

THE FINANCE LAB

The College Project

Teacher's Guide

Companion to the 5th Edition student workbook

Plug-and-play lesson plans · standards alignment · pacing guides · rubrics

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Contents

Welcome, Teacher.....	3
The Workbook at a Glance.....	4
How to Use This Guide.....	6
Standards Alignment at a Glance.....	7
Pacing Guides.....	9
Universal Rubric for Writing Prompts.....	11
Chapter-by-Chapter Guides.....	13
Kickoff: Before You Start & Your Command Center.....	14
PART I: FIND YOUR FIT	
Chapter 1: It's Your Decision.....	16
Chapter 2: What Do You Want to Do?.....	18
Chapter 3: Go Ask Someone Who's Been There.....	20
Chapter 4: A Good Fit.....	22
Chapter 5: Your Turn: College Visits.....	24
PART II: RUN THE REAL NUMBERS	
Chapter 6: Free Money (Parts 1 & 2).....	26
Chapter 7: Get What You Pay For.....	28
Chapter 8: Spot the Red Flags.....	30
Chapter 9: Your Cost to Attend College.....	32
Chapter 10: Where You Start Matters.....	34
PART III: MAKE YOUR MOVE	
Chapter 11: Applications: Tell Your Story.....	36
Chapter 12: The FAFSA and CSS Profile.....	38
Chapter 13: A DREAM Come True.....	40
Chapter 14: Student Loans 101.....	42
Chapter 15: Reading Your Award Letter.....	44
PART IV: FINISH WHAT YOU STARTED	
Chapter 16: Mental Health, Responsibilities, and College Success.....	46
Chapter 17: The Summary.....	48
Chapter 18: You Got In. Now Don't Disappear Over Summer.....	50
Chapter 19: Your Workspace.....	52
Appendix A: Master Digital Resource List.....	53
Appendix B: Teaching Sensitive Content Well.....	54

Welcome, Teacher

You are holding the guide to a semester-long project with one goal: every student leaves with a college they love that they can actually afford, or a deliberate, well-reasoned plan not to go. Not vibes. Not TikTok advice. Their own research, their own numbers, their own decision.

This guide is built to be plug-and-play. You do not need a finance background: the workbook carries the content, and every chapter page here tells you what to know before you teach, what students should walk away with, how it maps to your standards, and how to run the room in a 50-minute period or an 80-minute block. If you can lead a discussion and project a website, you can teach The College Project.

Two promises we make students, which you'll want to make too: we will never tell them what they want to hear in place of what is true, and we will never tell them what to decide. Every statistic in the workbook is real and cited. Every path (four-year, community college, trades, military, work) is treated as legitimate. The project's only agenda is that students choose on purpose, with real numbers.

WHY THIS WORK MATTERS

The decision students make about life after high school is one of the largest financial decisions of their lives, and most make it with incomplete information: sticker prices mistaken for real prices, aid they never knew existed, schools chosen on convenience instead of outcomes. When students learn to run the numbers themselves (net price, graduation rates, award letters, loan terms), they stop deferring the decision and start owning it. That confidence is the product. The workbook is just the delivery system.

The Workbook at a Glance

The 5th Edition is organized as one continuous project: 19 chapters in four parts, plus a set of front-matter tools (the Command Center) that students build all semester.

SECTION	CHAPTERS	WHAT IT DOES
Front Matter (pp. 6–31)	Before You Start · Your Command Center · Junior & Senior Year Checklists · Senior Year Calendar	<i>The tools and deadlines that hold the whole project together.</i>
Part I: Find Your Fit (Ch. 1–5)	It's Your Decision · What Do You Want to Do? · Go Ask Someone Who's Been There · A Good Fit · College Visits	<i>Self-knowledge and fit, deliberately before any prices.</i>
Part II: Run the Real Numbers (Ch. 6–10)	Free Money · Get What You Pay For · Spot the Red Flags · Your Cost to Attend College · Where You Start Matters	<i>Aid, outcomes data, net price, and starting-point trade-offs.</i>
Part III: Make Your Move (Ch. 11–15)	Applications · FAFSA & CSS Profile · A DREAM Come True · Student Loans 101 · Reading Your Award Letter	<i>Executing: applications, aid forms, borrowing wisely, decoding offers.</i>
Part IV: Finish What You Started (Ch. 16–19)	Mental Health & College Success · The Summary · Don't Disappear Over Summer · Your Workspace	<i>Persistence, the capstone decision, and beating summer melt.</i>

THE COMMAND CENTER: THE SPINE OF THE PROJECT

Four tools live in the front matter, and nearly every chapter routes work into them. If you internalize one thing from this page, make it this:

- **The Money Map (p. 7).** The entire journey on one page: nine steps from “dream first” to “show up in the fall.” Students mark where they are. Whenever anyone feels lost, they come back here.
- **The Running List.** Every career, major, and college a student discovers, captured as they go. Chapters constantly prompt “Add to your Running List.” This is the raw material for everything in Part II and III.
- **The Decision Dashboard.** Finalist colleges lined up side by side (net price, graduation rate, aid, fit), completed near the end so students choose on data.
- **The Plan.** One page: what they decided and what they will do next, with dates.

Plug-and-play tip: on day one, have students physically bookmark the Command Center pages (sticky note, folded corner, anything). Every later lesson gets faster.

RECURRING FEATURES (THE WORKBOOK'S DESIGN LANGUAGE)

The workbook uses a consistent set of features. Knowing them means you can open to any chapter cold and run it:

- **THINK FIRST:** pre-reading prompts that surface assumptions before the chapter challenges them. Great as warm-ups or quick-writes.
- **KEY IDEA:** the one-sentence takeaway, boxed. If you're short on time, teach to the Key Idea.
- **SCAN ▶:** QR codes linking to the live tools (Net Price Calculators, campustours.com, csac.ca.gov, Khan Academy). Students scan with phones; links are also printed for laptops.
- **SHARE:** built-in pair/compare moments. These are your discussion structure: no need to invent turn-and-talks.
- **CHAPTER RECAP + BEFORE YOU TURN THE PAGE:** bulleted takeaways plus one reflective question. The recap question is a ready-made exit ticket every single chapter.
- **The right margin** belongs to students, by explicit invitation: underline, argue with the book, jot questions for their counselor. Margin notes also carry reminders like “Keep building your Command Center as you go.”

How to Use This Guide

Every chapter gets one consistent spread with the same eight pieces, in the same order, so you can prep in five minutes:

At a Glance	Workbook pages, part, and realistic time for 50-minute periods and 80-minute blocks.
Before You Teach	The things worth knowing up front: what's new, what's sensitive, what to prep, and where the lesson's "moment" lives.
Learning Goals	What students should be able to do by the end: written to be checkable.
Standards Snapshot	ELA (Common Core, grades 11–12 cited; 9–10 parallels apply), California personal finance content (Ed Code §51284.5 / AB 2927, with national Jump\$art categories where useful), and math (Common Core) where the chapter genuinely uses it.
Common Misconceptions	The beliefs students walk in with: name them early and let the chapter's data do the correcting.
Hook	An opening question, usually drawn from the chapter's own Think First prompts.
Lesson Flow	A timed sequence for 50-minute and 80-minute classes. Treat as a default, not a script.
Exit Ticket & Links to Prep	A closing prompt (usually the workbook's own recap question) and every URL to pre-open.

WAYS TO WORK THROUGH THE READING

Mix methods to keep engagement high. Six that work well with this workbook: popcorn reading (short segments aloud in turn), jigsaw & share (groups read sections, then teach the class), independent reading (homework or silent reading), pair reading (read together, pausing at SHARE prompts), teacher read-aloud (key excerpts with discussion pauses), and Socratic seminar (assign the reading in advance; discuss the recap questions student-led).

A NOTE ON STATISTICS AND FRAMING

Every statistic in the workbook is real, current as of the 5th Edition, and sourced (BLS, College Board Trends, the College Scorecard, and other cited datasets). Please don't supplement with unsourced numbers: students are being taught to demand evidence, and the project models it. Two framing commitments to carry into your classroom: all post-high school paths are presented as legitimate choices to be evaluated, not ranked; and transfer pathways like TAG/ADT are options to weigh, never a default recommendation.

Standards Alignment at a Glance

The College Project supports California's one-semester personal finance graduation requirement (**Ed Code §51284.5, added by AB 2927**), particularly its college- and career-financing content: financial aid types and applications, net price and college costs, student loans and debt management, and postsecondary decision-making. ELA citations below use Common Core grades 11–12 (9–10 parallels apply for younger cohorts). Math citations appear only where a chapter genuinely exercises the standard. Jump\$tart National Standards categories are noted where they add clarity for personal finance course adoption.

