Unit One addressed the big picture of labor market realities—how industries are growing, which are shrinking, and technology’s impact on the market. Students learned about a wide range of careers in the Education and Childcare sector.

Unit Two addressed the inner workings of the job-seeker. What are her interests and passions? What kind of work environment will she enjoy? What careers should she consider based on what she knows about herself and what factors might influence someone making a career change? Students also learned to navigate career database websites, assessed their own interests and conducted a group research project about careers in the Education and Childcare sector.

In Unit Three students considered what it takes to prepare for a career in Education and Childcare. They learned about a wide variety of careers in the industry and the kinds of training and education opportunities available to prepare someone to work in this field.

In Unit Four students explored personal narratives from Education and Childcare professionals through text and video.

In Unit Five students learned how to leverage their existing and potential professional networks for job seeking, including analyzing help wanted ads, learning about workplace expectations, and engaging with a panel of Education and Childcare professionals.

In Unit Six, students looked beyond the daily tasks and required training in the Education and Childcare sector, and explored some of the deeper, more difficult issues that today’s educators and caregivers face. By reading and analyzing research on the problems and solutions to some of today’s biggest challenges in Education, students got a taste of the real life issues facing schools today.

In Unit Seven, students learn about Education and Childcare from the perspective of a student or parent of a student selecting education or childcare for themselves or their family. Regardless of students’ interest in pursuing a career in Education or Childcare, they use articles, online research, videos, and audio recordings to expand vocabulary, practice reading comprehension and recall, and solve word problems while learning important information about choices available in the Education and Childcare sector.
1. WHAT IS THE PURPOSE OF EDUCATION?

What is the purpose of education in society? Why do we go to school? In preparation to begin exploring what it means to make informed choices in education and childcare, students read, discuss and write about the purpose of education.

1.1 • Listening and Taking Notes: The Value of College

Students practice note-taking skills while learning about the value of college and postsecondary education through a recorded audio interview with education scholar, Mike Rose.

2. PARAPHRASING PRACTICE: THE PROS AND CONS OF ONLINE CLASSES

Students read an article about the pros and cons of taking online college courses. They practice paraphrasing and answering questions based on information from the article.

3. COLLEGE SUCCESS SERIES

Students read about strategies to aid college student success, learn terminology for self-advocacy in educational settings, and learn about specific resources available to college students.

3.1 • Making the Most Out of College

Students read, discuss, and write about a first-person narrative exploring the supports and strategies one first-generation college student used to succeed in school.

3.2 • A College Student’s Terminology

Students learn and practice using terminology common to college classrooms and campuses. Once they learn the definitions, they practice using the terms in small groups by writing and presenting sentences using the words.

3.3 • Resources for College Students*

Students work in small groups to research a variety of resources available to students at a local community college, then summarize and present their findings to the class.

4. COLLEGE FINANCIAL AID SERIES

Students learn and practice vocabulary helpful for understanding college financial aid, solve word problems weighing different financial aid packages, and read an Op-Ed article about the initiative to offer free college tuition in New York State.
4.1 • Developing a Financial Aid Vocabulary
Students use context clues to determine the meaning of financial aid vocabulary, then answer questions and write original sentences using the new terms.

4.2 • Financial Aid Math: Understanding Student Loans
Students read graphs related to the cost of college and average amount of borrowing, calculate yearly and daily interest fees based on different sized loans, analyze the student loan situation through charts and a small group writing project, present to their findings to the class and, finally, review Governor Cuomo’s plan for tuition-free college in New York.

4.3 • Reading an Op-Ed: Supporting Students Beyond Free College Tuition?
Students read an op-ed article about free college tuition in New York state, identify the article’s main idea and supporting ideas, cite evidence from the text, and discuss the article as a class.

5 • A PARENT’S GUIDE TO EDUCATION AND CHILDCARE SERIES*
Students learn about education and childcare choices parents are typically confronted with. They practice reading comprehension, comparing and contrasting, and making calculations using percents, all while learning valuable information that can aid parents in their educational choices.

5.1 • How to Find and Select Quality Childcare
Students read an overview article about how to select a high quality childcare provider, use question stems to develop questions based on the text, and practice answering a classmate’s questions.

5.2 • Compare and Contrast: Childcare Types and Settings*
Students conduct internet research about one type of childcare type or setting and summarize their new knowledge with a group. Using a gallery walk, student groups learn about the various types of childcare available, compare and contrast them, and discuss why parents might choose one type over another.

5.3 • Reading a New York City School Evaluation*
Students analyze an evaluation of a New York City school, practicing making bar graphs from data presented. They also consider what they would be looking for in a school for their children if they are parents, or what they would have wanted in their own high school experience.
**What is the Purpose of Education?**

What is the purpose of education in society? Why do we go to school? In preparation for beginning to explore what it means to be an informed consumer of Education and Childcare, students read, discuss and write about the purpose of education.

**PREP**

- Read *Why Do We Educate Our Children?*
- Be prepared to explain vocabulary: democratic, methodical, alienation, competence, rhetoric, citizenship (discuss how citizenship in this context is different from immigration status, i.e. being a productive member of the society in which one lives).

**MATERIALS**

- Mike Rose biography
- *Why Do We Educate Our Children?* article

**EXPLAIN**

1. Write the following prompt on the board and ask students to write for 10 minutes in response to it.

   “The most important thing I learned in school was...”

