

Name:

Date:



INTRO

COMPLETE THIS SENTENCE

1. Continuing my education after graduating high school is important, because...



LEARN IT

GRAPH: [Financial Benefits of a Degree](#) [[←CLICK FOR LARGE VERSION](#)] and

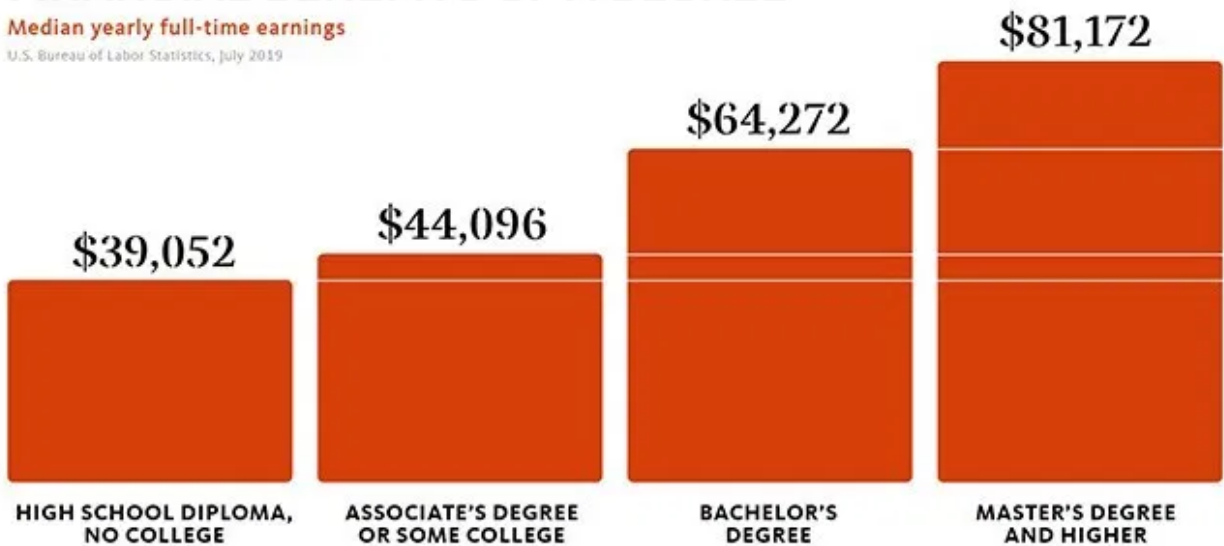
AUDIO CLIP: [College Graduates Weigh in On the Value of Higher Education](#)

Continuing your education after high school can benefit you in many ways in both the short and long-term future. Read through this infographic to learn more about the financial benefits of a degree. Next, listen to the audio clip [through 4:41](#) that features college graduates who reflect on the value of their education after high school. Finally, answer the questions.

FINANCIAL BENEFITS OF A DEGREE

Median yearly full-time earnings

U.S. Bureau of Labor Statistics, July 2019



1. How much more does a person earn with an Associate's Degree (2-year degree) than if they have only a high school diploma? How much more does a person earn with a Bachelor's Degree (4-year degree) than if they have only a high school diploma?

2. Besides higher earnings, what are other benefits of getting a degree after high school?

ARTICLE: How Much Does College Really Cost?

As you've seen, there are many reasons to continue your education after high school. However, going to college can become expensive. Read this article to learn more about the main costs you'll have if you choose to go to college. Then, answer the questions.

How Much Does College Really Cost?

A big part of preparing for college is knowing what types of costs you'll likely pay for. This can help you create a realistic budget and manage your spending.

- 1. Tuition and Fees** - Tuition is the amount you owe to attend classes at a specific school. Fees are additional charges to cover the costs of certain services (e.g. technology or lab fees).
- 2. Room and Board** - This is how much you pay for housing and meals. These costs will vary depending on if you decide to live on or off campus, and if you have a meal plan through the school or if you plan on buying and/or making your own food.
- 3. Books and School Supplies** - You'll need to buy textbooks (which are usually expensive) as well as notebooks, pens and pencils, etc. You might want to consider renting your textbooks from a site like Amazon or Chegg, or even selling your purchased textbook at the end of the term.
- 4. Equipment** - As a college student, you'll need items such as a laptop and printer. In addition, you'll need supplies for your living space such as bedsheets, towels, etc.
- 5. Personal Expenses** - These are costs like clothing, groceries, laundry, cosmetics, toiletries, etc. You may also need to pay for health insurance, phone service, health care and medications.
- 6. Transportation** - This includes any money spent on commuting to campus, traveling back home, or going on breaks throughout the academic year. Think about money you'll need to spend on gas, airplane tickets, insurance, etc.
- 7. School and Activity Fees** - Fees for parking passes, extracurricular activities, gym access, streaming services, etc should be considered when you build your college budget.

[Source](#)
[Source](#)

1. Which of these costs do you think you have the MOST control over? Why?

2. Which of these costs do you think you have the LEAST control over? Why?



DO IT

INTERACTIVE: [PAYBACK](#)

Your total cost of going to college can vary greatly depending on what type of school you choose and the decisions you make while you're *in* school! Play this fun interactive game, PAYBACK, to experience some of these decisions. Follow the directions below to get started. Once you're done playing, answer the questions.

Part I: Start the Game

Your Goal: Make it to graduation and beyond with a reasonable amount of debt to pay back after you graduate. Try not to get burnt out along the way by getting poor grades, not making enough social connections, or running out of happiness (3 bars at the bottom of your screen as you play the game.)

1. Click on the **GET YOUR PAYBACK** button to start the game.
2. On the next screen, enter the details in order to “apply for college” (GPA, Extracurriculars, and Home State). You may choose options that apply to you personally, or you can enter responses of your choosing! Note your selections below:

GPA:

EXTRACURRICULARS:

HOME STATE:

3. Once you receive your decision letter(s), compare the schools using the 3 categories: prestige, cost, and aid. Use these 3 variables to choose your school.

SCHOOL:

DEBT YOU ARE STARTING OFF WITH (*Hint: look at the bottom right-hand corner of your screen after clicking on your school*):

4. Continue through the game and answer the following questions once you're done!

Part II: After You're Done Playing

5. Did you get through the whole game? Why or why not?

6. Do you agree or disagree with the following statement: *Going to college is going to be very expensive no matter what you do!* Explain.

7. What have you learned about going to college by playing this game?



EXIT TICKET

1. What are 2 benefits of going to college and getting a degree?

2. You overhear your friend Owen say, "I've been researching a lot of colleges and I'm definitely going with the one that has the coolest dorms and best social opportunities!" What else would you recommend Owen consider when choosing a college and why?