CH.	TITLE	ELA (CCSS 11–12)	PERSONAL FINANCE	MATH
Kick off	Before You Start & Your Command Center	SL.11–12.1 (collaborative discussion); W.11–12.10 (routine writing)	goal-setting and planning for postsecondary financing	—
1	It's Your Decision	RI.11–12.7 (integrate quantitative info); SL.11–12.1	relationship between education, income, and employment (Jump\$tart: Earning Income)	S-ID.A (interpret data in tables); N-Q.A.1 (reason with units: weekly → monthly → annual → career earnings)
2	What Do You Want to Do?	W.11–12.3 (narrative writing); SL.11–12.1	career exploration and education pathways (Jump\$tart: Earning Income)	—
3	Go Ask Someone Who's Been There	SL.11–12.1c–d (posing questions, responding to perspectives); SL.11–12.3; W.11–12.7 (gathering from a primary source)	career exploration through primary research	—
4	A Good Fit	W.11–12.7 (short research); SL.11–12.1	criteria-based postsecondary decision-making (Jump\$tart: Spending, evaluating choices against criteria)	—
5	Your Turn: College Visits	W.11–12.2–3 (observational/descriptive writing); SL.11–12.1	informed postsecondary decision-making	—
6	Free Money (Parts 1 & 2)	RI.11–12.7; W.11–12.7 (scholarship research)	financial aid types and applications, core required content (Jump\$tart: Spending, Saving)	N-Q.A.1–3; percent change (net tuition trend)
7	Get What You Pay For	RI.11–12.7 (evaluate multiple sources including quantitative)	evaluating the value and outcomes of postsecondary options	S-ID.A (interpret rates and distributions); N-Q.A (reason quantitatively about percentages)
8	Spot the Red Flags	RI.11–12.6 (analyze rhetoric & point of view); SL.11–12.3 (evaluate a speaker's reasoning)	consumer protection in education decisions (Jump\$tart: Managing Risk)	Interpreting rates in context

CH.	TITLE	ELA (CCSS 11–12)	PERSONAL FINANCE	MATH
9	Your Cost to Attend College	RI.11–12.7	net price and college cost estimation, core required content	N-Q.A.1–3 (multi-step quantity reasoning; COA – aid = net price)
10	Where You Start Matters	RI.11–12.7; W.11–12.1 (argument: defend a chosen path with evidence)	comparing postsecondary financing pathways	S-ID.A (interpreting completion-rate data)
11	Applications: Tell Your Story	W.11–12.3 (narrative techniques); W.11–12.4–5 (produce, develop, revise), core alignment	application costs and fee waivers	—
12	The FAFSA and CSS Profile	RI.11–12.7; SL.11–12.1	financial aid application process, core required content	—
13	A DREAM Come True	RI.11–12.7 (evaluating credible sources); SL.11–12.1	state financial aid pathways, including the CA Dream Act Application	—
14	Student Loans 101	RI.11–12.4 (technical vocabulary in context)	student loans, interest, and debt management, core required content (Jump\$tart: Managing Credit)	N-Q.A; F-LE.A.2 (interest as growth over time); comparing repayment scenarios
15	Reading Your Award Letter	RI.11–12.4 (domain vocabulary: ‘award,’ ‘work-study,’ ‘PLUS’); RI.11–12.7	interpreting financial aid offers and comparing college costs, core required content	N-Q.A (multi-step comparison: COA – free money across schools)
16	Mental Health, Responsibilities, and College Success	SL.11–12.1; W.11–12.10 (reflective writing)	managing basic-needs resources and work–school balance; SEL: self-management & responsible decision-making (CASEL competencies)	—
17	The Summary	W.11–12.2 (informative synthesis); SL.11–12.4 (present findings)	comprehensive postsecondary financial planning, capstone	N-Q.A (synthesizing quantitative comparisons)
18	You Got In. Now Don’t Disappear Over Summer.	RI.11–12.7 (following multi-step procedural information)	completing enrollment and aid requirements (verification, promissory notes, deposits)	—
19	Your Workspace	W.11–12.10 (write routinely over extended time frames)	Supports all Ed Code §51284.5 topics as working space	—

Pacing Guides

Two default paths, both flexible. First-time users: teach sequentially. The book's order is intentional (fit before price, price before applications, applications before award letters). Veterans: pull chapters just-in-time for real deadlines.

Calendar anchors that override any pacing guide: the FAFSA/CADAA opens October 1 (teach Ch. 12–13 that week for seniors) · award letters arrive Feb–Apr (teach Ch. 15 when real letters exist) · SIR/deposit deadlines are usually May 1 (Ch. 18 must land before this) · many scholarship deadlines cluster Nov–Mar (launch Ch. 6 searches early).

THE 9-WEEK INTENSIVE (ONE QUARTER, OR A HALF-SEMESTER SPRINT)

Week 1	Kickoff (Command Center, checklists, calendar) + Ch. 1 It's Your Decision
Week 2	Ch. 2 What Do You Want to Do? + Ch. 3 launch (interviews run as homework)
Week 3	Ch. 4 A Good Fit + Ch. 5 College Visits (virtual lab)
Week 4	Ch. 6 Free Money, Parts 1 & 2 (two full periods)
Week 5	Ch. 7 Get What You Pay For + Ch. 8 Spot the Red Flags
Week 6	Ch. 9 Your Cost to Attend College + Ch. 10 Where You Start Matters
Week 7	Ch. 11 Applications + Ch. 12 FAFSA & CSS Profile
Week 8	Ch. 13 A DREAM Come True + Ch. 14 Student Loans 101
Week 9	Ch. 15 Reading Your Award Letter + Ch. 16 Mental Health + Ch. 17–18 capstone & summer plan

THE 18-WEEK SEMESTER (ONE CHAPTER PER WEEK, WITH BREATHING ROOM)

Week 1	Kickoff: Before You Start, Command Center, checklists, calendar
Week 2	Ch. 1 It's Your Decision
Week 3	Ch. 2 What Do You Want to Do?
Week 4	Ch. 3 Go Ask Someone Who's Been There (interview window opens)
Week 5	Ch. 4 A Good Fit
Week 6	Ch. 5 College Visits + interview debrief
Week 7	Ch. 6 Free Money, Part 1 (need-based aid)
Week 8	Ch. 6 Free Money, Part 2 (scholarships): search sprint
Week 9	Ch. 7 Get What You Pay For
Week 10	Ch. 8 Spot the Red Flags + Scorecard fluency check

Week 11	Ch. 9 Your Cost to Attend College (NPC lab)
Week 12	Ch. 10 Where You Start Matters
Week 13	Ch. 11 Applications: Tell Your Story (coordinate with English)
Week 14	Ch. 12 The FAFSA and CSS Profile ★ move to the week of Oct 1 for fall seniors
Week 15	Ch. 13 A DREAM Come True
Week 16	Ch. 14 Student Loans 101 (allow spillover, heaviest chapter)
Week 17	Ch. 15 Reading Your Award Letter + Ch. 16 Mental Health & College Success
Week 18	Ch. 17 The Summary (capstone) + Ch. 18 summer melt plan · Ch. 19 Workspace runs all semester

Universal Rubric for Writing Prompts

Applies to exit tickets, reflections, and longer written responses across the project. Grade formally (points) or use for feedback only: your call. The student-friendly version below can be printed or projected.

CRITERIA	EXEMPLARY (4)	PROFICIENT (3)	DEVELOPING (2)	BEGINNING (1)
Thoroughness	Fully addresses the prompt with complete, detailed responses; expands with examples or connections.	Addresses all parts of the prompt with adequate detail.	Responds to the prompt but is missing details or leaves parts incomplete.	Minimal response, unclear, or incomplete.
Thoughtfulness	Deep reflection and original thinking; connects ideas to personal goals or real-world situations.	Reflection and some original thinking; connects ideas to self or topic.	Limited reflection; responses are surface-level or generic.	Little to no reflection; off-topic or irrelevant.
Accuracy / Evidence	Correct facts, terms, and reasoning clearly connected to the workbook or class content.	Mostly accurate use of facts and terms with minor errors; ideas generally supported.	Some inaccuracies or unsupported claims; limited use of facts/terms.	Major inaccuracies; no evidence or connection to content.
Clarity & Effort	Well-organized and clearly written; strong effort and care.	Organized and understandable; consistent effort.	Somewhat disorganized or unclear; limited effort shown.	Disorganized, incomplete, or rushed.

STUDENT-FRIENDLY VERSION

WHAT WE'RE LOOKING FOR	GREAT (4)	GOOD (3)	NEEDS WORK (2)	INCOMPLETE (1)
Did you answer fully?	I answered the whole question with details and examples.	I answered the whole question with some detail.	I answered part of the question but left things out.	I barely answered or left it blank.
Did you think deeply?	I showed real thought and made personal or real-world connections.	I showed some thought and made a connection to myself or the topic.	My response was surface-level.	My response didn't show real thought.
Did you use accurate info?	I used correct facts, terms, or examples to back up my ideas.	I used facts, but some came from unverified sources.	I didn't use facts to support my ideas.	My response was inaccurate or fact-free.
Did you write clearly?	Clear, organized, strong effort.	Makes sense; solid effort.	A little unclear or rushed.	Messy, unclear, little effort.