   Students should explain how they learned it, who taught it to them (possibly many people or one person in particular), why they feel it was the most important thing, and how it affects their lives now.

2. When students are finished, ask them to share their responses with a partner.

3. Education plays an important role in any society. Why do you think societies need educational systems?

   - To help people learn to read and write, to help children become socialized, to learn skills for employment, to learn the history, laws, and rules/norms of the society.

4. One well known educator who has written extensively about the purpose of education in society, and in particular, in a democratic society, is Mike Rose. Distribute Mike Rose biography.
Ask students to read and annotate the article. Students should mark anything they find interesting, important, confusing, or surprising. They should also circle any unfamiliar words.

When students are finished, discuss the article as a class. Ask students: Why do you think Mike Rose chose a career in Education? Students can share questions they have about vocabulary, parts they are curious about and parts they don’t understand.

Philosophers, governments, and educators have not always agreed on why education is so important in society or even if all people should have the right to be educated. We’re going to read what Mike Rose wrote about the importance of education leading up to the 2008 presidential election in the United States. Why do you think he might have felt the need to talk about the importance of education in society during a presidential election?

Because the president and government make a lot of important decisions that affect the education system in American society. Politicians from different political parties have different opinions about education, so it’s an important issue during an election.

Distribute the Why We Educate Our Children? article. Ask students to read and annotate the article. Ask students to mark anything they can personally relate to. Students should also mark anything they find interesting or confusing.

When students are finished, ask them to discuss the reading in groups of three and answer the following questions:

- What could you relate to in the article and why?
- What did you find interesting that you didn’t know before and why?
- What do you have questions about?

When groups are finished, facilitate a whole-class discussion.

**DISCUSSION GUIDELINES**

Facilitate a discussion in which students share what they talked about in groups and also ultimately discuss:

- **The title of the article**
  
  For example:
  Why was this article titled, Why Do We Educate Our Children? What is the effect of using a question in the title of an article?
• The main idea of the article
  *For example:*
  What was the big idea in the article that everything else seemed connected to? How do you know?

• The supporting ideas in the article
  *For example:*
  What arguments or examples did Mike Rose use to prove his point?

• The purpose of the article
  *For example:*
  Why did Mike Rose write this article?

• The audience of the article
  *For example:*
  Who do you think Mike Rose was speaking to in this article? Who do you think might benefit from reading this article?

• Connecting the article to biographical information
  *For example:*
  Why do you think Mike Rose felt inspired to write this article?

• What in the article did you feel a personal or emotional connection to? Why?

• What in the article do you agree or disagree with? Why?

**WRITING**

After the class discussion, ask students to take out a sheet of paper and write for 10 minutes in response to the following prompt:

*What is the purpose of education in society?*

Ask students to turn the articles over and write from their own memory, experience and opinion. They may incorporate information from the article in their own words.
Mike Rose Biography

From Wikipedia, niusileadscape.org/bl/why-do-we-educate-our-children

Mike Rose (born 1944) is an American Education scholar. He has studied literacy and the struggles of working-class America. Rose is currently a Research Professor of Social Research Methodology in the UCLA Graduate School of Education and Information Studies.

He is a graduate of Loyola Marymount University (B.A.), the University of Southern California (M.S.), and the University of California, Los Angeles (M.A. and Ph.D.)

Early life

Mike Rose was born in 1944 in Altoona, Pennsylvania to Italian immigrants Tommy Rose and Rose Meraglio. At the age of seven, Rose with his family relocated to a working-class neighborhood in South Los Angeles. Rose drifted uneventfully through most of his early education. Through a mix up in test scores with another student with the same surname, Rose was placed in a vocational education track upon entering high school at Our Lady of Mercy. After several years, a teacher looked at Rose's records and discovered that Rose had been mislabeled in the vocational track. Rose was moved out of the vocational education track and began the following school year in the college prep track. Once in the college prep track, a dedicated English teacher his senior year, Jack McFarland, soon pushed Rose to reevaluate himself and helped him get admitted to Loyola University. This change in perspective proved to be a turning point for Rose who would then go on to earn a Bachelor's degree from Loyola University of Los Angeles and won a graduate fellowship in English at the University of California, Los Angeles. Rose wrote a memoir essay about his awakening as a reader and writer entitled, “I Just Wanna Be Average.”

Teaching career

In time Rose became dissatisfied with academia and left graduate study to embark on a series of jobs teaching writing to underprivileged and underprepared students in inner-city Los Angeles. Over the next several years Rose would teach everything from elementary writing to basic adult literacy. In time, Rose accepted a position as a director at UCLA's tutoring center where he was instrumental in shaping tutor training and policy. In 1981 Rose received his PhD in education from UCLA and in 1994 was hired as a faculty member in the Graduate School of Education and Information Studies. Mike Rose has been teaching for nearly forty years.
Why Do We Educate Our Children?

By Mike Rose

As the 2008 election moves center stage, I would like us to pause and ask ourselves the big question. Why do we as a nation yearly engage in the hugely expensive and culturally monumental ritual of sending children to school?

From everything we hear, it’s to prepare the next generation for the workforce, and that preparation is measured through scores on standardized tests. This has been the primary justification for education for a generation. But our children are more than economic beings, and learning and development cannot be reduced to a few test scores. Education turned my life around, so I come at this issue in a very personal way. I long to hear more in our national discussion about the powerful effect education can have on young people’s lives.

