



School to College

PEIMS Code: N1130029
Abbreviation: SCH2COL
Grade Level(s): 9–12
Award of Credit: 0.5

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 is an in-depth course on postsecondary readiness to develop knowledge and skills in four areas:

1. Career Planning. Students identify interests and strengths before mapping them to potential careers. Students explore macroeconomic indicators to research in-demand occupations and industries that are upward-trending.
2. Postsecondary Institution Analysis. Students evaluate the best institution type (Vocational School, 2-year or 4-year College) which meets their career goals.
3. Financial Planning and Literacy. With costs and student debt on the rise to earn certificates or degrees, students calculate returns on postsecondary investment, including analyzing costs of attendance, grants, scholarships, work study, loans, graduation rates, postsecondary earnings, and loan repayment strategies to optimize decision making.
4. Outcome-based Postsecondary Institution Selection. Students quantitatively evaluate postsecondary options by comparing the Return on Investment (ROI) with that of a high school graduate who chooses not to pursue postsecondary education.

Essential Knowledge and Skills:

- (a) General Requirements. Recommended prerequisites: *Personal Financial Literacy*, *Algebra I* or *Math Models with Applications*. Students shall receive one-half credit for the successful completion of this course.
- (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, forgone opportunity costs, etc. on 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 RIASEC (Realistic, Investigative, Artistic, Social, Enterprising or Conventional) tool;
 - (B) analyze the relationship between personal interests and potential careers;
 - (C) research and identify careers that align well to personal interests;
 - (D) identify a list of career pathways by mapping pathways to personal interests, skills, and values; and
 - (E) classify possible careers according to key requirements and attributes as well as personal preferences.
- (2) Career planning. The student investigates requirements and characteristics of various careers, and is expected to:
 - (A) research key requirements for selected careers such as educational or vocational credentials, knowledge, skills, and abilities;
 - (B) research key attributes of selected careers such as work styles, work context, work values, related occupations, wages, and employment outlook;
 - (C) compare and evaluate career requirements and attributes against personal interests and abilities; and
 - (D) identify a list of appropriate careers.
- (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 refining it by setting Specific, Measurable, Attainable, Relevant, and Timely (SMART) career goals;
 - (B) present findings to an appropriate audience of peer students, school counselor, representative of the school or district administration, or representative of the Parent Teacher Association board;
 - (C) analyze and evaluate feedback received from the audience; and
 - (D) review and revise the career plan based on feedback.
- (4) Postsecondary institution analysis. The student investigates various postsecondary education options. The student is expected to:
 - (A) compare 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;
- (B) decide which type of postsecondary institution and which program best meets the selected career goals; and
 - (C) evaluate prospective postsecondary institutions and short-list them for further evaluation.
- (5) Postsecondary institution analysis. The student evaluates selected postsecondary education options. The student is expected to:
- (A) compare programs 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, and rankings by reviewers such as the Department of Education's "College Scorecard", "The Economist", "Forbes", and "U.S. News and World Report";
 - (B) compare programs based on 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 programs based on student outcomes such as graduation rates, debt on graduation, employment, postsecondary earnings, and placement rates; and
 - (D) compare 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.
- (6) Postsecondary institution analysis for four-year colleges. The student evaluates selected postsecondary education options. The student is expected to:
- (A) evaluate commercial rankings as a factor in determining which institution of higher learning to attend such as the Department of Education's "College Scorecard", "The Economist", "Forbes", and "U.S. News and World Report";
 - (B) compare ways of earning postsecondary credits in high school such as through dual enrollment, dual credit, Advanced Placement (AP), or International Baccalaureate (IB) programs; and
 - (C) assess impact of applying such credits to the four-year college such as being able to replace introductory courses with electives or graduate early.
- (7) 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) establish a financial planning goal and list the steps required to create a budget;
 - (C) evaluate 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 portfolio diversification techniques to meet personal financial goals; and
 - (F) evaluate various retirement planning options such as IRAs, 401(k)s, pensions, and social security.
- (8) Financial planning and literacy. The student develops an understanding of the financial services industry. The student is expected to:
- (A) review America's banking system and describe the role of the Federal Reserve Bank, and the Commercial and Investment banking industry;
 - (B) assess various elements of the consumer credit industry, including the importance of building credit, and evaluating credit scores and reports;
 - (C) analyze various types of consumer borrowing products such as mortgages, education loans, and credit card debt;
 - (D) assess 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 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.
- (9) Financial planning and literacy. The student analyzes the return on investment (ROI) 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 eating out;
 - (D) identify and analyze indirect costs such as the opportunity costs of attending the postsecondary institution;
 - (E) estimate the financial ROI on postsecondary education using online calculators or other tools; and
 - (F) compare life-time earnings and ROI of a postsecondary graduate with those of a high school graduate who chooses not to pursue postsecondary education.
- (10) 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 different types of financial aid such as grants, scholarships, work study, and loans;

