Support (Planning for the Future)
Partnering for School Success: Take and Teach Lesson 7

Notes to facilitator

Introduction
This is one of nine Take and Teach lessons designed to encourage parents’ involvement in their children’s education. Each lesson is based on University of Minnesota Extension’s Parenting for School Success booklet, which should be used as a companion resource.

It is recommended that you offer this lesson only after you have taught “Lesson 1: Parents Make a Difference,” which provides an overview of factors and parental roles in aiding children’s school success, as well as learning in the wider world.

Lesson goal
The primary goal of “Lesson 7: Support (Planning for the Future)” is to provide information about the importance of graduating from high school and of receiving training or education beyond high school, i.e., post-secondary education. The lesson also includes information about the costs of post-secondary education, as well as strategies for planning and paying for such education. Remember a key objective of all lessons – to persuade parents to be more intentional about helping their children learn in school, at home, and in the community.

Lesson objectives
Participants will:

• Understand the importance of children graduating from high school and receiving education beyond high school – post-secondary education.

• Understand the costs of post-secondary education and how to choose a college or university – including technical colleges and institutes.

• Identify ways and develop strategies to pay for post-secondary education.

Time
Allow 60 minutes for the lesson.
Handouts for participants
Each participant (or couple for the college guide) should receive one copy of the following:

- “What Education Costs” handout – Master form provided; make copies
- “Choosing a College – Minnesota 2014-15” college guide – Order copies for your students from the “Publications” page of the Minnesota Office of Higher Education (MOHE) website; choose the “Request multiple copies (schools and organizations only)” button: [http://www.ohe.state.mn.us/sPages/pubsGR.cfm](http://www.ohe.state.mn.us/sPages/pubsGR.cfm). FYI: Here’s the URL to the 2014-15 guide: [http://www.ohe.state.mn.us/pdf/ChoosingACollege.pdf](http://www.ohe.state.mn.us/pdf/ChoosingACollege.pdf). NOTE: If you are not from Minnesota, check out a similar resource from your state.
- *Parenting for School Success* booklet (already received)

Materials
- "Survey Topic Map" (for facilitator use only – Document included
- Flipchart and markers
- Calculators – Provide calculators for participants who don’t have a calculator feature on their cell phones.
- Pens or pencils – Provide one for each participant.

Before the lesson
- Write the objectives on a flipchart.
- Assemble enough calculators for the class – one for each couple and individual participant, if necessary. (Some participants might have calculator features on their cell phones.)
- Order copies of the “Choosing a College – Minnesota 2014-15” college guide (one for each couple or individual participant, as applicable). See ordering instructions under “Handouts for participants” above.
Lesson Plan

Note: Suggested scripts are indented and in sans serif type.

<table>
<thead>
<tr>
<th>Learning activities</th>
<th>Materials</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome and introduction</td>
<td>• &quot;Survey Topic Map&quot; (for facilitator use only) • Flipchart with objectives (See “Before the lesson” above)</td>
<td>10 min</td>
</tr>
</tbody>
</table>

Briefly review the last session you conducted for participants and ask how they fared completing any tasks they were assigned. For example, if participants previously attended Lesson 1, ask them how things are going on the action steps they set to support their children's learning in school and at home. Discuss briefly.

Respond to any questions participants might have about what they have learned to date.

Begin the content portion of the lesson. Say something like the following:

Many of you asked to learn more about at least one of the following topics when you filled out the survey during Lesson 1: "Motivating my children to graduate from high school and pursue higher education," "Making hopes and dreams for my children's higher education a reality," "Planning for my children's higher education," or "Understanding the costs of higher education." So, let’s talk about that topic [those topics] and how it is [they are] related to supporting your children by planning for their future.

Point to objectives written on the flipchart and read them off. Then transition to the first learning activity by saying:

First, let’s talk about why it’s important for your children to graduate from high school and go on to receive some kind of post-secondary education – whether it’s a traditional liberal arts college or university, or a technical college or institute.

<table>
<thead>
<tr>
<th>Learning activity #1: Importance of post-secondary education</th>
<th>Materials</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Say the following:</td>
<td>• Flipchart • Markers</td>
<td>15 min</td>
</tr>
<tr>
<td>As parents, your immediate job is to support your children in graduating from high school. But it’s important to think about their life after high school, too.</td>
<td></td>
<td></td>
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<tr>
<td>Education beyond high school is important because:</td>
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<tr>
<td>• Graduates of traditional and technical colleges are more likely to get a job and keep it.</td>
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</tbody>
</table>
College graduates are more likely to buy a home, earn a living wage and generally enjoy a higher standard of living than non-graduates.

More education enables people to better express their thoughts and ideas and to act based on informed decisions. More education enables people to find more fulfillment and enjoyment in life.

Here are more financial reasons that higher education is important:

- Two-year college graduates earn 22 percent more than high school graduates, and four-year college graduates earn 43 percent more than high school graduates.
- Starting about 2008, more than 70 percent of jobs that pay more than $15 an hour require some level of higher education.
- In Minnesota, more than 50 percent of all jobs created over the next 10 years will require at least college-level education.

Next, ask participants the following:

Why do you think most living-wage jobs require a college education?