Chapter-by-Chapter Guides

One consistent spread per chapter. Each opens with what to know before you teach, then goals, standards, misconceptions, the hook, a timed lesson flow, the exit ticket, and every link to pre-open. Exit tickets are usually the workbook's own recap questions: students see the through-line.

Kickoff: Before You Start & Your Command Center

The four tools students build all semester. Everything else lands here.

Workbook pp. 6–31 · **Front Matter** · 1 class period (50 min) · 0.5–1 block (80 min)

BEFORE YOU TEACH

- The Command Center is new to the 5th Edition and it is the spine of the whole project: the Money Map (the journey on one page), the Running List (every career, major, and college students discover), the Decision Dashboard (finalists compared side by side), and the Plan (what they decided and what happens next). Chapters constantly say “add this to your Running List,” and if students bookmark these pages on day one, everything downstream works.
- The right margin of every page belongs to students. Tell them explicitly: underline, argue with the book, jot questions for their counselor. Buy-in starts here.
- The Junior Year Checklist (p. 15) means this project works for 11th graders, not just seniors. If you teach juniors, anchor deadlines to the Junior Checklist and treat the Senior Calendar as a preview.

LEARNING GOALS

- Set up the four Command Center tools and understand when each gets used.
- Personalize the Junior/Senior Year Checklist and transfer key dates to the Senior Year Calendar.
- Reflect on what students bring to the college decision and what they hope to gain.

STANDARDS SNAPSHOT

ELA	SL.11–12.1 (collaborative discussion); W.11–12.10 (routine writing)
Personal Finance	Ed Code §51284.5 (AB 2927): goal-setting and planning for postsecondary financing
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- College planning can wait until senior spring.
- Checklists and calendars are “extra” rather than the difference between aid received and aid missed.
- Only students applying to 4-year universities need to prepare early.

HOOK

“What will you bring to life after high school that will help you succeed, and what do you hope to gain?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook question & partner share 5 min	Hook question & class discussion 10 min
Walk the Money Map together (p. 7): students mark where they are on the 9-step path 10 min	Money Map walk-through with think-alouds 15 min

50-MINUTE PERIOD	80-MINUTE BLOCK
Tour the Running List, Dashboard, and Plan; students bookmark the pages 10 min	Command Center tour & bookmarking 15 min
Checklist personalization: students add their own deadlines 10 min	Checklist & calendar personalization 25 min
Calendar transfer: color-code by category (applications, scholarships, tests) 10 min	Pair share: one deadline you did not know existed 10 min
Exit ticket 5 min	Exit ticket 5 min

EXIT TICKET

“Name one quality you’ll bring to this decision, one thing you hope to gain, and the first deadline on your calendar.”

TEACHER NOTES

Chapter 1: It's Your Decision

Owning the choice, with real numbers instead of assumptions.

Workbook pp. 32–42 · **Part I: Find Your Fit** · 1 class period (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- The chapter is explicitly not “everyone must go to college.” It names real non-degree paths (trades, military + G.I. Bill, and more) and asks students to choose on purpose. Hold that neutrality in discussion: the book’s target is deciding based on evidence, not deciding a particular way.
- Table 1.1 (BLS Current Population Survey) is the data anchor: 2024 unemployment and median weekly earnings by education level. Have students guess the gap before revealing it: the book prompts this in the margin, and the reveal is the moment of the lesson.
- The real Cal State Long Beach schedule (p. 37) lands surprisingly well with students: a third-year with a three-day weekend every week reframes “four more years of school.”

LEARNING GOALS

- Interpret unemployment and earnings data by education level and articulate the overall pattern (and its limits: these are averages, not ceilings).
- Compare high school and college structures: schedules, course choice, and freedom.
- Connect a personal definition of success to post–high school options.

STANDARDS SNAPSHOT

ELA	RI.11–12.7 (integrate quantitative info); SL.11–12.1
Personal Finance	Ed Code §51284.5: relationship between education, income, and employment (Jump\$tart: Earning Income)
Math	S-ID.A (interpret data in tables); N-Q.A.1 (reason with units: weekly → monthly → annual → career earnings)

COMMON MISCONCEPTIONS TO SURFACE

- Everyone must go to college immediately after high school.
- A degree guarantees success (the book stresses averages describe patterns, not any one person’s ceiling).
- College is just a harder version of high school.

HOOK

“Think of yourself as a ‘successful’ adult. What does your life actually look like on a Tuesday?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & “draw a day in your life ten years from now” (in the book) 8 min	Hook & drawing activity with volunteers sharing 12 min

50-MINUTE PERIOD	80-MINUTE BLOCK
Guess-then-reveal: Table 1.1 gap between education levels 10 min	Table 1.1 guess-then-reveal + weekly-to-career math (\$613/week → ~\$30K/year) 15 min
Guided reading: how college differs from high school + real CSULB schedule 12 min	Guided reading with paired check-ins 18 min
SHARE activity (in the book): trade reasons with a partner, steal one idea 10 min	Small-group discussion: “Go because the benefits outweigh the costs”: what does that mean for you? 20 min
Chapter Recap essential questions 5 min	Recap & exit ticket 15 min
Exit ticket 5 min	

EXIT TICKET

“What is one number from today’s data that changed, or confirmed, how you think about life after high school?”

TEACHER NOTES

Chapter 2: What Do You Want to Do?

Not knowing yet is normal. Exploring is the plan.

Workbook pp. 43–53 · **Part I: Find Your Fit** · 1 class period (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- The chapter's Key Idea cuts both ways, and students need both halves: the less sure you are, the more a broad education is worth, and the more sure you are, the more you should check whether you need a degree at all. Do not let discussion collapse into only one half.
- “Try This: Explore with AI” invites students to use AI tools to map majors → careers and careers → majors. Decide in advance how this fits your school's AI policy; a teacher-led demo on the projector works if student devices are restricted.
- The three-letters writing activity is the emotional core: the Chapter Recap asks which letter “felt most like you.” Give it real writing time; it doubles as early material for the Chapter 11 application essay.

LEARNING GOALS

- Reframe uncertainty: articulate why a broad education keeps options open when plans are unsettled.
- For students with a fixed goal, evaluate whether that goal requires a degree and which specific program leads there.
- Draft reflective letters exploring possible futures, and add discoveries to the Running List.

STANDARDS SNAPSHOT

ELA	W.11–12.3 (narrative writing); SL.11–12.1
Personal Finance	Ed Code §51284.5: career exploration and education pathways (Jump\$tart: Earning Income)
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- You must know your career before you can plan for college.
- Your major locks in your career (the book: “a starting point, not a life sentence”).
- If a career doesn't require a degree, college has nothing to offer, or the reverse, that everyone needs one.

HOOK

“If the question ‘what do you want to be?’ makes your stomach drop, why do you think that is?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & Howard Thurman quote discussion 7 min	Hook & discussion 10 min
Guided reading: both halves of the Key Idea 10 min	Guided reading with paired check-ins 15 min
Explore with AI (demo or student devices): majors → careers, careers → majors 10 min	Explore with AI + capture findings on Running List 15 min

50-MINUTE PERIOD	80-MINUTE BLOCK
Three-letters writing time 15 min	Three-letters writing time 25 min
Add to Running List + exit ticket 8 min	Pair share: which letter felt most like you? 10 min
	Exit ticket 5 min

EXIT TICKET

“Which letter felt most like you, and what does that tell you about your next step?”

TEACHER NOTES

Chapter 3: Go Ask Someone Who's Been There

Some answers live in data. Others only live in people.

Workbook pp. 54–56 · **Part I: Find Your Fit** · 0.5 class period in class + interview as homework (pairs well with Ch. 4)

BEFORE YOU TEACH

- This is a short chapter with a long tail: students conduct a real informational interview with someone a few steps ahead (college student, recent grad, or someone in a job they're curious about). Launch it in class, then give a one-to-two-week window: it runs in the background while you teach Chapters 4–5.
- The book scripts the outreach message and the two magic questions (“What surprised you?” → “Tell me more”). Practice these aloud; the nervousness is the real barrier, and the book acknowledges it in the margin.
- Have a backup bank of interviewees (alumni your counselors can connect, staff members, student teachers) for students whose networks are thin: this is an equity checkpoint.

LEARNING GOALS

- Draft and send a simple, respectful outreach message.
- Conduct a 15–20 minute informational interview using open follow-up questions.
- Capture insights and add any careers, majors, or schools that surface to the Running List.

STANDARDS SNAPSHOT

ELA	SL.11–12.1c–d (posing questions, responding to perspectives); SL.11–12.3; W.11–12.7 (gathering from a primary source)
Personal Finance	Ed Code §51284.5: career exploration through primary research
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- Busy adults won't want to talk to a high schooler (the book: people say yes more often than you expect; they like being asked).
- Brochures and websites tell you what a school or job is really like.
- An interview is just a list of questions, not a conversation.

HOOK

“What’s something you learned from a person that you never could have Googled?”

LESSON FLOW

LESSON FLOW

Hook & discussion **5 min**

Read the sample interview (first-gen sophomore): what made it ‘gold’? **10 min**

Chapter 4: A Good Fit

Narrow by who you are and what you want, before you look at a single price.

Workbook pp. 57–68 · **Part I: Find Your Fit** · 1–2 class periods (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- The chapter’s deliberate sequencing (fit before price) is the whole design of Part I and II. Students dream and define first; the real numbers come in Part II. If a student says “but I can’t afford that school,” the honest answer is: you don’t know that yet, and that’s exactly what Chapters 6–9 will test.
- Push specificity in fit factors: “a campus with a strong tutoring program” beats “good academics.” The SHARE activity (compare top-three lists with a neighbor) is where vague answers get sharpened.
- Colleges identified here feed the Running List and become the raw material for the Net Price Calculator work in Chapter 9: quality here pays off for weeks.

LEARNING GOALS

- Define personal fit across academics, culture, location, and support, in specific, checkable terms.
- Build an initial college list and add it to the Running List.
- Explain why narrowing by fit before cost leads to better decisions than filtering by sticker price.

STANDARDS SNAPSHOT

ELA	W.11–12.7 (short research); SL.11–12.1
Personal Finance	Ed Code §51284.5: criteria-based postsecondary decision-making (Jump\$tart: Spending, evaluating choices against criteria)
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- Cost should be the first filter (the book holds cost for Part II on purpose).
- You must know your major before building a list.
- “Fit” means prestige or location only, not support systems, culture, or opportunities.

HOOK

“If money weren’t a factor, what are three things you’d look for in your dream college?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & partner share 5 min	Hook & class discussion 8 min
Guided reading: fit factors 10 min	Guided reading with paired check-ins 15 min
Fit priorities list: push for specifics 12 min	Fit priorities list 15 min
SHARE: compare top three with a neighbor; strengthen your list 10 min	College search time (BigFuture / College Navigator) → Running List 25 min

50-MINUTE PERIOD	80-MINUTE BLOCK
Start the college list on the Running List 8 min	SHARE & rank by category 10 min
Exit ticket 5 min	Exit ticket 7 min

EXIT TICKET

“Which fit factor (academics, culture, location, or support) will matter most to you, and why?”

LINKS TO PREP

College Board BigFuture	bigfuture.collegeboard.org	<i>College search & planning</i>
College Navigator (NCES)	nces.ed.gov/collegenavigator	<i>Federal college search tool</i>

TEACHER NOTES

Chapter 5: Your Turn: College Visits

You won't know how a campus feels until you stand on it, or walk it virtually.

Workbook pp. 69–77 · **Part I: Find Your Fit** · 1 class period to launch · visits completed in person or virtually over 1–2 weeks

BEFORE YOU TEACH

- The workbook includes two full structured observation forms (Visit One and Visit Two) with prompts about atmosphere, students, and belonging, plus a margin prompt to “take one photo that captures the vibe.” The QR code links to campustours.com so no student is blocked by transportation: virtual visits count.
- If your school can swing one field trip to a local campus (community college, CSU, or UC), this chapter is the natural anchor for it. Otherwise, run a virtual-visit lab day: each student tours a school from their Running List.
- The closing question (“Do you see yourself at this college?”) is a belonging question, not a logistics question. First-generation students especially benefit from hearing that feeling out of place on a first visit is common and worth interrogating, not obeying.

LEARNING GOALS

- Plan and complete at least one campus visit (in person or virtual) using the structured observation form.
- Record specific evidence about atmosphere, student life, and personal belonging.
- Update the Running List: add, keep, or cut schools based on what the visit revealed.

STANDARDS SNAPSHOT

ELA	W.11–12.2–3 (observational/descriptive writing); SL.11–12.1
Personal Finance	Ed Code §51284.5: informed postsecondary decision-making
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- A campus visit is just about seeing buildings.
- You should only tour colleges you're certain you'll attend.
- The tour guide gives you all the information you need (the book prompts students to watch what students are actually doing).

HOOK

“What’s the first thing you’d want to see or know if you stepped onto a college campus tomorrow?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & class brainstorm: top 10 things to look for 10	Hook & brainstorm 10 min

Chapter 6: Free Money (Parts 1 & 2)

Financial aid grew faster than sticker prices, and most of it never has to be repaid.

Workbook pp. 78–93 · **Part II: Run the Real Numbers** · 2 class periods (50 min) · 1–2 blocks (80 min): one for need-based aid, one for scholarships

BEFORE YOU TEACH

- The chapter opens with a myth-buster students rarely hear: measured by net tuition after grant aid, what students actually pay has fallen from its peak: public 4-year from \$4,230 (2012–13) to \$2,480 (2024–25), down 41% (College Board Trends data, in the book). Let students guess average prices first (the Think First prompts this); the gap between guess and reality is the lesson.
- Part 1 covers need-based aid (grants, work-study, and the FAFSA as the single gateway); Part 2 covers merit-based scholarships. The book's counterintuitive scholarship tip: more required work (long essay, three letters) usually means better odds, because the work filters out the competition.
- The “no-loan and tuition-free” section notes 100+ universities with such programs: many students have never heard this. Pair it with the Running List prompt: fill in aid notes next to each school on the list.
- Have real scholarship examples ready with concrete award amounts, including a couple of local ones from your counseling office: local scholarships have the best odds and the least competition.

LEARNING GOALS

- Distinguish need-based aid (grants, work-study) from merit-based aid (scholarships), and both from loans.
- Explain why every student should complete the FAFSA regardless of expected eligibility.
- Identify at least two realistic scholarship opportunities and record them (with amounts and deadlines) on the Running List.

STANDARDS SNAPSHOT

ELA	RI.11–12.7; W.11–12.7 (scholarship research)
Personal Finance	Ed Code §51284.5 (AB 2927): financial aid types and applications, core required content (Jumpstart: Spending, Saving)
Math	N-Q.A.1–3; percent change (net tuition trend)

COMMON MISCONCEPTIONS TO SURFACE

- The sticker price is what everyone pays.
- Need-based aid only goes to families with zero income; high income always means no aid.
- Scholarships are only for perfect GPAs or athletes, and small ones aren't worth the effort.
- All aid must be repaid.

HOOK

“Imagine your dream school costs \$90,000 a year. What if you could attend for \$13,000, or less? What would you want to know before believing me?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Day 1: Hook + Think First price guesses vs. reality 10 min	Hook + price guesses vs. reality 12 min
Guided reading: aid categories & the net tuition trend 12 min	Guided reading with teacher-led clarifications 15 min
Jigsaw: aid types (federal grants, state grants, work-study, no-loan schools): groups teach the class 20 min	Jigsaw research & presentations 28 min
Exit ticket 5 min	Scholarship search sprint → Running List 20 min
Day 2: Scholarship hook: what makes YOU scholarship-worthy? 8 min	Exit ticket 5 min
Scholarship search sprint (BigFuture, Fastweb, local list) → Running List with amounts & deadlines 30 min	
Share-out & exit ticket 10 min	

EXIT TICKET

“Name one need-based and one merit-based option you could realistically pursue, and your first step toward each.”

LINKS TO PREP

Fastweb	fastweb.com	<i>National scholarship database</i>
Scholarships.com	scholarships.com	<i>National scholarship database</i>
BigFuture Scholarships	bigfuture.collegeboard.org/scholarships	<i>Scholarship search</i>
Federal Student Aid	studentaid.gov	<i>Grants, work-study, FAFSA overview</i>

TEACHER NOTES

Chapter 7: Get What You Pay For

Not all degrees have equal value. The outcomes data tells you which is which.

Workbook pp. 94–104 · **Part II: Run the Real Numbers** · 1–2 class periods (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- This is the data-literacy heart of the book: graduation rates, transfer rates, and loan default rates as measures of value. The basketball-ticket analogy (courtside NBA Finals vs. high school bleachers) sets up why “what should college cost?” has no single answer.
- Budget real screen time with the College Scorecard: this is the tool students will reuse in Chapters 8, 9, and 17, so fluency built here compounds. Model one lookup on the projector before releasing them.
- The Chapter Recap asks students to rank how much each rate (graduation, transfer, default) will matter to them, 1–10, and defend the ranking: a ready-made discussion or quick-write.

LEARNING GOALS

- Define graduation rate, transfer rate, and loan default rate, and explain what each reveals about a college.
- Use the College Scorecard to look up outcome data for schools on the Running List.
- Defend a personal ranking of which outcome measures matter most and why.

STANDARDS SNAPSHOT

ELA	RI.11–12.7 (evaluate multiple sources including quantitative)
Personal Finance	Ed Code §51284.5: evaluating the value and outcomes of postsecondary options
Math	S-ID.A (interpret rates and distributions); N-Q.A (reason quantitatively about percentages)

COMMON MISCONCEPTIONS TO SURFACE

- A “cheap” school is always the better financial choice.
- High tuition automatically means better outcomes.
- Loan defaults only happen to students who borrow “too much.”

HOOK

“Would you pay more for a car that lasts twice as long? How might that logic apply, or break down, for college?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & mini-discussion 5 min	Hook & Socratic discussion: cost vs. outcomes trade-off 10 min
Guided reading: the three outcome rates + basketball	Guided reading with paired check-ins 15 min

50-MINUTE PERIOD	80-MINUTE BLOCK
analogy 10 min	
Scorecard demo on projector, then Data Dive: students pull rates for 2–3 of their schools 22 min	Data Dive with partners (Scorecard + College Navigator) 30 min
Small-group debrief: any surprises? 8 min	Recap ranking (1–10 per rate) & share-out 15 min
Exit ticket 5 min	Exit ticket 10 min

EXIT TICKET

“Which matters more to you (graduation rate, transfer rate, or loan default rate), and why?”

LINKS TO PREP

College Scorecard	collegescorecard.ed.gov	<i>Graduation rates, debt, earnings by school & field</i>
College Navigator	nces.ed.gov/collegenavigator	<i>Detailed outcome & demographic breakdowns</i>

TEACHER NOTES

Chapter 8: Spot the Red Flags

Marketing tells you a school wants you. The numbers tell you how students actually do.

Workbook pp. 105–107 · **Part II: Run the Real Numbers** · 0.5–1 class period: pairs naturally with Chapter 7

BEFORE YOU TEACH

- Short but high-stakes: this is consumer-protection education. The anchor example is public record: at the University of Phoenix–Arizona, only about 2% of students who started in 2017–18 graduated within four years. Note the framing the book insists on: the rule is not “for-profit equals bad” (some for-profit trade and licensure programs serve students well; some nonprofits do poorly). The rule is check the numbers before you trust the pitch.
- The SHARE activity is a gem: pairs invent the world’s most misleading college ad using at least two red flags, then another pair has to spot every flag. It teaches persuasion analysis from the inside, and it’s the most fun 15 minutes in Part II.
- Red flags covered: near-guaranteed admission, pressure to enroll today, dodged graduation-rate questions, high default rates, credits that won’t transfer, vague job-outcome answers.

LEARNING GOALS

- Identify recruiting red flags and explain why each is a warning sign.
- Verify any school’s graduation and loan default rates on the College Scorecard.
- Analyze persuasive tactics in college marketing, by building and then dissecting them.

STANDARDS SNAPSHOT

ELA	RI.11–12.6 (analyze rhetoric & point of view); SL.11–12.3 (evaluate a speaker’s reasoning)
Personal Finance	Ed Code §51284.5: consumer protection in education decisions (Jump\$tart: Managing Risk)
Math	Interpreting rates in context

COMMON MISCONCEPTIONS TO SURFACE

- Schools that advertise heavily must be legitimate and popular.
- “Guaranteed admission” is a good sign.
- A degree from anywhere has the same value.

HOOK

“If a school is chasing you hard (ads, calls, ‘you’re basically already in’), why might that be?”

LESSON FLOW

LESSON FLOW

Hook & discussion **5 min**

Guided reading: red flags + the Phoenix example (with the book’s fairness caveat) **10 min**

Chapter 9: Your Cost to Attend College

The sticker price is the tip of the iceberg. Your net price hides below the waterline.

Workbook pp. 108–119 · **Part II: Run the Real Numbers** · 1–2 class periods (50 min) · 1 block (80 min): device access required

BEFORE YOU TEACH

- This is the chapter students quote back for years: the price iceberg (sticker price above the waterline; grants, scholarships, work-study, and fee waivers shrinking it below) plus their first real Net Price Calculator run. The Jordan walkthrough (UC NPC) models the process before students try it.
- The UC Blue and Gold Opportunity Plan covers all systemwide tuition and fees for California families earning under \$100,000: the book's example of why "expensive" schools can be the affordable ones. Expect genuine disbelief; let the calculators do the convincing.
- Privacy matters here: NPCs ask about family income. Students should never be required to share results, and any student can run hypothetical scenarios instead of real family numbers. A neutral option: cite City-Data's median income for your community as a stand-in.
- Prep tip: pre-open NPC links for 3–4 schools common on your students' lists so class time goes to calculating, not navigating.

LEARNING GOALS

- Distinguish sticker price, cost of attendance, and net price.
- Run a Net Price Calculator for at least one school and interpret the result.
- Record estimated net prices next to schools on the Running List.

STANDARDS SNAPSHOT

ELA	RI.11–12.7
Personal Finance	Ed Code §51284.5 (AB 2927): net price and college cost estimation, core required content
Math	N-Q.A.1–3 (multi-step quantity reasoning: $\text{COA} - \text{aid} = \text{net price}$)

COMMON MISCONCEPTIONS TO SURFACE

- The sticker price is what you'll actually pay.
- Tuition is the only cost (housing, food, books, and transport are all in the cost of attendance).
- Private colleges are always more expensive than public ones after aid.
- Financial aid stays identical all four years without renewal steps.

HOOK

"If you could get a \$20,000 discount on something you really wanted, how would it change your decision to buy it?"

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & discussion 5 min	Hook & class discussion 10 min
Draw the price iceberg for a school you're considering (in the book) 8 min	Iceberg drawing + guided reading 12 min
Jordan & the UC NPC walkthrough (projector demo) 10 min	NPC walkthrough demo 12 min
Independent NPC run for one school from the Running List 20 min	Independent NPC runs for 2–3 schools → Running List 33 min
Optional pair share (results private by default) & exit ticket 7 min	Debrief: biggest surprise (no numbers required) & exit ticket 13 min

EXIT TICKET

“What surprised you most about your net price results, and what is one question you now have?”

LINKS TO PREP

Net Price Calculators	individual college websites	<i>Search “[college name] net price calculator”</i>
UC Blue and Gold Opportunity Plan	admission.universityofcalifornia.edu	<i>Tuition/fees covered under \$100K income</i>
Federal Student Aid Estimator	studentaid.gov/aid-estimator	<i>Quick federal aid estimate</i>

TEACHER NOTES

Chapter 10: Where You Start Matters

Community college is a real path. So is starting at a four-year. Choose on purpose.

Workbook pp. 120–130 · **Part II: Run the Real Numbers** · 1–2 class periods (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- Handle this one with balance: the book does. It presents the national data honestly (about 1 in 6 community college starters earns a bachelor's within six years; closer to 1 in 9 for students from low-income families, not because of ability, but because support is often thin) while also affirming that for some students community college is exactly right. The chapter's two halves (Part A: If You Start at a Community College, Part B: If You Start at a Four-Year) give both paths a success playbook.
- Frame TAG and ADT neutrally: they are written transfer guarantees available in California, one option among several, not a default recommendation and not proof that community college is the financially superior path. The goal is for each student to evaluate the trade-offs themselves.
- “Flip the Question” is the takeaway to write on the board: not “what is cheapest?” but “what will graduate me, open the most doors, and support me, at a price I can afford?”
- Be mindful of the room: some students' families are set on community college for cost or proximity reasons, and some students have siblings on either path. “Choose on purpose, then drive it” honors every path.

LEARNING GOALS

- Compare starting points using completion data, support systems, and net price, not sticker price alone.
- Identify the success playbook for each path (e.g., meeting a transfer counselor in the first semester; checking every course against transfer requirements; using EOP, summer bridge, and first-gen centers at four-years).
- Note which schools on the Running List accept TAG or ADT, and add or cut schools deliberately.

STANDARDS SNAPSHOT

ELA	RI.11–12.7; W.11–12.1 (argument: defend a chosen path with evidence)
Personal Finance	Ed Code §51284.5: comparing postsecondary financing pathways
Math	S-ID.A (interpreting completion-rate data)

COMMON MISCONCEPTIONS TO SURFACE

- Community college transfer is automatically quick and easy for everyone.
- Community college is “13th grade” with no path to a strong four-year outcome.
- Four-year universities are out of reach for first-gen or low-income students (the book highlights EOP, summer bridge, and first-gen support, plus net prices that are often lower than they look).

HOOK

“You’ve heard ‘save money, start at community college’ your whole life. What would you want to

verify before taking that advice, or rejecting it?"

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & discussion 5 min	Hook & extended discussion 10 min
Guided reading: the data, honestly, and 'Flip the Question' 12 min	Guided reading with paired check-ins 15 min
Split-class study: Part A playbook vs. Part B playbook → teach the other half 20 min	Playbook jigsaw + share-out 28 min
Running List update: TAG/ADT notes; add or cut on purpose 8 min	Case discussion: two students, two right answers, what made each right? 15 min
Exit ticket 5 min	Running List update & exit ticket 12 min

EXIT TICKET

"Whichever path you're leaning toward, what would driving it on purpose look like in your first semester?"

LINKS TO PREP

ASSIST	assist.org	CA community college → CSU/UC course articulation
UC TAG info	admission.universityofcalifornia.edu	Transfer Admission Guarantee details
ADT / Degree With a Guarantee	adegreewithaguarantee.com	Associate Degree for Transfer (CSU)

TEACHER NOTES

Chapter 11: Applications: Tell Your Story

If your essay could have been written by someone else, it isn't personal enough yet.

Workbook pp. 131–135 · **Part III: Make Your Move** · 1–2 class periods (50 min) · 1 block (80 min): *English-class crossover gold*

BEFORE YOU TEACH

- This is the chapter to co-teach with (or hand to) Senior English: it covers the essay, letters of recommendation, and the activities list, with QR codes to Khan Academy videos featuring admissions directors. Leila's pull-quote sets the tone: she scrapped what she thought colleges wanted to hear and wrote the truth.
- The fee-waiver section is quietly one of the most important passages in the book: UC waives fees for up to four campuses automatically based on family size/income, Cal State Apply works the same way, and Common App waivers are requested inside the application with counselor confirmation. The margin note says it best: never cross off a school over a fee you might not owe.
- For letters of recommendation, the book's advice doubles as a life skill: give writers time and details about why you picked them. Consider having students draft that ask in class: it pairs with the outreach skills from Chapter 3.

LEARNING GOALS

- Identify the story only they can tell, and draft an authentic personal-statement opening or outline.
- Draft an activities list that shows depth, commitment, and impact, honestly.
- Know the fee-waiver path for UC, Cal State, and Common App applications.

STANDARDS SNAPSHOT

ELA	W.11–12.3 (narrative techniques); W.11–12.4–5 (produce, develop, revise), core alignment
Personal Finance	Ed Code §51284.5: application costs and fee waivers
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- Applications are only about grades and test scores.
- You need a dramatic “sob story” to stand out (the book: honest and personal beats impressive and generic).
- Application fees are fixed costs everyone must pay.

HOOK

“What parts of your story matter, but don't show up anywhere in your GPA or test scores?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & quick-write 7 min	Hook & quick-write with volunteers 10 min

50-MINUTE PERIOD	80-MINUTE BLOCK
Guided reading + Khan Academy admissions video (QR in book) 12 min	Guided reading + video + fee-waiver walkthrough 18 min
Brainstorm: strengths, challenges, growth (concrete moments, not traits) 12 min	Brainstorm & sharing circles 17 min
Draft one paragraph in your real voice 14 min	Draft activities-list bullets (quantify impact) + essay paragraph 25 min
Exit ticket 5 min	Peer feedback: 'could anyone else have written this?' test 10 min

EXIT TICKET

“What is one story only you can tell, and where will it live in your application (essay, activities, or letters)?”

LINKS TO PREP

Khan Academy college essays	khanacademy.org	<i>Admissions directors on what works (QR in workbook)</i>
Common App	commonapp.org	<i>Multi-college application + fee waiver</i>
UC Application	admission.universityofcalifornia.edu	<i>UC PIQs; automatic fee waiver for up to 4 campuses</i>
Cal State Apply	calstate.edu/apply	<i>CSU application; income-based fee waiver</i>

TEACHER NOTES

Chapter 12: The FAFSA and CSS Profile

Possibly the most important hour of the entire financial aid journey.

Workbook pp. 136–144 · **Part III: Make Your Move** · 1–2 class periods (50 min) · 1 block (80 min): schedule near October 1 for seniors

BEFORE YOU TEACH

- The chapter opens with the cautionary tale of Stu, who picked a low-graduation-rate school because it “felt like a deal,” filed the FAFSA once, forgot to renew it, lost his aid, and defaulted. Stu is deliberately memorable; students will reference him all year. The Think First asks students to diagnose exactly what Stu did and didn’t do.
- The Chapter Recap repeats “Fill out the FAFSA” four times on purpose: it opens October 1, takes under an hour, help is a phone call away, and it must be renewed every October. If you teach seniors in the fall, time this chapter to the week of October 1 and consider partnering with your counseling team on a Cash-for-College-style filing event.
- Sensitivity: FAFSA questions involve family finances, and some students have mixed-status families (Chapter 13 exists for exactly this). Teach the process to everyone universally; never ask students to disclose their family’s situation, income, or status in class.

LEARNING GOALS

- Explain what the FAFSA unlocks (federal, state, and institutional aid) and when and how often to file it.
- Distinguish the FAFSA from the CSS Profile and identify which schools require which.
- Build a personal document checklist and name the date, place, and helper for filing.

STANDARDS SNAPSHOT

ELA	RI.11–12.7; SL.11–12.1
Personal Finance	Ed Code §51284.5 (AB 2927): financial aid application process, core required content
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- Only low-income families should file (the book: file regardless; it’s also the gateway to work-study and federal loans).
- The FAFSA is too complicated to complete without paid help (under an hour, and free help exists).
- It renews automatically each year (Stu’s exact mistake).

HOOK

“Would you walk past a table handing out college money because you assumed you didn’t qualify?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & Stu story debrief: what did he do and not do? 12 min	Hook & Stu diagnosis 15 min
Guided reading: FAFSA basics & timeline; clarify dependency status 12 min	Guided reading & clarifications 15 min
Group brainstorm: documents needed → compare to the official list 10 min	Document checklist build 12 min
CSS Profile: who needs it and why 8 min	CSS Profile overview + FAFSA-only vs. FAFSA+CSS school comparison 18 min
Plan for October 1 (day, place, person) + exit ticket 8 min	Troubleshooting common scenarios (Q&A) 12 min
	October 1 plan + exit ticket 8 min

EXIT TICKET

“What is your plan for October 1: the day, the place, and the person helping you file?”

LINKS TO PREP

FAFSA	studentaid.gov/h/apply-for-aid/fafsa	<i>Opens October 1 each year</i>
FSA ID	studentaid.gov/fsa-id	<i>Create before filing (student + one parent)</i>
CSS Profile	cssprofile.collegeboard.org	<i>Required by many private universities</i>

TEACHER NOTES

Chapter 13: A DREAM Come True

California's aid path for undocumented students: taught to everyone, safely.

Workbook pp. 145–155 · **Part III: Make Your Move** · 1 class period (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- Teach this chapter to the whole class, every time: never only to students you believe it applies to. Universal delivery protects privacy, reaches students in mixed-status families you don't know about, and equips every student to help a friend, cousin, or future roommate.
- Privacy is non-negotiable: never ask students to disclose their own or their family's immigration status, and establish that no one else should either. Frame everything as “some students in California” rather than “anyone here.”
- The book's Chapter Update acknowledges that rules for Dreamers have been subject to significant, unpredictable change, which is why it routes students to the QR code for csac.ca.gov (California Student Aid Commission) for current rules and deadlines rather than freezing details on the page. Check that link yourself before teaching; lead with what is stable: the CA Dream Act Application (CADAA) is the state-aid gateway and requires no SSN, and AB 540 provides in-state tuition eligibility.
- The recap covers practical mechanics worth previewing: entering all zeros if parents have no SSN/ITIN, estimating income if taxes aren't filed yet, and why parents filing taxes with an ITIN supports the aid case. A guest speaker from a local college's Undocumented Student Services office (or a recorded webinar) personalizes the support that exists.

LEARNING GOALS

- Distinguish federal aid (FAFSA) from California state aid (CADAA), and know which application fits which situation.
- Explain AB 540 in-state tuition eligibility and the role of campus Undocumented Student Services offices.
- Locate current, credible resources (CSAC, Immigrants Rising, TheDream.US) and evaluate scholarship legitimacy.

STANDARDS SNAPSHOT

ELA	RI.11–12.7 (evaluating credible sources); SL.11–12.1
Personal Finance	Ed Code §51284.5: state financial aid pathways, including the CA Dream Act Application
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- Undocumented students can't attend college.
- No financial aid exists for undocumented students (state aid and private scholarships do).
- The CADAA is the same as DACA (it is a separate state aid application, not an immigration status or program).

HOOK

“Two governments (federal and state) shape every student’s path to college. How might their rules differ, and why would that matter?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & framing: why everyone learns this chapter 7 min	Hook & framing 10 min
Guided reading: the two governments, CADAA, AB 540 13 min	Guided reading with paired check-ins 18 min
Resource Map activity: people, orgs, and tools that support this path 15 min	Guest speaker or recorded webinar from Undocumented Student Services 20 min
Scholarship legitimacy check: how to vet an opportunity 10 min	Resource Map + scholarship search (Immigrants Rising, TheDream.US) 22 min
Exit ticket 5 min	Exit ticket 10 min

EXIT TICKET

“What is one resource from today you could share with someone navigating this path?”

LINKS TO PREP

CA Dream Act resources (CSAC)	csac.ca.gov/cadaa-resources	<i>Current rules, deadlines, and help (QR in workbook)</i>
CADAA application	dream.csac.ca.gov	<i>California state aid application</i>
Immigrants Rising	immigrantsrising.org	<i>Support & scholarship resources</i>
TheDream.US	thedream.us	<i>Scholarships for Dreamers</i>

TEACHER NOTES

Chapter 14: Student Loans 101

How to borrow: wisely, with eyes open, and only if the math works.

Workbook pp. 156–167 · **Part III: Make Your Move** · 1.5–2 class periods (50 min) · 1 block (80 min): the heaviest new-concept load in the book

BEFORE YOU TEACH

- Budget extra time: interest, grace periods, subsidized vs. unsubsidized, and repayment plans are all new vocabulary for most students. The chapter runs as a Q&A (“Why would I ever want a student loan?” onward), which converts naturally into stations or a jigsaw.
- The book’s stance is balanced borrowing, not loan panic: debt can be a tool (even billionaires, companies, and governments borrow), federal loans beat private ones (fixed rates, no credit history needed, income-driven repayment, the 6-month grace period), and the recap’s standard is borrow only if you understand the terms and can repay on time and in full.
- Aid hierarchy to reinforce all week: free money first (grants/scholarships), earned money second (work-study), borrowed money last: it sets up Chapter 15’s “three piles” perfectly.
- This is the strongest math-integration chapter: comparing total repayment at different interest rates and terms makes compound growth tangible. If you collaborate with a math colleague, this is the chapter to hand them.

LEARNING GOALS

- Distinguish subsidized from unsubsidized federal loans and federal from private loans.
- Explain interest, the grace period, and how repayment timing changes the total cost of borrowing.
- Apply a decision framework: when borrowing is a reasonable investment and when it isn’t.

STANDARDS SNAPSHOT

ELA	RI.11–12.4 (technical vocabulary in context)
Personal Finance	Ed Code §51284.5 (AB 2927): student loans, interest, and debt management, core required content (Jump\$tart: Managing Credit)
Math	N-Q.A; F-LE.A.2 (interest as growth over time); comparing repayment scenarios

COMMON MISCONCEPTIONS TO SURFACE

- Loans are “free money” that future-you deals with.
- Interest doesn’t matter until repayment starts (unsubsidized interest accrues in school).
- All loans have the same terms (federal vs. private is the highest-stakes distinction in the chapter).

HOOK

“Would you borrow \$20,000 today to attend your dream school? What would you need to know first?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Day 1: Hook & poll 5 min	Hook & poll 8 min
Q&A guided reading: why borrow, grace period, repayment 15 min	Q&A guided reading with paired share 15 min
Subsidized vs. unsubsidized sort with dollar examples 15 min	Loan-type sort + federal vs. private comparison chart 20 min
Debrief: good vs. bad borrowing 10 min	Repayment simulation (Loan Simulator): compare scenarios 25 min
Exit ticket 5 min	Debrief & exit ticket 12 min
Day 2: Repayment scenario math: same loan, different rates & terms 30 min	
Affordability check: monthly payment vs. realistic starting salary 15 min	

EXIT TICKET

“Describe a future where borrowing for college was worth it for you. What made it worth it?”

LINKS TO PREP

Federal Student Aid: loans	studentaid.gov/understand-aid/types/loans	<i>Loan types & terms</i>
Loan Simulator	studentaid.gov/loan-simulator	<i>Repayment planning scenarios</i>

TEACHER NOTES

Chapter 15: Reading Your Award Letter

Every line is one of three things: free, earned, or borrowed. Sort ruthlessly.

Workbook pp. 168–172 · **Part III: Make Your Move** · 1 class period (50 min) · 1 block (80 min): the payoff chapter for Part III

BEFORE YOU TEACH

- New to the 5th Edition, and arguably the most consequential five pages in the book. Award letters are not standardized, and the Sunny State example shows the trap: a letter announcing aid that “covers” the full \$32,000 cost of attendance, where \$10,000 is loans and \$6,500 of that is a Parent PLUS Loan a parent must separately apply and qualify for. The margin instruction is the skill: circle every word that means loan.
- The three-piles framework (free / earned / borrowed) is the sorting algorithm. Comparison rule: cost of attendance minus free money (not “total aid”) is the number to compare across schools.
- Two more recap points teachers should preview: free money can come with conditions (always ask if it renews), and if the number doesn’t work, appeal before walking away: appeals are normal and work more often than students think.
- Timing note: for seniors in spring, teach this the week real letters arrive and pull results into the Decision Dashboard. For juniors or fall seniors, the Sunny State sample letter carries the lesson fine.

LEARNING GOALS

- Sort every line of an award letter into free, earned, or borrowed money.
- Compare offers using cost of attendance minus free money, across at least two schools.
- Know the two follow-up moves: ask whether free money renews, and appeal when the number doesn’t work.

STANDARDS SNAPSHOT

ELA	RI.11–12.4 (domain vocabulary: ‘award,’ ‘work-study,’ ‘PLUS’); RI.11–12.7
Personal Finance	Ed Code §51284.5: interpreting financial aid offers and comparing college costs, core required content
Math	N-Q.A (multi-step comparison: COA – free money across schools)

COMMON MISCONCEPTIONS TO SURFACE

- “Total aid” means money you keep (loans count toward it).
- A letter saying aid “covers” the cost means the college is paid for.
- Award letters are final and can’t be appealed.

HOOK

“A college says its aid ‘covers’ your full cost of attendance. What would you check before celebrating?”

LESSON FLOW

Chapter 16: Mental Health, Responsibilities, and College Success

Money, not grades, is the leading reason students leave. The safety net exists so you can stay.

Workbook pp. 173–177 · **Part IV: Finish What You Started** · 1 class period (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- The chapter opens with an anonymous student's story of struggle and growth: the recap's message is that struggle is part of every student's college story, and growing from it is a skill. Set discussion norms before this class: personal shares are welcome but never required.
- The most actionable content is the safety net most students have never heard of: basic-needs centers, CalFresh eligibility for college students, and campus emergency aid. Since money (not grades) is the leading reason students leave, knowing the net exists is retention knowledge, not soft content.
- Know your school's referral protocol before teaching this chapter, and open by naming your counselor/wellness resources. If a student's reflection raises a concern, follow your site's process. Keep the lesson focused on planning and resource awareness: you're teaching students where help lives, not providing counseling.

LEARNING GOALS

- Identify campus support systems (counseling, basic-needs centers, CalFresh, emergency aid, advising) and when to use each.
- Plan a realistic balance of work, school, and family, and rehearse asking for help early.
- Connect staying on degree-track (taking the right classes) with time and money saved.

STANDARDS SNAPSHOT

ELA	SL.11–12.1; W.11–12.10 (reflective writing)
Personal Finance	Ed Code §51284.5: managing basic-needs resources and work–school balance; SEL: self-management & responsible decision-making (CASEL competencies)
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- Stress means you don't belong in college.
- Only students in crisis should use support services.
- Success means handling everything alone (the book: ask for help early, on purpose).

HOOK

“What do you think is hardest in college: the classes, the money, or taking care of yourself? What makes you say that?”

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook & quick poll 5 min	Hook & discussion 8 min

50-MINUTE PERIOD	80-MINUTE BLOCK
Guided reading: the anonymous student's story + safety net 12 min	Guided reading with paired reflection 15 min
Safety-net scavenger hunt: find the basic-needs center, counseling office, and emergency aid at one school on your list 18 min	Safety-net scavenger hunt for 2 schools + share-out 25 min
Balance plan: work/school/family hours sketch 10 min	Balance plan + "ask early" role-play (emailing an advisor before a crisis) 22 min
Exit ticket 5 min	Exit ticket 10 min

EXIT TICKET

"Name one support you'd actually use, at one school on your list, and where you'd find it."

LINKS TO PREP

Campus basic-needs centers	individual college websites	<i>Search "[college] basic needs center"</i>
CalFresh for students	calfresh.dss.ca.gov	<i>Food assistance eligibility for college students</i>

TEACHER NOTES

Chapter 17: The Summary

The capstone: Decision Dashboard filled, Plan written, journey named.

Workbook pp. 178–183 · **Part IV: Finish What You Started** · 1–2 class periods (50 min) · 1 block (80 min)

BEFORE YOU TEACH

- This is where the Command Center pays off: students complete the Decision Dashboard (finalists side by side on real numbers) and write the Plan (what they decided, what happens next). If the Running List has been maintained, this chapter runs itself; if not, budget catch-up time.
- The book's margin prompt is the reflection engine: flip back to your very first Pre-Chapter Thoughts. What do you know now that you didn't then? Student quotes (like Daniel's, opening the chapter) model how far perspectives move.
- This chapter doubles as your assessment moment. The Universal Rubric (in this guide) fits the summary reflection; the Dashboard + Plan make a natural portfolio artifact or capstone grade.