During most of my time in school, my father was seriously ill, and my mother worked two shifts to keep us afloat. I was a disconnected and dreamy child, vaguely fearful of our circumstances, full of longing but without much direction. There’s a lot of kids out there like me. And they need all what school can provide.

We need to talk more about school as a place where young people form connections beyond the family to adults who can guide and mentor them. This was hugely important for me. These relationships often develop around a shared interest, around biology or mechanics, basketball or theater, thus putting a human face on knowledge and discipline.

We need to talk about school not only as a place where young people acquire knowledge, but where they learn how to use it, how to make an argument with historical events, how to think with numbers.

We need to talk about self-reflection, becoming methodical, examining your own work. And we need to talk about reflecting on motive and on the consequences of choosing one path rather than another—whether in a science experiment or in the schoolyard.

School is a place where young people learn how to think with and through each other, how to jointly puzzle over a problem, how to make sense of views that are at odds with each other, how to arrive at consensus. School is a place where your world can open up—mine certainly did—through history, and geography, and literature, but, too, through the people you meet and through your own growing sense of where you fit in the scheme of things.
And all the above help young people develop a sense of themselves as knowledgeable and capable of acting in the world. This, finally, was what education gave me, a pathway from hazy alienation to competence, to a dawning awareness that I could figure things out and do something with what I learned. This was the best training I could have gotten for vocation and citizenship.

If I could make one suggestion about education to the 2008 presidential candidates it would be to put aside the standard rhetoric about jobs and test scores and think about why they send their own children to school. Ask the same question of the wide sweep of voters they'll meet on the campaign trail.

And if I can make a suggestion for the rest of us, it would be to have this conversation among ourselves. I know that principals and teachers are so swamped by the events of the moment that such conversation is difficult. But I think it would be worthwhile. Such conversation could also be initiated in parent groups, and among administrators, teachers, and parents. And parents could have it with their children. What does school mean to them? Imagine this conversation making its way to school boards, into letters to the editor of the local newspaper, to policy makers. We as a nation could begin a wider discussion than we've had in decades about why we educate children in a free society.
Listening and Taking Notes: The Value of College

Students practice note-taking skills while learning about the value of college and postsecondary education through a recorded audio interview with education scholar, Mike Rose. This lesson is an extension of the previous activity, but can also be done separately.

PREP


MATERIALS

- Computers with speakers or headphones are required for this activity
- Notes on The Value of College worksheet

EXPLAIN

1. Before you make any decisions about investing your money, time, and energy into pursuing postsecondary education—this includes degree programs, certification programs, and technical or trade schools—it's important to find out as much as possible about available education opportunities, so that you can make informed choices. Going to college can be expensive and time consuming. Many people have to take out student loans and spend years going to school while working full time, making difficult sacrifices in their lives to do so. So why do people invest so much time and energy into higher education? What is the value of college?

2. Today you are going to listen to a recording of an interview on this topic with Education scholar, Mike Rose, while practicing note-taking. Why is note-taking important?

   Taking notes is a way of recording ideas you want to remember. You can look at the notes later to remember an idea you might have forgotten. Sometimes the mere act of writing things down helps people remember. Note-taking is required in many courses, including courses in certificate and degree programs. It is also an important life skill that can be used on phone calls, at medical appointments, parent-teacher conferences and anytime you want to remember something important.
3 If you did not complete the previous lesson, you may want to introduce the biography material on Mike Rose from that lesson first.

4 Mike Rose was interviewed on National Public Radio (NPR) about the value of college. We are going to listen to the interview twice. The first time, just listen and try to identify the big ideas in the interview. Play the interview.

5 If available, use a computer with speakers to listen to the interview together as a class. If not, ask students to use their headphones and navigate to http://www.npr.org/2011/06/11/137093258/professor-value-of-college-extends-beyond-paycheck.

6 After listening to the interview once, distribute the Notes on The Value of College worksheet and give students 3-5 minutes to write down everything they can remember from the video in the Notes section, along with any questions about what they want to find out when they listen to the interview again in the Questions section.

7 Ask students to share what they remember from the interview and their questions. Take notes on the board.

8 Play the interview again. Give students 5-10 minutes to write down more notes about the video in the Further Notes section.

DISCUSS

- What did you learn about the value of college?
- What do you think the value of college is?
- Did you learn anything new or change your mind about anything you previously thought?
- What additional questions do you have?
### Notes on The Value of College

1. After listening to the interview, write down the main ideas and any questions you have.
2. After listening to it a second time, take notes about further information you learned.

**WEBSITE:**

<table>
<thead>
<tr>
<th>The Value of College</th>
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<tbody>
<tr>
<td><strong>NOTES:</strong></td>
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<td></td>
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<tr>
<td><strong>QUESTIONS:</strong></td>
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<td></td>
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<tr>
<td><strong>FURTHER NOTES:</strong></td>
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Paraphrasing Practice: The Pros and Cons of Online Classes

Students read an article about the pros and cons of taking online college classes. They then practice paraphrasing and responding to questions based on information from the article.

