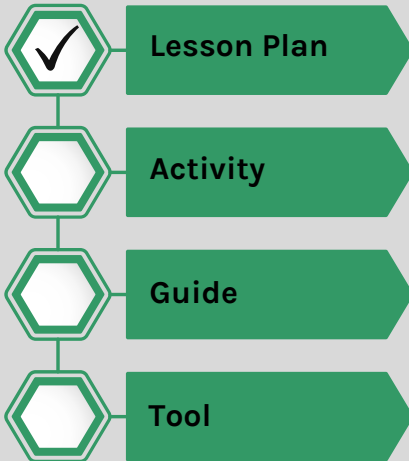




# Smart Starts: Paying for College LifeSmarts Curriculum (25GA4HLP59)

## Resource Type:



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### Intended Audience:

6th - 12th Grades, In-School, Classroom, Day Camp, After-School Practice

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### Description:

In this lesson, students will learn about expenses related to gaining a college education along with the options available to finance college. Students will participate in interactive games and review lesson content with challenge questions. This lesson can be delivered as a standalone lesson or as part of LifeSmarts competition practice.

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Personal Finance Lesson Plan: Smart Starts: Paying for College	
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<b>Intended Audience/Setting:</b>	Middle and high school youth, in-school/classroom delivery or for LifeSmarts practices
<b>Grade Levels:</b>	6 <sup>th</sup> - 12 <sup>th</sup> grades
<b>Subjects:</b>	Social Studies - Financial Literacy
<b>Description:</b>	In this lesson, students will learn about expenses related to gaining a college education along with the options available to finance college. Students will participate in interactive games and review lesson content with challenge questions. This lesson can be delivered as a standalone lesson or as part of LifeSmarts competition practice.
<b>Objectives:</b>	<p><i>The learner will:</i></p> <ul style="list-style-type: none"> <li>• <b>Define post-secondary education</b> and identify various types of institutions including four-year colleges, community colleges, trade schools, and apprenticeship programs.</li> <li>• <b>Identify common costs associated with attending post-secondary institutions.</b></li> <li>• <b>Explain the difference between in-state and out-of-state tuition</b> and how residency can affect education costs.</li> <li>• <b>Describe the purpose of the FAFSA</b> and understand its role in applying for financial aid.</li> <li>• <b>Differentiate between types of financial aid</b>, including scholarships, grants, loans, and work-study programs.</li> <li>• <b>Evaluate personal and academic factors</b> that can impact education costs and financial aid options.</li> </ul>
<b>Standards:</b>	<p><b>National Standards for Personal Financial Education: Credit 12-4:</b> Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings</p> <p>12-4a . Describe the different sources of funding for post-secondary education .</p> <p>12-4b . Explain the role the FAFSA plays in applying for college financial aid .</p> <p>12-4c . Identify scholarships and grants for which they are eligible</p>

<b>Vocabulary:</b>	<ol style="list-style-type: none"> <li>1. <b>Post-secondary Education</b> – Education or training pursued after high school, such as college, trade school, or certification programs.</li> <li>2. <b>Tuition and Fees</b> – The cost charged by an institution for instruction and enrollment.</li> <li>3. <b>Room and Board</b> – Costs for housing and meals while attending school.</li> <li>4. <b>Personal Expenses</b> – Day-to-day living costs like toiletries, laundry, clothing, phone bill, and entertainment.</li> <li>5. <b>Application Fees</b> – Charges required to submit a college or housing application.</li> <li>6. <b>Campus Fees</b> – Additional fees charged for services like athletics, parking, student activities, or online access.</li> <li>7. <b>Study Abroad Programs</b> – Opportunities to study internationally, often with additional tuition and travel costs.</li> <li>8. <b>In-State Tuition</b> – Discounted tuition rates offered to legal residents of the same state as the public college or university.</li> <li>9. <b>Out-of-State Tuition</b> – Higher tuition charged to students who live in a different state from the public college they attend.</li> <li>10. <b>Scholarship</b> – A financial award that does not have to be repaid; often based on merit, need, or specific criteria/affiliation.</li> <li>11. <b>Grant</b> – Free financial aid typically provided by the government or institutions, usually based on financial need.</li> <li>12. <b>Loan</b> – Borrowed money that must be repaid with interest, used to cover education costs.</li> <li>13. <b>Subsidized Loan</b> – A federal loan where the government pays the interest while the student is in school or during a grace period.</li> <li>14. <b>Unsubsidized Loan</b> – A federal loan where interest begins accruing as soon as the loan is disbursed to the student.</li> <li>15. <b>FAFSA (Free Application for Federal Student Aid)</b> – A form used to apply for federal student aid, including grants, loans, and work-study.</li> <li>16. <b>Student Aid Index (SAI)</b> – A number calculated from the FAFSA that helps schools determine how much financial aid a student may need.</li> <li>17. <b>Work-Study Program</b> – A program that provides part-time jobs to students with financial need to help pay for educational expenses.</li> <li>18. <b>Financial Aid</b> – Money provided to students to help pay for college, including scholarships, grants, loans, and work-study.</li> <li>19. <b>College Scorecard</b> – A tool from the U.S. Department of Education that helps students compare colleges by cost, graduation rates, and more.</li> <li>20. <b>Budget</b> – A plan for how to manage income and expenses. In this context, it refers to planning for the total cost of attending school.</li> </ol>
<b>Estimated Time to Prepare the Lesson:</b>	20 minutes
<b>Estimated Time for Lesson Delivery:</b>	30-45 minutes
<b>Materials:</b>	<ul style="list-style-type: none"> <li>• Canva slide presentation template</li> </ul>

	<ul style="list-style-type: none"> <li>o <a href="https://www.canva.com/design/DAGrXpSyVqc/RbrPN7DUTEIX6Vxqr6JUNQ/view?utm_content=DAGrXpSyVqc&amp;utm_campaign=designshare&amp;utm_medium=link&amp;utm_source=publishsharelink&amp;mode=preview">https://www.canva.com/design/DAGrXpSyVqc/RbrPN7DUTEIX6Vxqr6JUNQ/view?utm_content=DAGrXpSyVqc&amp;utm_campaign=designshare&amp;utm_medium=link&amp;utm_source=publishsharelink&amp;mode=preview</a></li> <li>• Mingle Match Cards (one set per team of 4-5 students)</li> <li>• Challenge Questions Document</li> </ul>																				
<b>Supplies</b>	<ul style="list-style-type: none"> <li>• Pencils/pens</li> <li>• Blank sheets of paper for each student</li> <li>• Access to slide presentation (thumb drive, laptop/projector, etc.)</li> <li>• Quizbowl buzzers (optional)</li> </ul>																				
<b>Lesson Overview:</b>	<table border="1"> <thead> <tr> <th>Content</th> <th>Estimated Time</th> </tr> </thead> <tbody> <tr> <td>Introduction</td> <td>2 minutes</td> </tr> <tr> <td>Topic 1: Post-Secondary Institutions</td> <td>3 minute</td> </tr> <tr> <td>Activity 1: Rapid Fire</td> <td>5 minutes</td> </tr> <tr> <td>Topic 2: In-State Vs. Out-of-State Tuition</td> <td>5 minutes</td> </tr> <tr> <td>Activity 2: SpeedSmarts: Mingle Match</td> <td>5 minutes</td> </tr> <tr> <td>Topic 3: Paying for College</td> <td>8 minutes</td> </tr> <tr> <td>Topic 4: Choosing What's Right For You</td> <td>2 minutes</td> </tr> <tr> <td>Optional Activity: Challenge Questions</td> <td>15 minutes</td> </tr> <tr> <td>Wrap Up &amp; Reflection</td> <td>2 minutes</td> </tr> </tbody> </table>	Content	Estimated Time	Introduction	2 minutes	Topic 1: Post-Secondary Institutions	3 minute	Activity 1: Rapid Fire	5 minutes	Topic 2: In-State Vs. Out-of-State Tuition	5 minutes	Activity 2: SpeedSmarts: Mingle Match	5 minutes	Topic 3: Paying for College	8 minutes	Topic 4: Choosing What's Right For You	2 minutes	Optional Activity: Challenge Questions	15 minutes	Wrap Up & Reflection	2 minutes
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<b>Preparation:</b>	<ul style="list-style-type: none"> <li>• Print, cut and bag Mingle Match Cards by team</li> <li>• Set up laptop and projector (if using provided slideshow presentation)</li> <li>• Set up buzzers for challenge questions (optional)</li> </ul>																				
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<p><b>Introduction:</b>  <u>Say:</u>          If you were walking down the street and passed a \$5 bill with no one around, what would you do? What if that bill was a \$20? What about \$100? [Allow students to answer each question.] You'd probably pick it up, and if you couldn't easily find the rightful owner, you'd probably keep it for yourself right? So, what if I told you each year, billions of dollars that are meant to be given away for free go unclaimed? It's true! Each year, approximately \$100 million in scholarships and \$2 billion in student grants go unclaimed annually, often due to a lack of applicants. That's crazy right?!</p> <p><b>Topic 1: Post-Secondary Institutions</b>          Today, our lesson is going to focus on the costs associated with post-secondary education and a variety of ways you can pay for that education. Who can tell me what post-secondary education means? [Allow students to answer.] Great job! Post-secondary education refers to any education or training that takes place after high school. This includes:</p> <ul style="list-style-type: none"> <li>• Four-year colleges and universities</li> <li>• Community colleges</li> <li>• Trade schools and technical programs</li> <li>• Certificate and apprenticeship programs</li> <li>• Online or career training schools</li> </ul> <p>Sometimes it's also called "higher education," and it prepares students for careers, certifications, or advanced degrees. Each of these different institutions offers a variety of degrees and certifications. Depending on your career goals, you can decide which route is best for you. For example, if you plan to be a teacher, nurse, or engineer, you may plan to start out at</p>																					

