

# Pathways: Financing Higher Education

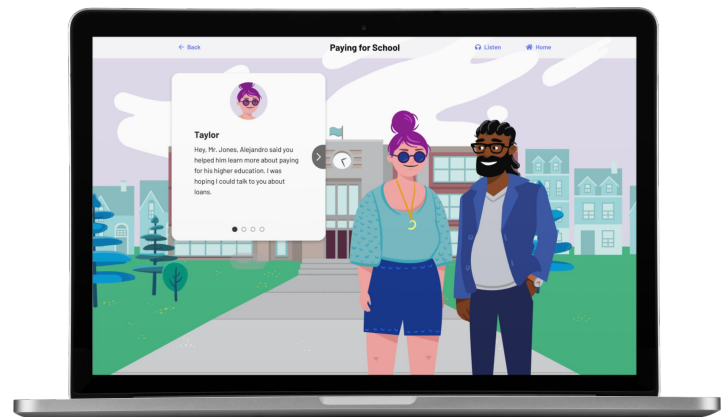


FREE DIGITAL LESSONS

## Smart Money Skills for Teens

Research shows Gen Z learners are increasingly aware and wary of accumulating debt, yet may not have the appropriate knowledge to navigate good lending terms or determining return on investment when it relates to a college education.

**Pathways: Financing Higher Education** is a digital program that empowers students to become informed consumers and make wise financial decisions when choosing how to pay for their post-secondary education.



Paying for School Activity

### THE LEARNING EXPERIENCE

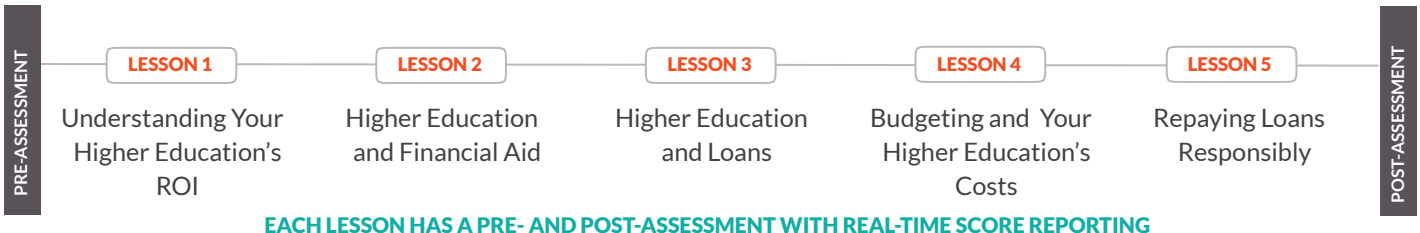
- Self-graded, interactive lessons help students develop simple, actionable strategies for financing their post-secondary education.
- Real-world scenarios prime students for long-term behavioral change.
- Self-reflection activities allow students to process what they learned.
- Detailed score reports and offline extension activities help teachers maximize their impact across all students.

**Grade Level:** 9th - 12th

**Total Lessons:** 5 digital lessons; 15 minutes each

**Curriculum Fit:** Finance, Economics, CTE, Social Studies, Business

**Standards Alignment:** Jump\$tart National Standards in K-12 Personal Finance Education, US State Financial Literacy Standards



EACH LESSON HAS A PRE- AND POST-ASSESSMENT WITH REAL-TIME SCORE REPORTING

“EVERFI programs give students the ability to be their own guide through some of life’s difficult challenges, like money and how to manage it. Lessons provide students the information to succeed in the long term.”

— Kervin Oshima, Waianae High School, Hawaii

## LESSON SCOPE AND SEQUENCE

### 1. Understanding Your Higher Education’s ROI

- Explain why higher education typically has a positive return on investment.
- Differentiate the net cost from the “true cost.”
- Explain how to evaluate the return on investment for higher education at a particular institution based on an anticipated career path or major.

### 2. Understanding Financial Aid

- Describe the differences between scholarships, grants, and loans.
- Explain how to fill out the FAFSA and why it’s important.
- Identify places you can look for financial aid, including merit aid.

### 3. Student Loan Basics

- Compare and contrast subsidized and unsubsidized loans, federal and private student loans.
- Explain how loan fees and loan documentation work.
- Identify key contacts and resources for student loan information.
- Differentiate parent loans and student loans with cosigners.

### 4. Budgeting for Your Loans

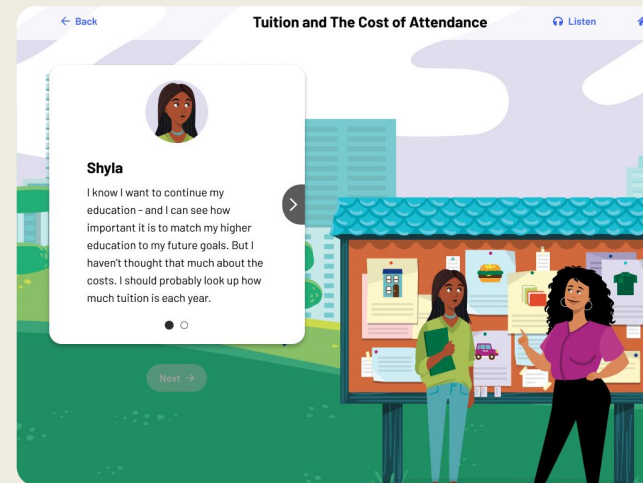
- Describe how to read a Student Aid offer and identify key questions to ask the financial aid office.
- Describe how to calculate financial aid costs in relation to your personal budget.
- Explain how to calculate the appropriate borrowing amount.
- Identify key terms and factors for determining monthly payments.

### 5. Repaying Loans Responsibly

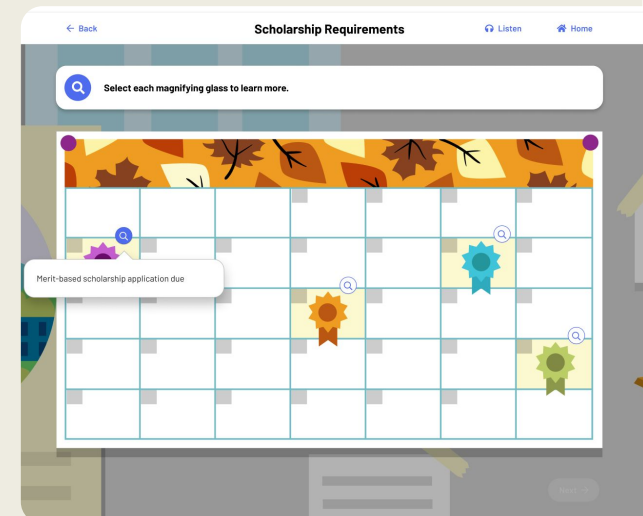
- Compare and contrast loan repayment methods.
- Explain how debt load can impact future opportunities including the ability to borrow.
- Explain the consequences of defaulting on a loan.
- Identify refinancing and forgiveness options, and budgeting steps that can help reduce debt load from loans.

## LESSON ACTIVITIES:

### Understanding the True Cost of College



### Researching Scholarships



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[EVERFI.COM/K-12](http://EVERFI.COM/K-12)

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EVERFI, Inc. empowers educators to bring real-world learning into the classroom and equip students with the skills they need for success - now and in the future. 3 of 5 U.S. school districts use EVERFI's digital resources to teach topics like financial literacy, social-emotional learning, career readiness, and prevention education.

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