PREP

- Read The Pros and Cons of Online Classes article
- Be prepared to explain vocabulary: hybrid, brick-and-mortar, overhead costs, rigor

MATERIALS

- The Pros and Cons of Online Classes article

EXPLAIN

1. In recent years, many colleges, universities, and training programs have begun offering online classes to students as an alternative to “traditional” or face-to-face classroom experiences. When selecting a postsecondary program of study, it’s important to thoroughly research and understand all of your options. The ability to take classes online can be the difference between being able to attend college or not for some students, but for other students, learning online isn’t as effective as learning in a classroom. It’s important to understand the pros and cons of online learning, as well as your own learning style and needs, in order to make an informed decision about whether or not online classes are for you.

2. Instead of being in a classroom where you interact with your teachers and classmates in person, imagine logging into an online classroom forum and watching video lectures, having conversations with classmates on a message board, and uploading assignments to a designated folder. What do you think some of the advantages and disadvantages of the online classroom might be? Write brainstorm on the board.

- Advantages: Convenience, flexibility, accessibility
- Disadvantages: Not being able to connect/discuss/work with people in person. Taking notes from video lectures instead of a teacher (can’t ask questions during a lecture). You have to be more disciplined/self-motivated.
3. Now let’s see how your ideas about online learning match up to what some experts and people who have taken online classes have to say about the experience. Distribute *The Pros and Cons of Online Classes* article. Ask students to read and annotate the article, marking anything they find interesting, surprising or confusing.

4. When students are finished reading, ask:
   - How does the writer’s view compare to your own?
   - Did you learn anything you didn’t know before or that surprised you?
   - What questions do you have about online classes?

5. Distribute *Paraphrasing Practice: Online Classes* worksheet and ask students to complete it individually or in pairs. If students work as a pair, they should answer the follow-up questions individually.

6. When students are finished, discuss the answers to the questions as a class.
The Pros and Cons of Online Classes


Is online education the miraculous solution to college cost and scheduling problems?! Is it the end of face-to-face discussions and scenic campuses that are often part of the college experience?! Spoiler alert: it’s neither. Like most things in life, there are ups and downs, pros and cons, to getting an online college education, and the truth is somewhere in the middle—especially since online programs vary a lot.

PROS OF AN ONLINE COLLEGE EDUCATION

**Flexibility**
Online learning has opened up educational opportunities for people who might not have had them before, whether due to where they live, work/family responsibilities, or living with a disability or chronic illness. With online education, no matter where you live, as long as you have a computer and internet connection, you have options.

With most online classes, you have the convenience of deciding when and where you take your classes. Though there will likely be deadlines for assignments and exams, and you may encounter some live lectures and group discussions, with online education, you can generally work through the course at times when it is convenient for you. You can also log-in and access coursework and lectures any time, which is helpful for reviewing the material for exams.

**Degree options**
Many kinds of degrees are available online: Associate’s, Bachelor’s, Master’s, certificates, and even Doctorates. Though there aren’t as many online college choices as there are brick-and-mortar schools, you can still conduct a college search to find the online program that fits your needs, including whether you want a hybrid (online and in-person) or an entirely online program.

**The cost is generally lower**
No matter what online college program you attend, you will almost certainly save money on room, board, or commuting costs. (Just keep in mind that even some predominantly online programs have an in-person component, such as one...
weekend on campus a month, which may mean you need to pay for travel and lodging.) Online programs tend to be cheaper than their in-person counterparts, since colleges can save money on overhead costs. However, this isn’t always the case. You may find little or no difference in tuition costs between a college’s online/hybrid and in-person programs, especially as online education becomes more mainstream. Keep in mind that you must have access to a computer and the internet in order to participate in online classes and this can be a rather large expense.

**You’ll likely improve your writing and communication skills**
When most or all of your interactions take place online, it’s communicate well or bust. You will be judged primarily on your writing abilities, so you’ll learn to put forth your best work and clearly articulate your meaning.

**Online class discussions are a unique and democratized experience**
In an online class, you will almost certainly have to participate in discussions—often for credit. So if a fear of public speaking has held you back in the past, you may enjoy the ability to type out your responses and review them before you post. And when everyone is required to participate, you can read and learn from all of your classmates’ thoughts. It’s harder for one or a few people to dominate the conversation when everyone is required to speak.

**CONS OF AN ONLINE COLLEGE EDUCATION**

**You need to be highly motivated and self-directed**
The freedom that makes online education such a blessing for some can be a curse for others. If you struggle with procrastination, understanding the material, or time management—like many students do—it can be hard to get through your online college course work on your own. Sure, traditional college programs require a hefty dose of self-discipline and time-management skills too, but because online courses are primarily self-directed, you need even more motivation and self-discipline.

Self-discipline is also a finite resource, and it takes a lot of it to carve out time to watch lectures and work on projects, particularly if you’re fitting them into the end of a busy day or workweek. And, obviously, the more responsibilities you have to juggle, the harder that balancing act becomes.

**You’ll have limited face time with professors and peers**
Even though your online college professors might hold digital “office hours,” you still may find it difficult to engage with them, whether you have questions about the material or are looking for some professional advice or mentoring. Professors are also much more “hands off” in teaching online classes, so if you’re looking for extra help or one-on-one time with them, you’re going to get very little of it or none at all. This isn’t to say you can’t develop mentoring and
networking relationships with your online professors, but it’s harder. If you are a student who needs or desires a moderate or significant amount of guidance from a teacher, online courses may not be for you.

As for your peers, forget about old-fashioned socializing. You’ll have chat rooms and online hangouts, but other opportunities for study groups and networking after class are hard to come by. Again, it’s not impossible, but it’s definitely going to take extra effort, like organizing a meet-up in a central location.

