status (SES) rely more heavily on their schools for guidance. Also, school personnel understand that parental support and involvement is integral to any college readiness initiative, but low SES parents, who are most concerned about financial support, might see these costs as prohibitive to their child's entry to college (King, 2012). In a Chicago Public Schools study, students who received direct assistance by mentors in applying to colleges that matched their needs were admitted and received financial aid from colleges of their choice at a significantly higher rate than high school students who did not receive assistance (Sherwin, 2012). Overall, mentors feel more influential and beneficial when working on specific college readiness tasks with students, such as completing a FAFSA or studying for the ACT (King, 2012). Providing students 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

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