

<b>Title/Name of Lesson</b>	Money Opportunities and Decisions
<b>Lesson Standard(s)</b>	Students will engage in discussions about the importance of understanding costs, the availability of financial aid, and understanding that education is a lifelong investment.
<b>Main Idea/Question</b>	How can students maximize their financial aid opportunities for college?
<b>Lesson Introduction</b>	Recognizing opportunities when they present themselves is important. The start of a new school year for any student is an opportunity for a "fresh start" and students should make the most of their school experience. Let's talk about costs and affordability through financial aid. Students should take advantage of every opportunity available to them.
<b>Lesson Agenda/Procedure</b>	<p><i>Adapted from Montana GEAR UP</i></p> <ul style="list-style-type: none"> <li>• In advance, cut out the cards from the attached worksheet.</li> <li>• Lay out the game board. Shuffle the provided cards and place them face down. You can have multiple games going at the same time if you wish. Choose an item to use for small tokens for each player. Place the tokens on "Start."</li> <li>• Go around the group and have each student take a card, read it aloud, and follow the directions on it. Continue around the group until someone reaches the finish line. If you run out of cards, you can reshuffle the deck.</li> </ul>
<b>Closing Activity</b>	<p>Group Talking Points</p> <p>How serious are you about going to college?</p> <p>To pay for college, do you know when you should begin to take one of the college entrance exams (ACT or SAT)? Q/A: Junior year</p> <p>How much do you think it costs for one year of tuition at a 2-year public college in West Virginia? Q/A: Average cost of attendance is \$4,400 A 4-year public college in West Virginia? Q/A: Average cost of attendance is \$8,418.</p> <p>How much do you know about financial aid? Talk to them about federal aid—the Pell Grant, student loans, work study, the PROMISE scholarship, the WV Higher Education Grant, and scholarships in general. You don't have to dig deep into the details, but broad strokes of what these programs are and do will be useful for them. If you are unfamiliar with any of these, see the attached handout for review in advance.</p> <p>Do you think you will be able to pay for college with financial aid?</p>

**Lesson Reflection (for teacher of lesson): Do you have any suggestions to improve this lesson? What did you like best?**