You lose the campus experience
No study sessions in the library. No joining campus clubs and extracurriculars. No running to the academic or career center for help. No college computer labs with all their fancy (and expensive) software. Your house is your lecture hall, and your neighborhood is your campus. Again, this might be part of the appeal of earning your degree online. But if you think you’ll regret missing the on-campus experience, you may want to reconsider attending an online program.

Your peers and professors may not be as good at communicating as you would like
Online learning is probably a new undertaking for your peers and perhaps even your professor, so you may need to be patient with them when your online-only interactions are not quite as fast/helpful/friendly/easy to understand as you would like.

You need to beware of online education scams
Though the government and law enforcement are cracking down on diploma mills and other online degree scams, they’re still out there, preying on students. Red flags include a guaranteed degree, guaranteed scholarships, lack of accreditation, super-short programs (we’re talking a couple months or even weeks), and virtually nonexistent admission requirements. Basically, if it sounds too good to be true, it is. This is also why it’s so important to conduct a thorough college search, regardless of whether you want to get an online or in-person college education. This means you should know the overall reputation of the school and your intended major; its student outcomes like job placement, student debt, and graduation rate; and how its mission and values match up with your own.

Your major might not be covered (or covered well) online
Not all majors are available online, and even among those that are, some work better in a virtual setting than others. If you’re interested in a major that requires hands-on experience, like those in the healthcare field, you may be better served by an in-person degree program. Experts also suggest considering in-person classes for more challenging classes and those that require a significant amount of discussion to understand the material, such as English and literature, foreign languages, science classes, and more advanced courses for your major.
Paraphrasing Practice: Online Classes

Paraphrase the following quotes from the article. For each paraphrase, find the matching quote from the article.

<table>
<thead>
<tr>
<th>Pros</th>
<th>Paraphrase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. “Though there aren’t as many online college choices as there are brick-and-mortar schools, you can still conduct a college search to find the online program that fits your needs, including whether you want a hybrid (online and in-person) or an entirely online program.”</td>
<td></td>
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<tr>
<td>2. “Online programs tend to be cheaper than their in-person counterparts, since colleges can save money on overhead costs.”</td>
<td></td>
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<tr>
<td>3.</td>
<td>Someone who doesn’t enjoy talking in front of groups might like online classes because they can take their write and revise their answers in private while taking their time to respond.</td>
</tr>
<tr>
<td>Cons</td>
<td>Paraphrase</td>
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<tr>
<td>-------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>1. “The freedom that makes online education such a blessing for some can be a curse for others.”</td>
<td></td>
</tr>
<tr>
<td>2. “Professors are also much more ‘hands-off’ in teaching online classes, so if you’re looking for extra help or one-on-one time with them, you’re going to get very little of it or none at all.”</td>
<td></td>
</tr>
<tr>
<td>3. If you have a busy work schedule or family life, you might have a hard time motivating yourself to do all the work online classes require on your own.</td>
<td></td>
</tr>
</tbody>
</table>
1. Which “pro” discussed in the article would be the most important or relevant to your life and why?

2. Which “con” discussed in the article would be the most important or relevant to your life and why?

3. Do you think taking online classes might be right for you? Why or why not?
College Success Series

Students read about strategies to aid college students in success, learn terminology for self-advocacy in educational settings, and learn about specific resources available to college students.

ACTIVITIES IN THIS SERIES

3.1 • Making the Most Out of College
3.2 • A College Student’s Terminology
3.3 • Resources for College Students*

Note to Teachers:
Unit Three contains the Job Training Series, which engages students with tips and terminology helpful for choosing a postsecondary, non-degree-seeking program. If you have not previously done the Job Training Series, the first two activities can work nicely here as a supplement to this unit. If you have already completed the Job Training Series, students might find it helpful to be reminded of the job seeker terminology and program research tips relevant to the activities in this unit.
Section 3.1

Making the Most Out of College

Students read, discuss, and write about a first-person narrative exploring the supports and strategies one first-generation college student used to succeed.

PREP

- Read Crystal Halverson: In Her Own Words article
- Be prepared to explain the terms: remediation, initiative, support network, denigrated, correlation

VOCABULARY
remediation
initiative
support network
denigrated
correlation

MATERIALS

- Crystal Halverson: In Her Own Words article

EXPLAIN

1. When selecting a college or program of study, what kinds of things might you need to consider?
   - What are your goals? What do you want to do, what kind of job do you want, how much money do you need to make?
   - Which schools offer the programs you are interested in?
   - Are the schools reputable?
   - Is there financial aid available? Do I qualify for financial aid?

2. What kinds of strategies could you use to help you figure these things out?
   Quickly brainstorm with the class and write student responses on the board:
   - Clarify career goals as much as possible before searching for a program or college
   - Use the internet to research program performance
   - Talk with students to get a sense of their experiences
   - Examine your budget to make sure you have a way to finance your studies.

3. Beyond professors and tutoring, there are a lot of support services available to students on college campuses. The question for new college students to ask is, “How do I get the most out of college? What do I need to do once I’m in college in order to succeed?” In pairs or small groups, ask students to brainstorm a list of strategies for getting the most out of college. Once
they’ve finished brainstorming, they should identify which of the strategies require them to behave in specific ways (i.e., manage their time so they have enough time to study), and which requires them to use resources and services provided by the college. Ask each pair or group to identify which strategies out of those which they listed they consider to be most important, and why.

