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CELEBRATING 30 YEARS
2016-2017

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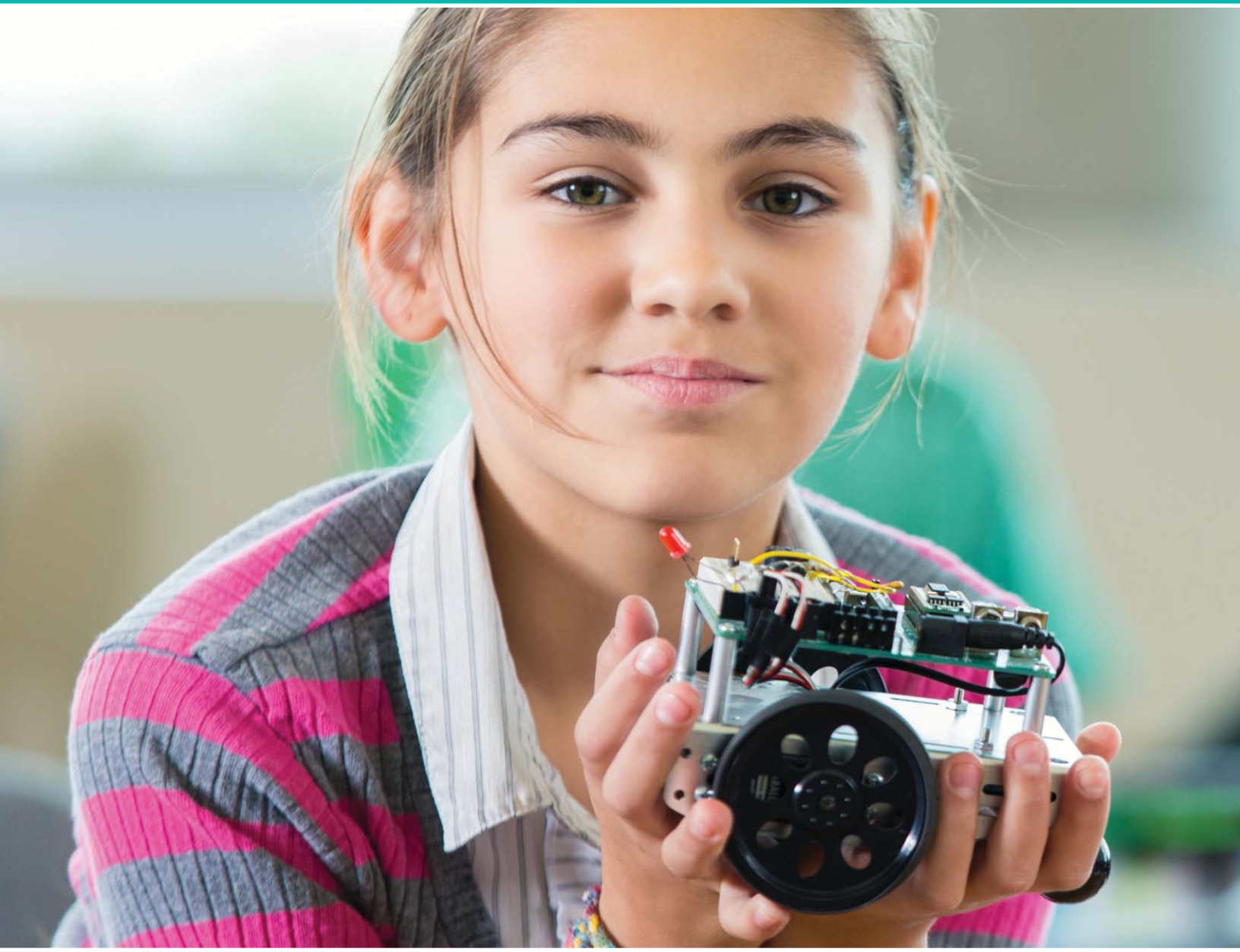

idea packet

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To Borrow or Not: Financing a College Education

TO BORROW OR NOT: FINANCING A COLLEGE EDUCATION

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Contents

Goals and Objectives 2

Lesson Plan & Guide 3

Course Outline & Overview 3

Worksheet 1: Compare the cost of attending different colleges, including personal expenses 5