LEARNING GOALS

- Complete the Decision Dashboard with real data (net price, graduation rate, aid, fit) for finalist schools.
- Write the Plan: the decision, the reasons, and the concrete next steps with dates.
- Reflect on how their thinking changed from Chapter 1 to now, with evidence from their own earlier pages.

STANDARDS SNAPSHOT

ELA	W.11–12.2 (informative synthesis); SL.11–12.4 (present findings)
Personal Finance	Ed Code §51284.5: comprehensive postsecondary financial planning, capstone
Math	N-Q.A (synthesizing quantitative comparisons)

COMMON MISCONCEPTIONS TO SURFACE

- The FAFSA and aid applications only matter once (renewal every October).
- Award letters can't be questioned or compared.
- One decision locks in your entire future.

HOOK

"Flip back to your very first Pre-Chapter Thoughts. What do you know now that you didn't then?"

LESSON FLOW

50-MINUTE PERIOD	80-MINUTE BLOCK
Hook: flip-back reflection 8 min	Hook & share-out 10 min
Decision Dashboard work time 20 min	Dashboard completion 25 min
Write the Plan: decision + next steps with dates 15 min	Plan writing + peer feedback 25 min

50-MINUTE PERIOD	80-MINUTE BLOCK
Exit ticket 7 min	Socratic close: biggest change in your thinking 15 min
	Exit ticket 5 min

EXIT TICKET

“What is one decision you feel more confident about now than when you started, and what changed?”

LINKS TO PREP

College Scorecard	collegescorecard.ed.gov	<i>Final data checks for the Dashboard</i>
Net Price Calculators	individual college websites	<i>Refresh estimates for finalists</i>

TEACHER NOTES

Chapter 18: You Got In. Now Don't Disappear Over Summer.

The missing walkthrough for summer melt: eight steps between “yes” and the first day of class.

Workbook pp. 184–186 · **Part IV: Finish What You Started** · *0.5–1 class period: essential for spring seniors; a preview for everyone else*

BEFORE YOU TEACH

- New to the 5th Edition and built on a real phenomenon: summer melt, where admitted, committed students never show up in the fall because summer paperwork went unanswered. The book's framing: most melt happens because a student missed one summer email. One weekly portal check is the whole defense.
- The eight-step checklist covers: deposit + SIR (usually by May 1, with fee waivers many schools never advertise), FAFSA verification requests, loan entrance counseling + Master Promissory Note, final transcript, orientation + placement tests, housing, connecting with EOP/first-gen/basic-needs centers before arrival, and the weekly email check.
- Make it concrete: have each student put a recurring “check portal + email” reminder in their phone for every Sunday of the summer, right now, in class. Two minutes, real melt prevention.

LEARNING GOALS

- Explain summer melt and why it happens to well-qualified, committed students.
- Translate the eight-step checklist into personal calendar entries with dates.
- Set a standing weekly summer reminder to check the college portal and email.

STANDARDS SNAPSHOT

ELA	RI.11–12.7 (following multi-step procedural information)
Personal Finance	Ed Code §51284.5: completing enrollment and aid requirements (verification, promissory notes, deposits)
Math	—

COMMON MISCONCEPTIONS TO SURFACE

- Once you're accepted and say yes, you're done.
- Ignoring a verification email is harmless (it can freeze your aid).
- Deposits are non-negotiable (the book: ask about fee waivers; many schools have them and never advertise it).

HOOK

“Every year, students get accepted, get their aid, say yes, and never show up in the fall. What do you think happens?”

LESSON FLOW

LESSON FLOW

Hook & summer melt explainer **8 min**

LESSON FLOW

Checklist walkthrough: all eight steps, with the why behind each **15 min**

Personalize: transfer steps to calendar with dates; set the weekly phone reminder now **15 min**

Watch Out section + Q&A **7 min**

Exit ticket **5 min**

EXIT TICKET

“Which checklist step were you most likely to have missed, and what reminder now protects it?”

LINKS TO PREP

studentaid.gov	studentaid.gov	<i>Entrance counseling & Master Promissory Note</i>
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TEACHER NOTES

Chapter 19: Your Workspace

Everything funneled into the Command Center. These pages are for everything else.

Workbook pp. 187–199 · **Part IV: Finish What You Started** · *Flexible: 5–15 minutes at a time, all semester*

BEFORE YOU TEACH

- Thirteen pages of open space, and the book tells students directly: “Your teacher might also have a plan for this page.” That’s your invitation: claim a few pages for structured uses and leave the rest genuinely theirs.
- Use it throughout the semester, not just at the end: essay drafts (Ch. 11), scholarship math (Ch. 6), award-letter sorting practice (Ch. 15), interview notes (Ch. 3), campus maps (Ch. 5).
- Weekly two-minute check-ins (“one thing you learned, one thing you’ll do”) in the Workspace build the routine-writing habit and give you a fast pulse on the class.

LEARNING GOALS

- Use open pages purposefully: drafts, calculations, maps, lists, and reflection.
- Build a routine of short written check-ins across the semester.

STANDARDS SNAPSHOT

ELA	W.11–12.10 (write routinely over extended time frames)
Personal Finance	Supports all Ed Code §51284.5 topics as working space
Math	—

HOW TO RUN IT

No dedicated lesson: integrate throughout the semester (see Before You Teach).

TEACHER NOTES

Appendix A: Master Digital Resource List

Every live tool referenced in the 5th Edition, in order of first appearance. QR codes in the workbook link students directly; pre-open these on your teacher machine before the relevant lesson.

FIRST USED	RESOURCE	WHERE	PURPOSE
Ch. 4	College Board BigFuture	bigfuture.collegeboard.org	College search & scholarship planning
Ch. 4	College Navigator (NCES)	nces.ed.gov/collegenavigator	Federal search: costs, programs, outcomes
Ch. 5	CampusTours	campustours.com	Virtual campus visits (QR in workbook)
Ch. 6	Fastweb / Scholarships.com	fastweb.com · scholarships.com	National scholarship databases
Ch. 6	Federal Student Aid	studentaid.gov	Grants, work-study, aid overview
Ch. 7–8	College Scorecard	collegescorecard.ed.gov	Graduation, debt, default, and earnings data
Ch. 9	Net Price Calculators	each college's website	Search “[college] net price calculator”
Ch. 9	UC Blue and Gold Opportunity Plan	admission.universityofcalifornia.edu	UC tuition/fees covered under \$100K family income
Ch. 10	ASSIST	assist.org	CA community college → CSU/UC articulation
Ch. 11	Khan Academy (essays & letters)	khanacademy.org	Admissions-director guidance (QR in workbook)
Ch. 11	Common App / UC App / Cal State Apply	commonapp.org · admission.universityofcalifornia.edu · calstate.edu/apply	Applications + fee waivers
Ch. 12	FAFSA + FSA ID	studentaid.gov	Opens October 1; renew annually
Ch. 12	CSS Profile	cssprofile.collegeboard.org	Institutional aid form (many privates)
Ch. 13	CSAC Dream Act resources	csac.ca.gov/cadaa-resources	Current CADAA rules & deadlines (QR in workbook)
Ch. 13	Immigrants Rising / TheDream.US	immigrantsrising.org · thedream.us	Support & scholarships for Dreamers
Ch. 14	Loan Simulator	studentaid.gov/loan-simulator	Repayment scenario planning
Ch. 16	CalFresh for students	calfresh.dss.ca.gov	Basic-needs support eligibility

Appendix B: Teaching Sensitive Content Well

FAMILY FINANCES (CH. 6, 9, 12, 15)

- Net Price Calculators and aid forms ask about family income. No student is ever required to share results or family numbers in class.
- Offer a universal alternative: any student may run scenarios using your community's published median income instead of real family figures. Same learning, zero exposure.
- Debrief in categories (“what surprised you?”), never in dollar amounts.

IMMIGRATION STATUS (CH. 12–13)

- Teach A DREAM Come True to the whole class, every time: universal delivery protects privacy, reaches mixed-status families you don't know about, and equips every student to help someone else.
- Never ask students to disclose their own or their family's status, and set the norm that classmates don't either. Frame content as “some students in California.”
- Rules for Dreamers have changed unpredictably in recent years: the workbook routes to csac.ca.gov for current information rather than freezing details in print. Check the link before you teach.

MENTAL HEALTH (CH. 16)

- Know your site's referral protocol before this lesson, and open by naming your school's counseling/wellness resources.
- Personal shares are welcome, never required. Keep the lesson on resource awareness and planning: you're teaching where help lives.
- If a student's reflection raises a concern, follow your school's process promptly.

PATHWAY NEUTRALITY (CH. 1, 2, 10)

- Four-year, community college, trades, military, and work are all presented as legitimate. The project's stance is “choose on purpose with real numbers,” not “everyone should ...”
- Present TAG/ADT as written guarantees worth knowing about: one option among several, not a default recommendation or proof that one path is financially superior.

Questions, feedback, or a success story? We read everything: team@thefinancelab.co · thefinancelab.co