4. When students have had some time to brainstorm, reconvene the class and ask each pair or group to share their most important strategies. List these on the board.

5. Distribute Crystal Halverson: In Her Own Words and ask students to read and annotate the article. Ask them to mark every strategy and resource Crystal used and to notice whether she used any that were not listed on the board.

DISCUSS

- When students are finished reading, ask: What were some of the challenges Crystal faced before entering college?
  
  > Family moved frequently; attended multiple schools with different standards; predominantly poor guidance from professionals at the school; lack of support; homelessness; illness

- What helped her to enroll and persist in college?
  
  > Role models (grandparents)

- What were some differences between middle and low-income schools?
  
  > middle-income schools provided more preparation for college; students at middle-income schools expected to attend college; teachers

- What were some of the supports she received at the two colleges she attended? List on board:

  At SRJC: Reentry services; tutoring; math remediation
  At SSU: Educational Opportunity Program, Disabled Student Services, faculty and tutoring services from the Liberal Studies Department and the Education Department; Learning Skills Services

- How did Crystal feel when she began study at Sonoma State University?
- Why do you think she felt that way?
- Why do you think most of Crystal’s friends are first-generation students?
- What were some of Crystal’s recommendations to new students?
Section 3.1

Lesson Guide

Create a “support network” that includes tutoring, academic support classes, writing assistance, departmental assistance, clubs, and community organizations.

Find and join learning communities.

WRITE

Students write a journal entry in response to the following prompt:

Write about a time when you were in a new situation:

What did you do to make the situation less strange? What and/or who helped you to get comfortable in that situation? How did they help?

Thinking about that experience, and about Crystal Halverson’s advice to new college students, what/who do you think could be helpful to you when you take your next educational steps?
Crystal Halverson: In Her Own Words

Adapted from The First-Generation Student Experience by Jeff Davis (ACPA, 2010)

Moving constantly while growing up proved to be one of the greatest barriers to my education. By my senior year of high school, we had moved twelve times. I had attended ten different schools, each with different requirements, socialization issues and expectations. Teachers often gave me the impression that since I was from a low-income background, nothing productive or successful was expected of me in general. Fortunately, a few teachers thought differently, and they went out of their way to provide access to community events, journalism, creative writing, and poetry. These mentors however, were few and far between. Their assistance, because of my constant moving, was erratic and piecemeal.

I attended a total of five high schools. I was on the spirit team at two different high schools, joined a gymnastics team, and was a journalist on a school newspaper. I enrolled in advanced courses in two of my schools, but those schools had different ideas of what “advanced” meant. My grades went up and down with very little correlation to my true abilities. In the low-income schools I attended, I never heard anyone discussing the possibility of a four-year university education. Community college seemed an option, though. At a couple of the middle-income schools I attended, college education was often the main focus and many of the students talked about attending a university after high school. Many of these students had been enrolled in college prep classes since junior high. I didn’t even know what a formal essay was until I was a junior in high school. By the time I was a senior I had only been in two college prep classes, both of which required a lot of work to absorb the material. I felt totally denigrated by the public school system. Two high school teachers actually told me I was not college material!

And as it turned out, I survived for fourteen years between high school and college. During the interval I experienced a divorce, homelessness, and a two-year health issue that required me to be on state disability. I never forgot the positive influence of my grandparents, however, who always encouraged me to believe in myself and pursue my dreams.
My grandfather had worked three jobs at one time to support his family, learned auto body repair at night, and had been an expert mechanic on a radio talk show. He also won nineteen marathons in the senior class. My grandmother published articles in the Los Angeles Times and had been a protest marcher against the Diablo Canyon Nuclear Power Plant. They made me feel I was never too old to try for an education. They were very inspirational, and I attribute my current achievement and academic success to their positive examples.

I was so fortunate to be able to return to Santa Rosa Junior College (SJRC), located right here in Sonoma County. With the assistance of Reentry Services and the Tutorial Center, my academic performance really improved. I enrolled at SRJC in 1996. While I was there, I was finally diagnosed with a learning disability and was able to get tutoring and mathematics remediation. I worked hard every day. I often worked three and four part-time jobs to supplement my income in order to survive—as I continue to do to this day. However, I believe without SRJC's personal, professional, and academic support, I would never have made it to the university level, despite my high level of motivation and initiative. It takes a reliable support network to overcome so many personal, economic, and academic barriers.

Once I earned my Associate's degree, I chose Sonoma State University for economic reasons. It is located less than fifteen miles away. I live in public housing and receive food stamps and medical assistance from the state of California. Financially, I thought it was the only realistic option open to me. I received two transferable scholarships while attending Santa Rosa Junior College, but lost both of them when, due to my learning disability, I had to complete another semester of mathematics to meet the entrance qualifications required for my major. Before my first day of classes in the fall semester of 2000, I had only been on the Sonoma State University campus once, when I had attended an EOP (Educational Opportunity Program) orientation. I had wanted to go to Smith College in Massachusetts, but I had no way of financing that dream. I had been told by students who started at Sonoma State University and left to attend Santa Rosa Junior College that Sonoma State University was expensive, that you did not get enough academic assistance or guidance counseling, and that the students were all in their twenties from middle and upper class backgrounds. I did attend a Sonoma State University orientation held at Santa Rosa Junior College, but I couldn't really get an accurate representation of the campus climate from that isolated experience.

My first impression of university life was that it was hard and not altogether friendly. I did not see many students in their thirties like I had at Santa Rosa
Junior College. I was not sure of the requirements. I was really frustrated in my math class and struggled because there was not enough tutoring available.

I missed the support system of Reentry Services at Santa Rosa Junior College and the intense one-on-one learning facilitators there. I also missed the tutorial center hours and the beautiful Santa Rosa Junior College campus and surrounding environment. At Sonoma State University I felt like an outcast at first, very uncomfortable and out of place. I did not fit in. During the long transition process I became depressed and withdrawn. I had trouble completing my coursework and often felt inadequate, especially in a course that involved economics, as I had never taken economics before.

I am now attending my third year at Sonoma State University, and finally I feel comfortable. It took at least a year to build a new support network, find good employment, get new scholarships, make new friends, and acquire new learning skills and strategies with the assistance of the Educational Opportunity Program, Disabled Student Services, faculty and tutoring services from the Liberal Studies Department and the Education Department. Many of my friends are also first-generation college students who I met through events held at the Educational Opportunity Program. We easily relate to each other’s issues on many different levels. Without the services provided by Learning Skills Services on campus, I would not have been able to complete my university education. Learning Skills Services has provided me with the educational tools I needed to stay involved. They helped me learn to comprehend academic material and jargon that may have been previously undecipherable to me. I also had to put in a lot of hours of study time.

I would recommend that all first-generation college students build a support network with tutoring, academic support classes, writing assistance, departmental assistance, clubs, and community organizations. If a college provides something called a “learning community,” which allows a group of students to take the same courses and study at the same time, take advantage of this. Low-income students should apply for every single scholarship and financial aid grant available. I would suggest being an active observer, questioner and participant—this will make all the difference in having a positive and successful experience at college. Support is the key to success for all of us, and, as first-generation college students, we must work harder to both keep it and get it in the first place. Never give up on your dreams!
A College Student’s Terminology

Students learn and practice using terminology common to college classrooms and campuses. Once they learn the definitions, they practice them in small groups by writing and presenting sentences using the words.

PREP

- Be prepared to explain vocabulary: Academic Advisor, Bursar, Transcript, Credit/Credit hour, Transfer Equivalency, Prerequisites, Syllabus, Matriculation, Faculty, Office Hours, A Hold (also known as a Stop), Registrar, Section

MATERIALS

- A College Student’s Terminology worksheet

EXPLAIN

1. Part of what can make college challenging is not understanding the words an instructor, professor or administrator uses, or not knowing how to communicate your own questions or concerns. There are number of specific terms students need to know in order to navigate college successfully.

2. Students who are new to college often don’t know terms that are frequently used there, and that can cause a lot of confusion and lead to students being less successful than they could be.

3. Divide the class into groups of three, distribute the worksheets and ask students to write down what they think the words mean in the center column. Remind students that all the vocabulary words have to do specifically with college.

4. The class reviews the definitions together and students write the correct definitions on their worksheets.

5. Each group is then assigned four of the words and as a group, they write two sentences using each of the assigned vocabulary terms. The sentences should use the vocabulary word and demonstrate their understanding of the term.

6. Each group then presents to the class one or two of the sentences for each vocabulary word.
## A College Student’s Terminology

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<thead>
<tr>
<th>Term</th>
<th>What I Think it Means</th>
<th>Definition</th>
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<td>Academic Advisor</td>
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</table>
Resources for College Students*

Students work in small groups to research a variety of resources available to students at a local community college,* then summarize and present their findings to the class.

PREP

- Go to the Queensborough Community College website: http://www.qcc.cuny.edu/index.html*
- Click on the Student Life menu and read about the list of resources below. NOTE: Some of the links will be found through the menu that appears when you hover over the Student Life link and some of the links can be found in the menu that appears after you click on the Student Life link.
- Write the campus name and website URL on the board, as well as the list of resources the students will research.

- Academic Success
- Center for Immigration
- Sexual Misconduct
- C.O.P.E.
- Career Services
- Financial Aid
- Health Services
- Student Learning Center
- Single Stop
- Campus Writing Center
- Student Activities and Clubs
- Services for Students with Disabilities

MATERIALS

- This activity requires a computer lab

EXPLAIN

1 College life can be full of challenges. Some activities that every college student must do, like registering for classes, can often be confusing and students need support in order to make sure they get what they need. Some students will also need support around things like securing childcare, applying for scholarships or internships, finding a tutor or a translator, or accessing services for students with disabilities. Most college campuses have a wide array of resources for students to help them be successful in school.*
and in life, but it’s up to students to take the initiative to find and access these resources. Most college websites have information about where and how students can access resources on and off campus. Today we’re going to look at one CUNY* campus and see what resources are available to their students.

2 Navigate to the campus website* written on the board and ask students to do the same. Ask students under which menu they think resources for students might be.

Student Life*. Let students know that many college websites will have their resources under a similar title and that sometimes they might need to navigate to a link for “Current Students” first, since campus resources are generally for students who are already enrolled. Point out that on this website, there are two different menus for Student Life—the hover menu and the linked menu. The resources they are going to read about might be located in either menu, so they should check both.