Worksheet 2: Create a college budget 7

Worksheet 3: Research college funding sources using online databases 9

Worksheet 4: Compare interest rates of student loan products 12

Worksheet 5: Calculate the return on the investment in a college education based on academic major and college debt 13

Worksheet 6: Analyze the effects of student loans on credit 14

Scrapbooking/Visual Arts Components 15

Subject and Grade Level Implementation Guide 16

Resources 18

Appendices 19

Goals and Objectives

To Borrow or Not? helps students explore their option to go to college from a financial perspective and demonstrate mastery of financial literacy concepts through a visually stimulating scrapbook product. The scrapbook may be digital or physical. Students will learn how to:

- Compare interest rates of student loan products
- Compare the cost of attending different colleges, including personal expenses
- Calculate the return on the investment in a college education based on academic major and college debt
- Analyze the effects of student loans on credit
- Create a college budget
- Research college funding sources using online databases
- Create a visual art project utilizing information from various sources
- Develop an artistic theme to explain and convey technical information

They will incorporate each of these learning outcomes in their scrapbook. One example of a classroom activity is the student creating a scrapbook page dedicated to comparing the cost of attendance at different colleges. Students will identify at least 5 colleges or universities to research based on interest then research the published cost to attend. Students will create a college budget including expenses specific to each college taking into account geographical location factors such as cost of living, traveling home, etc. Students would then create visual scrapbooking elements to demonstrate the combined cost (published plus personal) to attend each college.

Teachers can adapt this project to other visual mediums such as film, posters, infographics or physical 3-D models.

Standards:

Financial Literacy Standards	K-12 Visual Art Standards
SS.912.FL.4.1	VA.912.C.1.5
SS.912.FL.4.8	VA.912.C.2.2
SS.912.FL.4.2	VA.912.F.1.4
	VA.68.F.1.4

Lesson Plan & Guide

Course Outline & Overview

Overview: To Borrow or Not? allows students explore attending college from a fresh, eye-opening point of view, financial literacy combined with art. It increases student achievement in financial literacy while giving them the opportunity to express their individuality artistically, which increases the participation and confidence. Teachers will want to adapt this project for their classes because it incorporates several elements of financial literacy at the same time and encourages student participation and high academic achievement by giving the student freedom to make several choices on their own.

Student Impact: Students become positive towards attending college. Students understand that current school assignments are connected to ability to attend college because GPA, rank and the ability to earn scholarships is based on them completing and doing well on school assignments. Students also understand the impact of going to college on their individual and families' personal finances. Students' academic performance increased on tests measuring their knowledge of banking interest and financial decision making.

Lesson Objectives

Students will be able to:

- Compare interest rates of student loan products
- Compare the cost of attending different colleges, including personal expenses
- Calculate the return on the investment in a college education based on academic major and college debt
- Analyze the effects of student loans on credit
- Create a college budget
- Research college funding sources using online databases
- Create a visual art project utilizing information from various sources
- Develop an artistic theme to explain and convey technical information

Lesson Standards

Financial Literacy Standards

SS.912.FL.4.1

SS.912.FL.4.8

SS.912.FL.4.2

K-12 Visual Art Standards

VA.912.C.1.5

VA.912.C.2.2

VA.912.F.1.4

VA.68.F.1.4

VA.4.F.3.3

More standards can be addressed for ELA and Math. Please see the grade and subject level implantation guide for ideas.

Materials: Electronic devices with access to Internet, Scrapbooking materials, Worksheets 1-6, Grading Rubric

Anticipatory Set
Show video about students crowdfunding to pay for college: https://youtu.be/U6MlXoooJN8
Ask students why would students choose crowdfunding over signing for a student loan.

Discussion Questions
Have you thought about how you can pay for college? Do you think you will have to work while in college? Would you consider taking out a student loan to do to college?

Introduction
Explain to students that they will be researching how to finance a college education. Ask the students how many of them plan to go to college and explain to them this is a vital step and them being able to go to college and graduate with a degree in hand.

Procedures
1. Have students complete each of six worksheets provided.
2. Have student develop theme for scrapbook.
3. Have students create scrapbook using theme and research gathered from tasks outlined in the six worksheets.

Closure: Discuss college choices and planning to ensure being college ready by graduation.