- (C) analyze 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 FAFSA4Caster and repayment estimators to model school financing options.
- (11) 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) list TEA graduation requirements including curriculum requirements and end-of-course (EOC) assessments for English I, English II, Algebra I, Biology, and U.S History;
 - (B) identify tests required for various postsecondary institutions such as the Texas Assessment of Knowledge and Skills (TAKS), State of Texas Assessments of Academic Readiness (STAAR), Scholastic Aptitude Test (SAT), the American College Test (ACT) and SAT Subject Tests;
 - (C) compare admission requirements for various postsecondary institutions such as career, trade, technical or vocational school, and community college or a university;
 - (D) outline procedures for obtaining required documents for admission such as high school transcripts or the Texas Certificate of High School Equivalency, evidence of vaccination, proof of residency, and official test scores from TAKS, STAAR, SAT or ACT;
 - (E) assess 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/internship experience;
 - (F) develop a resume that highlights personal accomplishments;
 - (G) outline the process of obtaining recommendation letters from counselors and teachers, and assess types of college essays;
 - (H) explain the role of postsecondary admissions outreach programs for under-represented groups such as 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) review various online application platforms used by postsecondary institutions such as community college application portals, vocational school websites, ApplyTex (for colleges in Texas), and for out-of-state colleges, the Common Application and the Coalition Application; and

- (K) review the steps for successfully submitting a FAFSA application, including assembling required documents such as parent demographic information, obtaining an FSA ID, filling out the FAFSA application online, and transferring parental financial information.

Recommended Resources and Materials:

Rao, R. (2015). 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.

Set SMART goals to get ahead in your career, by Careeronestop.org. Retrieved from:
<https://www.careeronestop.org/ExploreCareers/Plan/set-goals.aspx>

Beyond High School, by the Texas Workforce Commission. Retrieved from:
<https://www.lmci.state.tx.us/shared/PDFs/BeyondHighSchool20150914.pdf>.
Also, <https://twc.texas.gov/jobseekers/career-schools-colleges-students>.

NACAC Guide to the College Admission Process. Retrieved from:
<https://www.nacacnet.org/news--publications/publications/guide-to-the-college-admission-process/>

Getting Financial Aid 2018 (College Board Guide to Getting Financial Aid) 12th Edition by The College Board. Publisher: New York: The College Board. c2018.

Sample College Application Essay 1: You Be the Judge. Retrieved from:
<https://bigfuture.collegeboard.org/get-in/essays/sample-college-application-essay-1>

The Student Loan Serenity Prayer (Article and Comments) - Retrieved from
<https://www.nytimes.com/2018/02/10/opinion/sunday/student-loans-survive-emotions.html>

When It Pays to Start at a Community College. Retrieved from:
<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. Retrieved from:
<https://www.theatlantic.com/education/archive/2016/12/ending-extracurricular-privilege/511307/>

Confessions of an Admissions Officer: The process can make a fool or liar out of anyone.
Retrieved from: <https://www.chronicle.com/article/Confessions-of-an-Admissions/241919>

A Guide to Getting a Bachelor's Abroad. Retrieved from:
<https://www.nytimes.com/2016/11/06/education/edlife/a-guide-to-getting-a-bachelors-abroad.html>

Filling out the FAFSA form on the FAFSA Demo website. Retrieved from:
<https://financialaidtoolkit.ed.gov/tk/learn/fafsa.jsp>

Recommended Course Activities:

- Complete a self-assessment exercise to assesses personal career goals and aspirations.
- Investigate requirements and characteristics of various careers
- Identify a list of appropriate careers that meet personal goals and aspirations, and build a career plan
- Investigate postsecondary options that satisfy the career plan
- Assess requirements to obtain admission to postsecondary institutions of choice
- Evaluate academic readiness
- Estimate costs
- Explore various avenues to finance attending a postsecondary institution
- Participate in filling out the FAFSA form on the FAFSA demo website

Suggested methods for evaluating student outcomes:

Evaluation of student outcomes and knowledge will be integrated into learning through application experiences. The best assessment of that learning will be the student's ability to evaluate the problem and apply appropriate methods, solutions, and techniques to simulated real-life situations. For example, students could be asked to discuss studying at a local community college with fewer job opportunities against an out-of-county community college where costs may be higher, but job opportunities are better.

Students will be evaluated through traditional methods, using both formative and summative assessment. Evaluations will include class participation and discussion (active learning), end-of-section quizzes (multiple choice), exams, mid-year project, final thesis, and consistent attendance.

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: