

School to College

PEIMS Code: N1130029

Abbreviation: SCH2COL

Grade Level(s): 9-12

Award of Credit: 0.5

State Approved Innovative Course

- Districts must have local board approval to implement innovative courses.
- In accordance with Texas Administrative Code (TAC) §74.27, school districts must provide instruction in all essential knowledge and skills identified in this innovative course.
- Innovative courses may only satisfy elective credit toward graduation requirements.
- Please refer to TAC §74.13 for guidance on endorsements.

Course Description:

School to College employs principles of economics and personal financial literacy to help students optimize important postsecondary decisions, including personal branding and career planning, postsecondary institution analysis, search, selection and admission, and postsecondary financial aid. Students employ simple models to analyze the impact of factors, such as future earnings, student loan debt, and forgone opportunity costs, to calculate return on investment. This analysis helps them make better decisions about career choices, fields of study selection and postsecondary institution affordability.

Essential Knowledge and Skills:

- (a) General Requirements. Students shall receive one-half credit for this course. Recommended prerequisites: Personal Financial Literacy and either Algebra I or Math Models with Applications.
- (b) Introduction. School to College employs principles of economics and personal financial literacy to help students optimize important postsecondary decisions, including personal branding and career planning, postsecondary institution analysis, search, selection and admission, and postsecondary financial aid. Students employ simple models to analyze the impact of factors, such as future earnings, student loan debt, and forgone opportunity costs, to calculate return on investment. This analysis helps them make better decisions about career choices, fields of study selection and postsecondary institution affordability.
- (c) Knowledge and Skills.
 - (1) Career planning. The student assesses personal career goals and aspirations. The student is expected to:
 - (A) identify personal interests using structured interest profilers such as the Realistic, Investigative, Artistic, Social, Enterprising or Conventional (RIASEC) tool;
 - (B) describe the relationship between personal interests and potential careers;

- (C) research and identify careers that align well to personal interests; and
 - (D) identify a list of careers by mapping pathways to personal interests, skills, and values.
- (2) Career planning. The student investigates the requirements and characteristics of various careers. The student is expected to:
- (A) research and tabulate key requirements for selected careers such as educational or vocational credentials, knowledge, skills, and abilities;
 - (B) research and tabulate key attributes of selected career such as work styles, work context, work values, related occupations, wages, and employment outlook; and
 - (C) compare and evaluate career requirements and attributes against personal interests and abilities.
- (3) Career planning. The student builds a career plan and presents it to an appropriate audience for public comment. The student is expected to:
- (A) develop a career plan for a selected career option, and refine it by setting Specific, Measurable, Attainable, Relevant, and Timely (SMART) career goals;
 - (B) present career plan to an appropriate audience of peer students, school counselor, and teacher;
 - (C) analyze and evaluate career plan feedback received; and
 - (D) review and revise the career plan.
- (4) Postsecondary institution analysis. The student investigates various postsecondary education options. The student is expected to:
- (A) compare and discuss various types of postsecondary institutions according to various factors such as programs offered (career, trade, technical or vocational school), institution level (4-year, 2-year, less-than-2-year), control (public, private nonprofit, private for-profit), secular or religious affiliated, size (small, mid-size, or large), distance education, calendar system, and admission requirements; and
 - (B) identify and discuss which type of postsecondary institution and which program best meets the selected career goals.
- (5) Postsecondary institution analysis. The student evaluates selected postsecondary education options. The student is expected to:
- (A) compare programs of study based on institution reputation and cost of attendance, such as tuition, fees, length, enrollment, financial aid availability, school accreditation, school licensing, transferrable credits, degree, certificate, or license awarded upon graduation;
 - (B) compare and discuss programs of study to determine which program might be a good fit for them by evaluating institution resources such as staff qualifications, expected class size, the nature of facilities and equipment, internship opportunities, and connections to businesses and industries;
 - (C) compare and discuss programs of study to determine which program might be a good fit for them by evaluating student outcomes such as graduation rates, debt on graduation, employment, postsecondary earnings, and placement rates;