Wait for responses and comment, as applicable. If participants don’t make the following points, do so during the discussion:

- Jobs that are routine, rule-based and repetitive are disappearing because technology (computers and robots) can do those jobs, e.g., parking ramp attendants, bank tellers, supermarket clerks, and even some factory jobs.
- Jobs of the future – the ones that can’t be replaced by computers (or outsourced) – will require people who can work with new information, communicate well, and solve problems. Those are skills you get from higher education.

One more thing: All the things I just reviewed are good points to discuss with your children, especially if you think they need motivation to graduate from high school and pursue...
higher education. It’s hard to argue with these facts.

**Note:** The Bureau of Labor Statistics (BLS) website contains detailed information about employment and future employment in the United States: [http://www.bls.gov/](http://www.bls.gov/). In addition, here are three websites with articles on the importance of college for obtaining good-paying jobs; check out others on your own.

- [http://rwu.edu/about/blogs/president/jobs-tomorrow-require-college-degree-%E2%80%93-or-do-they](http://rwu.edu/about/blogs/president/jobs-tomorrow-require-college-degree-%E2%80%93-or-do-they)

### Learning activity #2: Looking at Minnesota colleges and costs

Distribute the booklet “Choosing a College – Minnesota 2014-15” college guide to each couple or individual participant, as applicable, and a copy of the “What Education Costs” handout to each participant. Distribute calculators to participants who don’t have a calculator feature on their cell phones.

Briefly review the contents of the college guide with participants, emphasizing the many features designed to help high school students understand the value of a post-secondary education and make decisions about which college or technical institute to attend. Encourage participants with high school children to go through the booklet at home and ask their children to fill out the questionnaires designed to help them make decisions about their post-secondary education.

Next, ask participants to take out their pens or pencils and the “What Education Costs” handout and say:

> If you have children in high school, choose two institutions you think they might be interested in attending.

If your children are younger than high school-age, choose two institutions where you would like them to go. (Remember that it’s important to start talking to younger children about life after high school, too.)

Look up cost information about the two institutions in your college guide, and then write the costs in the spaces provided on the handout. Don’t do Step 2 yet. We’ll get to that in the
Give participants 5-7 minutes to complete the handout. Ask 2-3 volunteers to talk about what they learned. Ask for participants’ thoughts about finding resources to pay for their children’s post-secondary education. Conclude this activity by saying:

We’ve been talking about the vital importance of higher education for your children. You can’t lose sight of that goal. But don’t overextend yourselves or get into too much debt to pay for college or training at a technical institute. You will need to be resourceful and creative about finding ways to finance a post-secondary education for your children.

For example, did you know that high school juniors and seniors may be eligible to enroll in college courses at no cost? See the “5 Ways to Earn College Credits in High School” section of the college guide for more information. Now let’s look more closely at some ways to pay for college.

**Learning activity #3: Exploring ways to pay for college**

Tell participants they will now do Step 2 on the “What Education Costs” handout in order to explore ways to pay the cost of attending one of the two institutions they chose earlier. Review the list of possible payment methods with participants, instructing them to consider all methods—and combinations of methods—to pay for their children’s post-secondary education. Remind them to write their ideas on the back side of the handout.

Close by again emphasizing the need to be resourceful and creative in finding ways to pay for post-secondary education. This lesson is not meant to provide all the information you need to make decisions on financing higher education for your children. But it is designed to get you thinking about these costs and some options for payment. Urge participants to keep their hopes and dreams for their children uppermost in their minds as they explore ways to pay for higher education. This will inspire them if things get difficult.

**Closing**

Close by urging participants to start planning for their children’s post-secondary education as soon as possible. If applicable, note that the Minnesota college guide includes numerous tips and worksheets to aid in this planning.
Also note that the community offers resources to learn money management. For example, University of Minnesota Extension offers a number of financial workshops in English, Spanish, Somali, and other languages. See the “Personal Finance” page on the Extension website for more information: http://www.extension.umn.edu/family/personal-finance/

Close by asking if anyone has questions, and then wish them luck in supporting their children’s success in school.
What Education Costs
Handout

Step 1

Refer to the booklet, “Choosing a College – Minnesota 2014-15” college guide. If your child is in high school, find two institutions (college or technical institute) they might want to attend. If you have younger children, choose two institutions you might want them to attend. Fill in the information as directed.

Name of institution #1: ___________________
Estimated total full-year cost (add tuition, fees, books, supplies, and room and board, as applicable):
________________________

Name of institution #2: ___________________
Estimated total full-year cost (add tuition, fees, books, supplies, and room and board, as applicable):
________________________

Step 2

Review the following list of ways to pay for post-secondary education, and then write all the ideas you can think of support your child’s post-secondary education on the reverse side of this handout. Remember to consider all possibilities – be creative and use your imagination.

• Family savings. Note: Start a “college fund” for children as early as possible.
• Parents’ existing income.
• Student income, including work study. Note: Don’t let a part-time job or any kind of work interfere with studies.
• Student or parent loans. Note: Don’t get into too much debt paying for college.
• Special resources, such as aid from the U.S. Military if parents are veterans or in active-duty service.
• Taking college courses (for no cost) in high school through programs such as Advanced Placement and the Post-Secondary Education Option. (See the college guide for details.)
• Scholarships, including those based on:
  • Merit, including school grades, sports, arts.
  • Need, as awarded by non-profit community agencies, professional associations, and parents’ place of work. Note: Check out every possibility.

Handout developed by Colleen Gengler, Retired Extension Educator, Family Relations. Adapted from materials developed by Antonio Alba Meraz, Extension Educator, Family Resource Management.