a four year university, but if you want to be an electrician, cosmetologist or welder, you may choose to go to a trade school or technical school. Both routes are great stepping stones to your goals! The trick is to plan accordingly for financial success with respect to the route you choose.

It's never too early to begin planning for your future. Making major life decisions like choosing a career or figuring out how to pay for your education can be pretty intimidating, so don't be afraid to ask for help. Reach out to a trusted adult or guidance counselor at your school to get help exploring your options. There are also many great resources on the Federal Student Aid website that include checklists for how to begin planning and preparing for college for each grade in high school as well as in middle and even elementary school! These checklists give tips on selecting the right classes, being involved in extracurricular activities and budgeting along the way. Following these tips can make you more sought after for college admissions and scholarships!

### **Partner Activity: Rapid Fire**

Now that we know the basics, let's get started with an activity called Rapid Fire. In just a moment, I am going to start a timer for two minutes. When I say go, you are going to work with a partner (or group of three) to write down as many costs as you can think of related to college or post-secondary education. You can brainstorm with your group members, but you aren't allowed to use any other resources (like phones or computers). Take just a moment to pick your partner or group of three, grab a pen/pencil and a sheet of paper.

Do: Once all groups have been identified and students have a paper and writing utensil, you can start a timer for two minutes. As students are completing the activity, walk around the room to make sure they understand the assignment and are on task. Once the time is up, have students put down their writing utensils.

### Say:

That's time! Please put down your pens/pencils. Nice work everyone! Who would like to share out some of the expenses your group came up with? As the group shares their list, put a check mark by any of the expenses your group also listed. [Allow the first group to share out.] Thank you for sharing. Is there another group that has additional expenses listed that the first group didn't share? [Allow the second group to share out, and if time allows, more students can also share.] Very good, everyone! You all covered a lot of the main expenses that go along with furthering your education. When you think about paying for college or trade school, it's more than just tuition. You also need to plan for where you'll live, what you'll eat, how you'll get around, and even the books and tools you'll need to succeed.