- (D) compare and discuss institutions according to personal preferences and fit such as distance from home, network of student-body organizations, social events, athletic, and intramural programs, and selectivity in admission;
 - (E) evaluate and discuss commercial rankings as a factor in determining which institution of higher learning to attend, including the United States Department of Education's College Scorecard and rankings from other commercial publications;
 - (F) compare and discuss ways of earning postsecondary credits in high school such as dual enrollment, dual credit, Advanced Placement (AP), or International Baccalaureate (IB) programs; and
 - (G) assess and discuss the impact of applying credits earned in high school to a 4-year college such as being able to replace introductory courses with electives or graduate early.
- (6) Financial planning and literacy. The student develops an understanding of the fundamental principles of personal finance. The student is expected to:
- (A) identify and define basic economic concepts of modern living such as human wants, the role of money, income, and expenses;
 - (B) identify a financial planning goal and list the steps required to create a budget;
 - (C) research and tabulate the risks and returns of checking and savings accounts, money market funds, mutual funds, stocks, bonds, and investments in real estate;
 - (D) define the components of personal money management, including simple interest, compound interest, capital gains, and dividends;
 - (E) analyze and discuss portfolio diversification techniques as a way to meet personal financial goals; and
 - (F) research and tabulate the risks and returns of options such as Individual Retirement Accounts (IRAs), 401(k)s, pensions, and social security.
- (7) Financial planning and literacy. The student develops an understanding of the financial services industry. The student is expected to:
- (A) describe America's banking system the roles of the Federal Reserve Bank and the commercial and investment banking industry;
 - (B) explain the consumer credit industry, including the importance of building credit and evaluating credit scores and reports;
 - (C) analyze and discuss various types of consumer borrowing products such as mortgages, education loans, and credit card debt;
 - (D) assess and discuss various legal terms of consumer loans such as annual percentage rate (APR), periodic rate, grace period, finance charges and other fees, and terms and conditions;
 - (E) assess and discuss the adverse consequences of excessive borrowing, such as loan defaults, and ways to manage these consequences, such as credit counseling and bankruptcy; and
 - (F) assess the importance of credit monitoring and identity theft.
- (8) Financial planning and literacy. The student analyzes the return on investment of postsecondary institution attendance. The student is expected to:
- (A) identify and assess the components of postsecondary institution Costs of Attendance (COA) such as tuition, fees, room and board, books, and transportation expenses;

- (B) use online student loan debt calculators to estimate the cost of borrowing;
 - (C) identify and analyze other costs of attendance such as application fees and dining;
 - (D) identify and analyze indirect costs, such as the opportunity costs of attending a postsecondary institution;
 - (E) estimate the financial return on investment (ROI) on postsecondary education using online calculators or other tools; and
 - (F) compare life-time earnings and the return on investment (ROI) of a postsecondary graduate with those of a high school graduate who chooses not to pursue postsecondary education.
- (9) Financial planning and literacy. The student explores various avenues to finance attending a postsecondary institution. The student is expected to:
- (A) compare the various types of student aid, including aid provided by the State of Texas, the U.S. Department of Education, and private colleges participating in the College Scholarship Service (CSS);
 - (B) assess and discuss different types of financial aid such as grants, scholarships, private scholarships, work study, and loans;
 - (C) analyze and discuss the impact of the Estimated Family Contribution (EFC) for federal aid;
 - (D) identify and analyze the various types of loans available and how to layer them to lower costs;
 - (E) assess the various loan repayment options available, including loan consolidation and forgiveness, and choose the best option for each individual situation; and
 - (F) use online tools, such as the Federal Student Aid Estimator and repayment estimators, to model school financing options and determine the best option for a given situation.
- (10) Application Lifecycle. The student evaluates the various tasks and milestones to be completed during the postsecondary institution applications lifecycle. The student is expected to:
- (A) identify high school graduation requirements including curriculum requirements and end-of-course (EOC) assessments for various subject areas.
 - (B) identify tests required for various postsecondary institutions such as the Scholastic Aptitude Test (SAT) or the American College Test (ACT);
 - (C) compare and discuss admission requirements for various postsecondary institutions such as career, trade, technical and vocational schools, community colleges, or universities;
 - (D) describe procedures for obtaining required documents for admission to the postsecondary institution such as high school transcripts or the Texas Certificate of High School Equivalency, evidence of vaccination, proof of residency, official test scores from state assessments, SAT scores, or ACT scores;
 - (E) describe additional factors that selective institutions of higher education use to evaluate the personal accomplishments of prospective applicants such as strength of academic curriculum, leadership, volunteering, community service, talents, awards, extracurricular interests, and work or internship experience;
 - (F) describe personal accomplishments relevant to a position by writing a resume for college admissions;

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- (G) describe the process of obtaining recommendation letters from counselors and teachers, and identify types of college essays;
- (H) research and describe postsecondary admissions outreach programs for under-represented groups, including first-generation postsecondary applicants, military families, minorities, and economically disadvantaged students;
- (I) develop a checklist of activities related to postsecondary admission procedures for the student's selected institutions;
- (J) list various online application platforms used by postsecondary institutions such as community college application portals, vocational school websites, ApplyTex for colleges in Texas, and the Common Application and Coalition Application for out-of-state institutions; and
- (K) describe the steps for successfully submitting a Free Application for Federal Student Aid (FAFSA®) application, including assembling required documents such as parent demographic information, obtaining a Federal Student Aid (FSA) ID, filling out the FAFSA application online, and transferring parental financial information.