Worksheet 1: Compare the cost of attending different colleges, including personal expenses

Best Fit College Profile

Name: _____ Grade: _____

Possible Academic Majors

_____

How far from home would you like to go to college (think about driving in a car):

Within 2 hours Within 4 hours Within 8 hours Within 12 hours _____

What's the maximum size class you would comfortable learning in?

<25 26-50 51-75 76-100 101-150 151-200 >200

What kind of degree will you pursue?

Certficate Associate's Bachelor's

What type of higher learning institution would you prefer?

Public Private No preference

What is maximum you are willing to consider paying per year to go to school?

_____

Which campus setting do you prefer?

Rural Town Suburban City

What is your religious preference? (you can write none)

_____

Which varsity sports would you prefer to have on campus? (you can write none)

_____

Which 5 colleges stand out the most to you?

1. _____
2. _____
3. _____
4. _____
5. _____

Based on the data available on www.CollegeNavigator.com, answer the following questions about each college:

	College 1	College 2	College 3	College 4	College 5
What is the cost of attendance based on your proposed living arrangement?					
What is the average scholarship and grants received?					
What is the average amount of federal students loans received?					
Based on 4 years of attendance, what is the amount loans that would be received?					
What is the average net price based on your family's income?					
What would be the total average net price after 4 years based on your family's income?					

Worksheet 1: Compare the cost of attending different colleges, including personal expenses

Worksheet 2: Create a college budget

Monthly Income Tracking Example

Income Source	**Monthly Income**
Income from work	
Tax refund ($360 total divided by 12)	
Estimated financial aid credit balance refund total divided by 12)	
Monthly support from parents and/or family member	
Other income	
Total Monthly Income	

Monthly Expenses Tracking Example

Fixed Expenses	**Projected Cost**
Rent or dorm fee	
Books	
Electricity	
Gas and water	
Cable and Internet	
Car insurance	
Parking fees	
Car maintenance and repairs	
Cell phone (basic charges)	
Car loan payment	
Money set aside for savings	
Total Fixed Expenses	
Variable Expenses	
Groceries	

Dining out	
Entertainment (example: concerts)	
Music downloads	
Movies (theater and downloads)	
Medical (including prescriptions)	
Hair and nails	
Clothing	
Laundry and dry cleaning	
Health club	
Credit card monthly payment	
Public transportation	
Gas for car	
Miscellaneous	
Total Variable Expenses	
Total Expenses	

Worksheet 2: Create a college budget

Worksheet 3: Research college funding sources using online databases

Use the following online databases to find at least 25 funding sources for college.

www.unigo.com

www.collegegreenlight.com

www.scholarships.com

www.fastweb.com

https://bigfuture.collegeboard.org/scholarship-search

https://www.salliemae.com/plan-for-college/scholarships/scholarship-search/default.aspx

Criteria for qualified funding sources (scholarships, grants and fellowships only):

- Must qualify based on personal background/experiences and school performance
- Must qualify based on academic interests
- Must qualify based on financial need, if mentioned (household income under 65K)
- Total amount from funding sources must be equal to or greater than total average net price after four years from question ___?

Name	Amount	Due Date	Location Link

Name	Amount	Due Date	Location Link

Name	Amount	Due Date	Location Link

Worksheet 3: Research college funding sources using online databases

Worksheet 4: Compare interest rates of student loan products

Student loans annual interest rates vary from 2.50% to 9.59% based on Sallie Mae, the largest provider of student loans. Therefore, we will compare how low, mid, average and high point based on current data in 2016.

Many people have difficulty paying off their student loans, however most student loan borrowers will qualify for loan forgiveness after 25 years, so we will assume 25 years of payments.

Students should use the loan calculator at the Student Loan Hero website https://studentloanhero.com/calculators/, to find out how much they will have paid after 25 years for each interest rate below:

Low: 2.50%

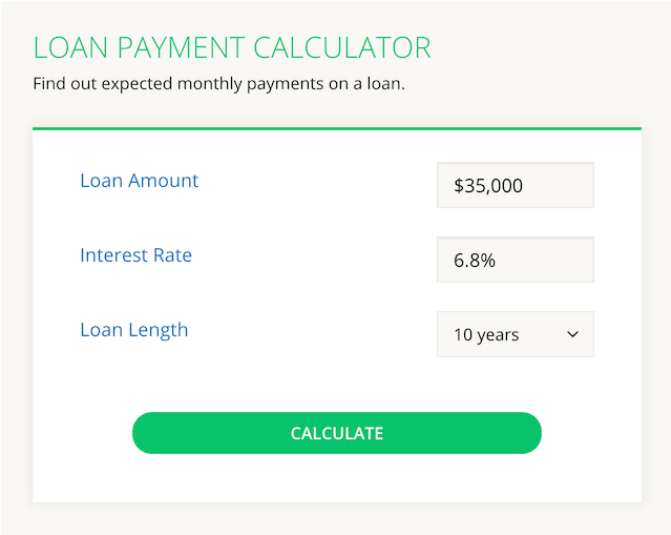
Mid: 6.05%

High: 9.59%

Average (federal rate): 6.875%

The loan amount should be equal to their total average net price after 4 years based their family's income from Worksheet 1.

Screenshot of calculator:



Low: _____

Mid: _____

High: _____

Average: _____

Worksheet 5: Calculate the return on the investment in a college education based on academic major and college debt

Students need to see the value of their educational endeavors. The activity below will help students to do this. Go to the Occupational Handbook (http://www.bls.gov/ooh/) and locate the beginning salary for your major or specific career title.

The average annual pay for a high school graduate age 25-32 is 31,384.

Please complete the following table to compare your earning potential with and without a college degree.

High School Diploma Only		College Degree	
Annual		Annual	
Annual divided by 12		Annual divided by 12	
		Student Loan Payment	
Monthly Income		Monthly Income	
Total Income after 25 years		Total Income after 25 years	
Total Income after 40 years		Total Income after 40 years	

Questions for Discussion:

Is it better to get a college degree, even if you borrow money to pay for your college education?

Can you think of any circumstances where stopping your education at the high school level would be ideal?

What is the return on investing in a college education?

Worksheet 6: Analyze the effects of student loans on credit

Read 9 Ways Student Loans Impact Your Credit Score.

Complete the matrix below regarding the nine highlighted points in the article.

Description of Impact	Rating: Positive or Negative	Reason for given rating

Scrapbooking/Visual Arts Components

Students should put together a scrapbook based on each activity they complete in this project. To keep things simple I usually ask students to devote 2 pages to each activity some that when the scrapbook is physically opened the reviewer will see a 2-page book view of each topic. The first page is usually a table of contents and introduction and the last page is a reflection.

Students should be required to create a theme demonstrate the theme throughout their project.

For example they could use a nautical theme and set the college choice as the anchor and other components as big or small fish, the budget as a life preserver, etc.

Subject and Grade Level Implementation Guide

Grade	English/Language Arts	Math
6th	Have students find another article on the impact of student loans on credit scores and do a compare and contrast. http://www.cpalms.org/Public/PreviewStandard/Preview/5997	Have students write and solve and equation to find the annual interest owed on a student loan http://www.cpalms.org/Public/PreviewStandard/Preview/5452
7th	Have students compare and contrast a video about the impact of student loans on credit to the article "9 Ways Student Loans Impact Credit" http://www.cpalms.org/Public/PreviewStandard/Preview/6005	Have students write and solve and equation to find the annual interest owed on a student loan and work backward from the interest to find an interest they could afford to pay based on their beginning salary on Worksheet _____ http://www.cpalms.org/Public/PreviewStandard/Preview/5472
8th	Have students find another article on the impact of student loans on credit scores and analyze whether conflicting information is a matter of fact or interpretation http://www.cpalms.org/Public/PreviewStandard/Preview/6017	Construct a scatter plot that correlates the amount owed with the numbers of years since college (can use Student Loan Hero calculator to look at payments based on income) http://www.cpalms.org/Public/PreviewStandard/Preview/5512
9th	Have students include charts in their scrapbooks that support their college of choice http://www.cpalms.org/Public/PreviewStandard/Preview/6178	Find the interest charged on a student loan when given the payment amount and corresponding terms http://www.cpalms.org/Public/PreviewStandard/Preview/5557
10th	Have students analyze the the author's choice to use a list with summaries in the article "9 Ways Student Loans Impact Credit" http://www.cpalms.org/Public/PreviewStandard/Preview/6021	Find the density of your city that could afford to pay a $300 student loan payment per month http://www.cpalms.org/Public/PreviewStandard/Preview/5639
11th	Have students analyze use of key words relating to credit and student loans in the article "9 Ways Student Loans Impact Credit"	Make inferences about students ability to pay student loans back based on academic major

	http://www.cpalms.org/Public/PreviewStandard/Preview/6185	http://www.cpalms.org/Public/PreviewStandard/Preview/5655
12th	Have students analyze and construct reasons for different information (cost, size, ratings, etc.) in various college databases for the same 5 schools http://www.cpalms.org/Public/PreviewStandard/Preview/6035	Review the formula used to find the student loan payment based on income and interpret the parameters in a real – world context such as income, education, interest rate, etc http://www.cpalms.org/Public/PreviewStandard/Preview/5588

Resources

Florida Financial Literacy Resources http://floridafinancialliteracy.weebly.com/

Financial Literacy Workbook http://www.fcee.org/educational-resources/financial-freedom/

Grading Rubrics http://rubistar.4teachers.org

Occupational Outlook Handbook http://www.bls.gov/ooh/

Student Loan Info

https://studentloanhero.com/

https://studentloans.gov/myDirectLoan/index.action

https://www.salliemae.com/

College Information Databases

http://nces.ed.gov/collegenavigator

http://www.cappex.com/

http://www.projectonstudentdebt.org/

http://www.collegeboard.com/

http://www.unigo.com/

Appendices

Appendix A: Rubrics

Appendix B: Article "9 Ways Student Loans Impact Credit"

RubiStar Rubric Made Using:
RubiStar (http://rubistar.4teachers.org)

Multimedia Project : To Borrow or Not?

Teacher Name: **Teacher Name**

Student Name: _____

CATEGORY	4	3	2	1
Attractiveness	Makes excellent use of font, color, graphics, effects, etc. to enhance the presentation.	Makes good use of font, color, graphics, effects, etc. to enhance to presentation.	Makes use of font, color, graphics, effects, etc. but occasionally these detract from the presentation content.	Use of font, color, graphics, effects etc. but these often distract from the presentaion content.
Requirements	All requirements are met and exceeded.	All requirements are met.	One requirement was not completely met.	More than one requirement was not completely met.
Organization	Content is well organized using headings or bulleted lists to group related material.	Uses headings or bulleted lists to organize, but the overall organization of topics appears flawed.	Content is logically organized for the most part.	There was no clear or logical organizational structure, just lots of facts.
Mechanics	No misspellings or grammatical errors.	Three or fewer misspellings and/or mechanical errors.	Four misspellings and/or grammatical errors.	More than 4 errors in spelling or grammar.
Content	Covers topic in-depth with details and examples. Subject knowledge is excellent.	Includes essential knowledge about the topic. Subject knowledge appears to be good.	Includes essential information about the topic but there are 1-2 factual errors.	Content is minimal OR there are several factual errors.
Sources	Source information collected for all graphics, facts and quotes. All documented in desired format.	Source information collected for all graphics, facts and quotes. Most documented in desired format.	Source information collected for graphics, facts and quotes, but not documented in desired format.	Very little or no source information was collected.
- Please Choose -				

RubiStar Rubric Made Using:
RubiStar (http://rubistar.4teachers.org)

Multimedia Project : To Borrow or Not?

Teacher Name: **Teacher Name**

Student Name: _____

CATEGORY	4	3	2	1
Attractiveness	Makes excellent use of font, color, graphics, effects, etc. to enhance the presentation.	Makes good use of font, color, graphics, effects, etc. to enhance to presentation.	Makes use of font, color, graphics, effects, etc. but occasionally these detract from the presentation content.	Use of font, color, graphics, effects etc. but these often distract from the presentaion content.
Requirements	All requirements are met and exceeded.	All requirements are met.	One requirement was not completely met.	More than one requirement was not completely met.
Organization	Content is well organized using headings or bulleted lists to group related material.	Uses headings or bulleted lists to organize, but the overall organization of topics appears flawed.	Content is logically organized for the most part.	There was no clear or logical organizational structure, just lots of facts.
Mechanics	No misspellings or grammatical errors.	Three or fewer misspellings and/or mechanical errors.	Four misspellings and/or grammatical errors.	More than 4 errors in spelling or grammar.
Content	Covers topic in-depth with details and examples. Subject knowledge is excellent.	Includes essential knowledge about the topic. Subject knowledge appears to be good.	Includes essential information about the topic but there are 1-2 factual errors.	Content is minimal OR there are several factual errors.
Sources	Source information collected for all graphics, facts and quotes. All documented in desired format.	Source information collected for all graphics, facts and quotes. Most documented in desired format.	Source information collected for graphics, facts and quotes, but not documented in desired format.	Very little or no source information was collected.
Presentation	Well-rehearsed with smooth delivery that holds audience attention.	Rehearsed with fairly smooth delivery that holds audience attention most of the time.	Delivery not smooth, but able to maintain interest of the audience most of the time.	Delivery not smooth and audience attention often lost.

Originality	Product shows a large amount of original thought. Ideas are creative and inventive.	Product shows some original thought. Work shows new ideas and insights.	Uses other people\'s ideas (giving them credit), but there is little evidence of original thinking.	Uses other people\'s ideas, but does not give them credit.
Workload	The workload is divided and shared equally by all team members.	The workload is divided and shared fairly by all team members, though workloads may vary from person to person.	The workload was divided, but one person in the group is viewed as not doing his/her fair share of the work.	The workload was not divided OR several people in the group are viewed as not doing their fair share of the work.

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Deseret News

9 ways student loans impact your credit score

By Jan Miller For the Deseret News
Published: Wednesday, March 13 2013 11:10 a.m. MDT

Michael Robins working on an architecture post graduate project. Robins recently received his undergraduate degree from the University of Utah in architecture and just began his graduate work in the same field. However, to this point he has racked up $35-40,000 dollars in student loans. Friday, Oct. 29, 2010. (Stuart Johnson, Deseret News)

Many people are curious, and often worried, about the effect that student loans will have on their credit score.

They wonder if taking out a student loan will help their credit, or hurt it, and to what degree will it influence overall creditworthiness.

The way that your federal student loans impact your credit is actually quite similar to the way any loan does. Just like any loan or line of credit, they can help your credit score when you make your payments on time — and they can hurt it, if you don't.

The financial results of taking out a student loan can vary immensely, based on each individual's situation. Plus, the exact equation that determines how your score is calculated is a closely guarded secret.

However, since these loans are subject to rules set forth by the federal government, which are exclusively applicable to them, there are a few unique ways your student loans can impact your credit.

Here are nine little-known facts about how these particular loans impact your credit score.

1. Putting your loan in deferment/forbearance doesn't hurt your credit. In fact, some banks will lend more easily to you if you can demonstrate that you qualify for these repayment assistance options.

Most bank loans don't offer extended measures of assistance, such as forbearance or deferments, which can last up to a year at a time. Because of this, some borrowers worry that using repayment assistance, such as forbearance, could hurt their credit scores during the time they are not making payments.

This is not the case since payments are not required. In fact, there are circumstances where forbearance and deferment can positively impact your chances of getting a loan.

For example, if you can show your bank that you will be in forbearance, they may take that into consideration when determining whether you have enough discretionary income to pay back the loan.

So if you need to take advantage of forbearance, rest easy — it will not negatively affect your credit.

2. Student loans report as installment loans, which usually have less impact on your credit score than revolving credit.

Student loans are usually treated as installment loans by the credit bureaus. Installment loans are not as heavily weighted in your credit score as revolving credit is, such as credit cards.

According to Experian, a global credit information group, properly managing your credit card balances is a strong indicator that you are disciplined and responsible with your debt. Proper debt management is great evidence that shows how you're in control of how much money you borrow, within your credit limit.

3. Student loans are a great way to establish credit history.

Many students in college do not have the luxury of a long, outstanding credit history, to help them get credit when they finish school. It can be difficult to qualify for credit cards and loans without a significant credit history to rely upon, especially if you have not yet secured a job.

Student loans serve a wonderful purpose in this regard. You don't need to have credit to qualify for federal student loans.

4. Student loans can boost your credit by adding an installment loan to your credit resume.

One of the factors that go into the way your credit score is calculated is the diversity in the types of credit that you carry.

As Experian's website explains, the more types of credit that you have, the higher your credit score will be, provided you pay on time.

5. Student loans are considered "good credit."

In other words, the money you are borrowing is going to be used for educational expenses, as an investment in your future — not for extravagant, luxury items that can potentially be purchased on a credit card.