A few others that you could also expect include... [Depending on what expenses the groups identify, you can also want to share these aloud:

- **Tuition and Fees** – The cost of classes and enrollment (varies by school and program).
- **Room and Board** – Housing (dorms, apartments) and meals (meal plans or groceries).
- **Books and Supplies** – Textbooks, lab materials, notebooks, software, etc.
- **Technology** – Laptop, internet, software subscriptions, and tech fees.
- **Transportation** – Gas, public transit, car maintenance, or flights if you're far from home.
- **Personal Expenses** – Toiletries, clothing, laundry, phone bill, and entertainment.
- **Application Fees** – For college applications or housing.
- **Health Insurance** – If not covered by family or school.
- **Course-Specific Fees** – Lab fees, art supplies, or licensing for special programs.

- **Campus Fees** – Athletics, parking, distance learning fees.
- **Study Abroad or Travel Programs** – Extra costs for special experiences.

### **In-State vs. Out-of-State Tuition**

Of course, all these amounts are based on the type of school you are attending, whether it is a community college, trade school, public college or private college, etc. For many schools, there is also a difference in the cost of attending as an in-state or out-of-state student. Can anyone tell us what this means? [Allow someone to answer.] Very good, The difference between in-state and out-of-state tuition comes down to residency. In-state tuition is the lower tuition rate offered to students who are legal residents of the same state as the public college or university. Out-of-state tuition is a higher rate charged to students who live in a different state. Public colleges are partly funded by state taxes. In-state students (or their families) have contributed to those taxes, so they get a discount. Out-of-state students haven't, so they pay more. While this is a common practice, many colleges actually offer waivers to out-of-state students who maintain good grades and live on campus.

Based on all of those expenses we listed through the Rapid Fire activity and your enrollment status, the cost of higher education can easily break \$29,000 for Public four-year in-state students and \$49,000 for Public four-year out-of-state.

There is good news though! Think back to the very beginning of this lesson to the approximately \$100 million in scholarships and \$2 billion in student grants that go unclaimed annually. Today, we are going to talk about each of these and how they can be used as tools to help you fund your education!

### **SpeedSmarts Activity: Mingle Match**

Now, it's time to dig a little deeper into some of the important terms associated with financing college. To do that, we are going to play a game called Mingle Match.

Note: This game can be led two different ways – with students as individuals or in teams of 4-5. If playing as a team, each team will receive a deck of terms and a deck of definitions. They will work with their teammates to match the term to the correct definition. For each correctly matched pair, the team will receive 5 points. If playing as individuals, students will mingle around the room with their card and see if they can find their match. Once they think they have found their match, they can grab a seat with their partner and discuss how they think the term and definition might impact someone's ability to pay for higher education.

For Team Activity, Say: In just a moment, you will be divided into teams of 4-5. Your team will receive a deck of terms and a deck of definitions. You will work with your teammates to match the term to the correct definition. For each correctly matched pair, your team will receive 5 points.

For Individual Activity, Say: In just a moment, you will receive a card that has either a term or a definition. When I say go, you will mingle around the room and see if you can find your match. Once you think you have found your match, grab a seat with them and discuss how you think your term and definition might impact someone's ability to pay for higher education.

Do: Give teams/students about 5 minutes to complete the activity. Make sure to walk around to keep student discussion on topic and answer any questions as needed. After

teams/students are finished, begin going through the remainder of the lesson covering the terms.

Say:

Great job, everyone! To check your answers, we are going to talk through some of the important information and necessary steps that go along with paying for school. As we get to your section, let us know if you found the correct match!

### **Paying for College**

Like we mentioned at the beginning of the lesson, making a plan for your education is a good first step. While you don't have to know all the tiny details of how you'll get there, it's important to plan for the big picture. Once you have an idea of your top choices for schools, you can begin applying. While it is a good idea to apply for multiple schools to give yourself options, remember that many have application fees associated with them, so you can save money by only applying to schools you are interested in attending. A college **application fee** is the amount of money a prospective student must pay to submit an application to be considered for admission.

Once you have applied for schools and hopefully received admission, it's a great idea to begin looking into options for **financial aid**. Financial aid is money provided to students to help cover the costs of education, typically at the college or university level. It can come in the form of grants, scholarships, work-study programs, and loans. Financial aid can be based on financial need, academic merit, or other criteria such as affiliation to a group.