Resources and Materials:

- Rao, R. *College Selection the Smart Way: Exploiting Hot Industries, Careers, Regions, Job Clusters, and Other Filters to Greatly Improve Return on Education Investment*. Seattle, WA: Amazon Digital Services, Inc., 2015.
- "Set SMART Goals to Get Ahead in Your Career." Careeronestop.org. Accessed September 16, 2024. <https://www.careeronestop.org/ExploreCareers/Plan/set-goals.aspx>.
- Texas Workforce Commission. *Beyond High School*. Accessed September 16, 2024. <http://www.lmci.state.tx.us/shared/PDFs/BeyondHighSchool20150914.pdf>.
- Texas Workforce Commission. "Career Schools, Colleges, and Students." Accessed September 16, 2024. <https://twc.texas.gov/jobseekers/career-schools-colleges-students>.
- NACAC *Guide to the College Admission Process*. Accessed September 16, 2024. <https://www.nacacnet.org/nacacs-guide-to-the-college-admission-process/>.
- The College Board. *Getting Financial Aid 2018: College Board Guide to Getting Financial Aid*. 12th ed. New York: The College Board, 2018. ISBN-13: 978-1457309243, ISBN-10: 1457309246.
- "Sample College Application Essay 1: You Be the Judge." Accessed September 16, 2024. <https://bigfuture.collegeboard.org/get-in/essays/sample-college-application-essay-1>.
- "The Student Loan Serenity Prayer (Article and Comments)." *The New York Times*, February 10, 2018. Accessed September 16, 2024. <https://www.nytimes.com/2018/02/10/opinion/sunday/student-loans-survive-emotions.html>.
- "When It Pays to Start at a Community College." *The Wall Street Journal*, April 10, 2017. Accessed September 16, 2024. <https://www.wsj.com/articles/when-it-pays-to-start-at-a-community-college-1491791813>.
- "How to Get into a Top College? Be a Good Kid." *The Atlantic*, December 16, 2016. Accessed September 16, 2024. <https://www.theatlantic.com/education/archive/2016/12/ending-extracurricular-privilege/511307/>.

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- "Confessions of an Admissions Officer: The Process Can Make a Fool or Liar Out of Anyone." *The Chronicle of Higher Education*, August 8, 2017. Accessed September 16, 2024. <https://www.chronicle.com/article/Confessions-of-an-Admissions/241919>.
- "A Guide to Getting a Bachelor's Abroad." *The New York Times*, November 6, 2016. Accessed September 16, 2024. <https://www.nytimes.com/2016/11/06/education/edlife/a-guide-to-getting-a-bachelors-abroad.html>.
- U.S. Department of Education. *Filling Out the FAFSA Form on the FAFSA Demo Website*. Accessed September 16, 2024. <https://financialaidtoolkit.ed.gov/tk/learn/fafsa.jsp>.

Recommended Course Activities:

- Complete a self-assessment exercise to assess personal career goals and aspirations.
- Have a round-table discussion about future career goals.
- Complete a Capstone Project; and
- Fill out the FAFSA form on the FAFSA demo website.

Suggested methods for evaluating student outcomes:

Students will be evaluated through traditional methods, using both formative and summative assessment.

Formative Assessments: Evaluation will include class participation and discussion (active learning), end-of-section quizzes (multiple choice), consistent attendance.

Summative Assessments: Mid-term exam, end-of term exam, a Capstone Project (instead of an end-of-term exam).

Teacher qualifications:

An assignment for *School to College* is allowed with a valid Texas secondary classroom teaching certificate. Additionally, it is recommended that the teacher hold either the Counselor (Grades PK-12) or School Counselor (Early Childhood – Grade 12) certificates.

Additional information:

- Read "Rao, R. College Selection the Smart Way: Exploiting Hot Industries, Careers, Regions, Job Clusters, and Other Filters to Greatly Improve Return on Education Investment. Seattle, WA: Amazon Digital Services, Inc., 2015" \$9.49 Kindle edition.
- Read "The College Board. Getting Financial Aid 2018: College Board Guide to Getting Financial Aid. 12th ed. New York: The College Board, 2018. ISBN-13: 978-1457309243. ISBN-10: 1457309246." \$8.97 on Amazon.