HS.HECPS.C.3

STANDARD STATEMENT:

Investigate strategies for making well-informed financial decisions about postsecondary pathways, including how to navigate financial aid options (e.g., FAFSA, ORSAA), application processes, and a variety of credible funding sources and scholarships.

ESSENTIAL QUESTIONS:

By the end of the unit, students should be able to answer:

- How can students strategically navigate financial aid and scholarship opportunities to minimize student debt?
- What factors should students consider when making financial decisions about postsecondary education?
- How can students identify and avoid scholarship scams or predatory lending?

PNWFCU LESSONS THAT MEETS THE STANDARD:

- FAFSA
- ORSA

SUPPORTING RESOURCES:

- Open Education Resources/Oregon Open Learning Group: Oregon Higher Education & Career Path Skills
- Oregon Goes to College - How to Apply for Financial Aid
- Scholarship Database
- Scholarship List Activity
- Activities List

POTENTIAL STUDENT ACTIVITIES:

- Discuss examples of scam scholarships and what to look out for.
- Look for reputable scholarships, starting with local opportunities.
- Look for scholarships related to experiences, such as those offered by career technical student organizations such as FFA, FBLA, and Oregon ACTE, to name a few.
- Fill out (if grade appropriate), relevant application forms or materials that are relevant to your pathway.
- Regular updates of your Education Plan and Profile or "Brag Sheet", resume, portfolio.
- Financial Aid Navigation Simulation: Students complete a mock FAFSA or ORSAA application to familiarize themselves with the process.
- Scholarship Scavenger Hunt: Students research and compile a list of scholarships that align with their interests, background, and career goals.
- Students compare the total cost (tuition, housing, fees, etc.) of different postsecondary options, including community college, university, vocational training, and apprenticeships.
- Students analyze different student loan repayment plans and calculate projected monthly payments for various loan amounts.
- Scholarship Essay Workshop: Students draft and revise personal statements for scholarship applications with peer and teacher feedback.

QUESTIONS:

Kristin Mullady
Financial Education Specialist
kristinm@pnwfcu.org