

Wow first. *Words later.*

Students commit to guesses, see the real numbers, and only then learn the vocabulary. The surprise does the teaching. Your job is to set it up, then ask questions instead of handing out verdicts. Every timing below is a suggestion: adapt freely.

You need: the 4-page student handout (print double-sided) · the School Data Sheet (print separately and hold it until Part 5, so no one peeks at Ana's prices) · a board or the slide deck · laptops optional (Part 5 works on paper).

Time	Part	What you do	Listen for
0–4	1–2 · Gut check and guesses	No preamble. Hand out the packet and say: <i>"Solo and silent. Circle your gut, check any school you'd cross off, and commit a number for every school. A guess you wrote down is worth more than one you kept in your head."</i>	Blank guess columns. Nudge: "Any number. You'll be glad you wrote it."
4–12	3 · The reveal	Reveal one school at a time: Pasadena City, Cal State Long Beach, UCLA, Pepperdine. Pause before the last one: <i>"Hands up if you crossed USC off."</i> Then reveal USC. Partners answer the two Part 3 questions. Only now read the Name it box together.	Gasps at USC. Theories about the USC and Pepperdine gap (endowment, merit, "rich school"). Let a few theories stand before offering facts.
12–24	4 · Explore	Pairs work questions 1–4 on page 2, then fill in Your call . Circulate and ask, <i>"Is that good? Compared to what?"</i> Resist confirming answers.	"Cheapest isn't cheapest if you don't finish." Pasadena's 33% next to its low price. UCLA vs. Cal State Long Beach debates.
24–34	Discuss · Four corners	Label corners UCLA, USC, Cal State Long Beach, and Pasadena City, with Pepperdine in the center. Students stand by their pick. Each group makes its case in under a minute: two numbers and one thing the numbers can't tell you. Invite anyone persuaded to move. Close with the two decisions (page 3, top) and: <i>"There's no single right answer here. It's a decision now, not a guess."</i>	Fit reasons (close to family, size, a program). Honor them: the numbers are part of the decision, not all of it. No movement space? Take a hand-count on the board.
34–52	5 · Your turn	Hand out the School Data Sheet. Students build a student, write guesses first , then look up three schools on the sheet or on laptops.	The guess-to-real gap. Ask a few students to share their biggest miss.
52–60	6 · Close	Students revisit the Gut Check and answer the two page 4 prompts. Share two or three "what changed your mind" answers aloud. Point to Tonight's move.	Changed answers on statements 1 and 2. That shift is the lesson landing.

SHORT ON TIME OR HAVE EXTRA

45 minutes: in Part 5, look up one school instead of three, and fold the close into an exit slip. **90 minutes or a second day:** have students run one real Net Price Calculator in class for a school from their table and compare it to the income-band average.

Answer key: Ana (family income about \$80,000)

School	Sticker	Net for Ana (\$75–110k band)	Grad rate (8 yrs)	Median debt	Monthly	Median earnings
UCLA	\$44,200	\$14,142	93%	\$14,000	\$148	\$82,511
USC	\$99,100	\$24,976	93%	\$18,000	\$191	\$92,498
Cal State Long Beach	\$28,800	\$12,630	82%	\$14,289	\$151	\$64,403
Pepperdine	\$95,200	\$61,851	84%	\$23,510	\$249	\$82,939
Pasadena City College	\$12,800	\$9,136	33%	\$6,651	\$71	\$43,937

Stickers are each school's published cost of attendance. Everything else: U.S. Department of Education College Scorecard, pulled September 27, 2026. Refresh every August before teaching.

What the room usually finds (facts to have ready, not verdicts)

- **USC's sticker drops by about \$74,000 for Ana.** Many students guess far higher than \$24,976, and many crossed USC off.
- **USC and Pepperdine: stickers \$3,900 apart, net prices about \$37,000 apart.** USC's need-based grants reach families at Ana's income; Pepperdine's give far less. Only each school's own numbers show this, which is why the Net Price Calculator matters.
- **UCLA lands within about \$5,000 of Pasadena City.** The Blue and Gold Opportunity Plan covers UC systemwide tuition and fees for California families earning under \$100,000 who qualify for aid. What remains is housing, food, books, and transportation: costs Ana would face anyway, college or not. Cal Grant plays a similar role at the Cal States.
- **Cheapest is not automatically best.** Pasadena City has the lowest price and the lowest graduation rate. A low price you never turn into a credential, or turn into one only after extra years, can cost more in the end. This is not a verdict on community college (see below).

If they ask

"That grad rate is higher than I've seen elsewhere." The Scorecard uses an 8-year window for every school. College Navigator (nces.ed.gov/collegenavigator) shows 4- and 6-year rates: at Cal State Long Beach, 38% finish in 4 years and 69% in 6. Extra years mean extra tuition and rent, plus salary not yet earned.

"Is community college a bad choice?" No. It can be a launchpad or a holding pattern, and the difference is usually a plan. Point to the transfer box on page 4 (TAG, ADT, TSP, ASSIST.org) and to meeting a transfer counselor in the first semester.

"We make over \$110k." That band runs from \$110,000 to millions, so the average hides a lot. Many private colleges give aid well above \$110,000; Princeton, for example, charges no tuition to most families earning under \$250,000. The school's own calculator is the real answer.

"How much aid is out there?" U.S. students received about \$275 billion in aid in 2024–25, and nearly \$174 billion of it never has to be repaid.

"Why no loan default rate?" Default rates read artificially low right now because of pandemic-era payment pauses. Median debt and the monthly payment are the steadier signals for today.

WHY THIS MATTERS

The national student-to-counselor ratio is about 376 to 1 (ASCA, 2023–24), against a recommended 250 to 1. Many students will never get hours of one-on-one guidance on this decision. One class period is a real start.