This may not have a large impact on your credit score, but it may play a role in a bank's discretion when determining whether or not to give you a loan.

6. Paying your student loan off early may hurt your credit more than it helps.

Making extra payments on your student loans can save you interest costs over the life of your loans, but paying the loan off early could potentially lower your credit score.

With revolving credit, the lower you keep your balance, the better it looks to creditors. This factors into your credit score, as well.

However, with installment loans, there is no additional risk of potential debt, or available credit, and your monthly payment will always be the same. Additionally, if you pay off your debt early, the lender may see this as a missed opportunity to cash in on interest charges.

As a result, your credit score doesn't usually improve when you pay extra on any of your installment loans. Additionally, your score can actually decrease once the loan is paid off, provided it is the only installment loan you have. This happens because you were benefiting from having more than one type of credit.

Although your paid-off installment loan history still remains in your credit history, it is no longer an active loan, and figures into the scoring differently. Just as adding an installment can help your credit, paying it off can hurt you.

7. Federal student loan lenders usually correct delinquency reporting automatically when any deferment is backdated.

According to finaid.org, a financial aid services guide, if your credit has suffered because your account went delinquent during a time period when you would have qualified for deferment, most lenders of federal student loans will automatically correct the derogatory credit reporting, once the deferment is approved and backdated.

For example, let's say you went back to school, but forgot to mail in the deferment form. As a result, your account went past due. Once you send in the deferment form, you can backdate the request to the original date you qualified.

In most cases, the lender will then fix your credit, to reflect that backdated deferment period, and it will then be removed from your history.

8. Many federal loan lenders will not report your account past due to the credit bureaus until your account is 60 days past due at the end of the month.

If you account goes a few days or weeks past due, don't panic: It is unlikely that this will lower your credit score.

Though the lender's credit-reporting policy is up to them, you will still likely be able to avoid any blemishes on your report, even if you miss one payment.

Make sure you get your payment in as fast as you can — it is easier to get dinged for your credit than it is to have bad credit removed.

9. Resolving your student loan delinquency can immediately raise your credit score.

Even though legitimate delinquency will remain on your credit report, bringing your past-due student loan account current will reflect positively on your credit history and raise your score.

Sometimes you can see your credit score increase as soon as a few weeks after you bring the account current. And, in many instances, student loans have repayment assistance that will allow you to bring your account current without even having to make a payment.

Creditkarma.com, an online source for obtaining credit data, said there are usually friendly options for delinquent federal student loan borrowers.

Understanding your credit history has never been more important. Not only does your credit score affect your ability to benefit from financing, it also plays a large role in your ability to get a job, since it's common practice for employers to check the credit history of their applicants before hiring.

If your credit score and history has suffered as result of your student loans, rest assured that there are tangible steps you can take to improve it, within a reasonable time period. Information is available through student loan finance experts, websites and community forums.

Jan Miller is a student loan consultant & founder of Miller Student Loan Consulting, a company that creates customized student loan repayment plans that fit each borrower's unique budget & life. EMAIL: info@student-loan-consultant.com

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THE EDUCATION FUND
CELEBRATING 30 YEARS

APPLY FOR AN IMPACT II ADAPTER GRANT!

M-DCPS teachers, media specialists, counselors or assistant principals may request funds to implement an IMPACT II idea, teaching strategy or project from the Idea EXPO workshops and/or curriculum ideas profiled annually in the ***Ideas with IMPACT*** catalogs from 1990 to the current year, 2016-17. Most catalogs can be viewed at The Education Fund website at www.educationfund.org.

- Open to all K-12 M-DCPS teachers, counselors, media specialists
- Quick and easy reporting requirements
- Grants range from $150 - $400
- Grant recipients recognized at an Awards Reception

To apply, you must contact the teacher who developed the idea before submitting your application. Contact can be made by attending a workshop given by the disseminator, communicating via email or telephone, by visiting the disseminator in their classroom, or by having the disseminator visit your classroom.

Project funds are to be spent within the current school year or an extension may be requested. An expense report with receipts is required by Friday, May 5, 2017.

APPLICATION DEADLINE:
Monday, December 12, 2016

Apply online at www.educationfund.org

For more information, contact:
Edwina Lau, Program Director
305.558.4544, ext. 113
elau@educationfund.org

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