One of the most common ways to start this is by completing the FAFSA or Free Application for Federal Student Aid along with any other financial aid applications your chosen college or career/trade school may require. The **FAFSA**, is a form used to apply for financial aid to help pay for college or career school. It determines your eligibility for federal student aid **grants, loans, and work-study programs**, and many states and colleges also use it to award their own aid. Recently, some states even started requiring students to complete the FAFSA before they can graduate. You should submit your FAFSA form by the earliest financial aid deadline of the schools to which you are applying, usually by early February. While this form helps qualify you for financial aid, it doesn't commit you to any aid offers. Completing the FAFSA takes a little time to prepare, and you will need to have some specific items ready when you complete it.

These include:

- Your Social Security Number
- Your A-Number (if you're not a U.S. citizen)
- Federal income tax returns
- Records of child support received
- Your current records of cash, savings, checking and investment accounts
- Records of untaxed income (if applicable)
- An FSA ID (account username and password) to log in to StudentAid.gov and start the FAFSA form electronically
- List of schools you want to receive your information

If you're a dependent student, then your parent/guardian(s) will need most of the above information.

Information you submit with your FAFSA will be used to calculate Your Student Aid Index or SAI. Your SAI is a formula-based index number ranging from -1500 to 999999. Where your SAI

falls within the SAI range helps your school determine how much financial support you may need.

So far, we have mentioned a few different types of financial aid, so let's take some time to differentiate between them. The federal government provides **grants** for students attending college or career school. Most types of grants, unlike loans, are sources of financial aid that generally do not have to be repaid. The U.S. Department of Education (ED) offers a variety of federal grants (such as the Pell Grant) to students attending four-year colleges or universities, community colleges, and career schools.

When you apply for financial aid, you might be offered loans as part of your school's financial aid offer. A **loan** is money you borrow and must pay back with interest. Student loans can come from the federal government, from private sources such as a bank or financial institution, or from other organizations. Federal student loans usually have more benefits than private loans. There are different types of loans though, so when thinking about taking out a loan to pay for school, take your time and get all of the facts! Before you take out a loan, it's important to understand that a loan is a legal obligation that makes you responsible for repaying the amount you borrow with interest. Even though you don't have to begin repaying your federal student loans right away, you shouldn't wait to understand your responsibilities as a borrower. Four common types of loans are direct subsidized loans, direct unsubsidized loans, direct PLUS loans and private loans. For **direct subsidized loans**, you won't be charged interest while you're enrolled in school or during your six-month grace period. For **direct unsubsidized loans**, interest starts accumulating from the date of your first loan disbursement (when you receive the funds from your school). The **interest** is the extra money you're charged in addition to the original loan amount. The U.S. Department of Education makes **Direct PLUS (parent loan to undergraduate students) Loans** to eligible parents and graduate or professional students through schools participating in the Direct Loan Program. **Private student loans** are nonfederal loans made by a lender such as a bank, credit union, state agency, or a school.

We also discussed work-study programs. The **Federal Work-Study Program** offers part-time jobs to undergraduate, graduate, and professional students with financial need, allowing them to earn money to help cover education expenses. Jobs may be on or off campus, often related to the student's field of study or public service, and students are paid at least the federal minimum wage. Work hours and total earnings are limited based on financial need, school funding, and class schedules, so applying early is important.

There is one other type of financial aid that is really important. Can anyone name it? [Allow students to answer.] That's right, scholarships! **Scholarships** are gift-based financial aid that doesn't need to be repaid and can come from a wide range of sources, including schools, employers, nonprofits, and community organizations. They can be merit-based, need-based, or targeted toward specific groups such as women, military families, or students with particular talents or backgrounds. Scholarships vary in amount and application requirements, so it's important to research early, apply carefully, and meet deadlines. While scholarships help reduce education costs, they may affect other financial aid, so students should always report them to their school's financial aid office.

When possible, grants and scholarships are the best option for student aid because they don't need to be repaid. This means you can reduce the overall cost of your education and avoid or minimize student loan debt. Choosing grants and scholarships first helps you invest in your future without the burden of long-term financial obligations.

Each of these different types of student financial aid have different requirements to receive them and not all can be used for all school expenses. Because of this, it's always important to read the fine print before taking out loans or accepting financial aid.

#### **Topic 4: Choosing What's Right For You**

You also want to have an idea of your expected expenses and overall budget so you don't take out too much or not enough! You can find information about whether the cost of a college is low, medium, or high by using the U.S. Department of Education's [College Scorecard](#). In addition to the college's scorecard, you will want to take into account your personal circumstances. Think back to the expenses we discussed when we first started the lesson and ask yourself:

- Will I live on campus or commute from home?
- Will I need a meal plan, or if my house or dorm room has a kitchen, can I buy groceries and cook for myself?
- Do I need to buy a laptop or specific supplies for my program?
- Do I (or my parents) have money saved up for expenses?
- Will I work while I go to school?

Thinking through these questions can help you build a realistic college budget and determine how much financial aid you may actually need so you can avoid borrowing more than necessary.

#### **Activity: Challenge questions**

Note: This trivia-type activity can be done in teams of 4-5 students or individually. If you have buzzers, you may allow students/teams to use them to buzz in to answer questions. If you do not have buzzers, you can include the questions in a Quizzizz or Kahoot-type trivia game or have students raise their hands to answer. Each question is worth 10 points.

Say: Let's put your knowledge of today's lesson to the test with a set of challenge questions. I will read a series of questions related to today's topic. If you think you know the answer, you may buzz in (or raise your hand). Once I acknowledge you by calling your name, you may give your answer. If you are correct, you will earn 10 points. If you are incorrect someone from another team may buzz in. Here we go:

Do: Follow along in the script from the Challenge Questions document.

Great job everyone, now let's check the scores...

#### **Wrap Up & Reflection**

As we wrap up our lesson today, does anyone have any major takeaways they would like to share? [Allow 2-3 students to share.] Nice! You all did a fantastic job today exploring the real costs of post-secondary education and the many ways to pay for it. From learning about different types of institutions to breaking down expenses and understanding financial aid terms like FAFSA, scholarships, grants and loans— you've taken some big steps toward being financially prepared for your future. Remember, there's money out there waiting for students just like you, so start early, ask questions, and plan smart. You've got this!

#### **Suggestions to Condense the Lesson:**

If time is a factor, you can condense this lesson by eliminating one of the activities. For example, the content for the Rapid Fire and Mingle

	Match games are already built into the lesson. Challenge questions can also be sent home with students as a study tool.
<b>Suggestions for Expanding the Lesson:</b>	<p>Consider having students bring devices to use the U.S. Department of Education’s <a href="#">College Scorecard</a>. Students can explore the information of colleges they are interested in and share what they have learned about each school to the group.</p> <p>For older high school students, you may also expand the lesson by having them create their own post-secondary budget to begin planning how much financial aid they might need depending on their personal savings, their family contribution and other factors.</p>
<b>Useful Resources for More Information:</b>	<p><a href="https://www.consumerfinance.gov/paying-for-college/">https://www.consumerfinance.gov/paying-for-college/</a></p> <p><a href="https://studentaid.gov/understand-aid/types">https://studentaid.gov/understand-aid/types</a></p> <p><a href="https://www.ed.gov/higher-education/paying-college">https://www.ed.gov/higher-education/paying-college</a></p> <p><a href="https://www.jumpstart.org/wp-content/uploads/2023/04/2021_Natl_Standards_Downloadable_final.pdf">https://www.jumpstart.org/wp-content/uploads/2023/04/2021_Natl_Standards_Downloadable_final.pdf</a></p> <p><a href="https://lifesmarts.org/wp-content/uploads/2024/03/Post-Secondary-StudySmarts.pdf">https://lifesmarts.org/wp-content/uploads/2024/03/Post-Secondary-StudySmarts.pdf</a></p>
<b>GA Counts Keywords:</b>	<p><b>Under 4-H and FACS Program Areas</b></p> <ul style="list-style-type: none"> <li>• Financial Literacy</li> <li>• Spending Plans</li> <li>• Life Skills</li> <li>• In School Program</li> <li>• Family &amp; Consumer Sciences</li> </ul>
<b>References/Credit (APA Style):</b>	
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