3 Divide students into four groups and give each group three of the resources from the list to research.

4 Explain: Once you locate the resource, on a clean piece of paper, write the following about each resource:

A. Name of resource and contact information
B. Where on the website did you find this resource?
C. What specific services or information does this resource provide?
D. Who is eligible and/or could benefit from this resource?
E. How is this resource useful for students?

5 When students are finished with their research, have each group summarize their findings and present them to the class.
# College Financial Aid Series

Students learn and practice vocabulary helpful for understanding college financial aid, calculate interest based on different financial aid packages, and read an Op-Ed article about the initiative to offer free college tuition in New York State.

## Activities in this Series

1. **4.1 • Developing a Financial Aid Vocabulary**
2. **4.2 • Financial Aid Math: Understanding Student Loans**
3. **4.3 • Reading an Op-Ed: Supporting Students Beyond Free College Tuition?**
Developing a Financial Aid Vocabulary

**Students use context clues to determine the meaning of financial aid vocabulary, then answer questions and write original sentences using the new terms.**

**PREP**

- Be prepared to explain the vocabulary terms listed on the definitions handout.

**MATERIALS**

- *Developing a Financial Aid Vocabulary* worksheet
- *Financial Aid Definitions* handout

**EXPLAIN**

1. **What are some things you know about financial aid?**
   - *It is money you can apply for to help pay for postsecondary/college education. There are different kinds of financial aid—some you have to pay back. How much you get depends on how much income you make.*

2. **If you decide to pursue postsecondary education—colleges, training programs, vocational schools, or graduate schools—and you need help paying for it (most people do), it can be a confusing process. Today we’re going to learn some key terms that will help you begin to understand what you need to know about applying for and using financial aid. How might this information be useful to you even if you decide not to pursue postsecondary education?**
   - *A friend or family member might need help applying for financial aid. I might need to go through the application process if my children want to go to college someday. It might be able to help me with other kinds of financial situations.*

3. **Distribute the *Developing a Financial Aid Vocabulary* worksheet and ask students to work on Parts I and II in pairs.**

4. **When students are finished, have them discuss their answers as a class. Clarify students’ understanding of the terms and offer additional information from the *Financial Aid Definitions* handout.**

5. **After the discussion, distribute the *Financial Aid Definitions* handout to students and ask students to complete Part III of the worksheet on their own in class or for homework.**
Developing a Financial Aid Vocabulary

PART I: For each word, read the sentence and try to guess the meaning of the underlined vocabulary word from the context. Explain the meaning in your own words.

1 Federal Student Aid

I applied for federal student aid because I want to go back to school, but I barely make enough to get by living in New York City.

Meaning of the word

2 FAFSA

When I told my counselor that I didn’t think I could go to college because I couldn’t afford it, she convinced me to fill out a FAFSA form online to see if the government could help me.

Meaning of the word

3 Cost of Attendance (COA)

The tuition for the college I want to attend is $15,000 a year, but the total Cost of Attendance (COA) is closer to $23,000.

Meaning of the word

4 Expected Family Contribution (EFC)

Because I am still financially dependent on my parents, the FAFSA form said that our Expected Family Contribution (EFC) is $5,000 per year.

Meaning of the word
5 Independent Student
As an independent student I am personally responsible for any college costs that federal student aid does not cover.

Meaning of the word ________________________________

6 Grant
I am eligible for a federal grant because I made $35,000 last year and need help paying the tuition at my vocational school.

Meaning of the word ________________________________

7 Scholarship
I was awarded a $10,000 scholarship to the school of my choice from an immigrant rights organization that awards funding to first-generation Latino students.

Meaning of the word ________________________________

8 Work-Study
One of the factors that led me to accept admission to New York Community College, was that they offered me a part time work-study position at the front desk in the student center, making my tuition $5,000 less than another school that costs the same amount.

Meaning of the word ________________________________

9 Student Loans
I borrowed $30,000 in student loans from the government to help pay for college, but before I made that decision, I calculated how much I would need to earn after college to be able to afford the monthly payments.

Meaning of the word ________________________________
PART II: Answer the following questions using complete sentences. Make sure to use the vocabulary word in your answer.

1. Is federal student aid eligibility a factor in your decision to pursue postsecondary education? Why or why not?

2. When filling out a FAFSA form, you will need to know your estimated yearly income. Why do you think this is?

3. It is important to know the Cost of Attendance (COA) of the schools you are interested in, not just how much the tuition is. Why do you think this is?

4. Would you be more likely to choose a school where your Expected Family Contribution (EFC) is $10,000 per year or $5,000 per year? Explain your answer.
5 When filling out a FAFSA form, would you claim that you are a dependent or an independent student? Explain your answer.

6 Which would you rather receive, a grant or a loan? Explain your answer.

7 Some scholarships are for people who are part of minority groups. Why do you think this is?

8 Would you rather have a work-study position or a scholarship? Explain your answer.

9 If you were offered student loans as part of your financial aid package, what are some things you should consider before accepting them?
PART III: For each of the vocabulary words, write an original sentence that demonstrates the meaning of the word. You must use the vocabulary word in your sentence.

1. Federal Student Aid: ______________________________________________________________

2. FAFSA: ______________________________________________________________________

3. Cost of Attendance (COA): ______________________________________________________

4. Expected Family Contribution (EFC): ______________________________________________

5. Independent Student: ____________________________________________________________

6. Grant: _______________________________________________________________________

7. Scholarship: __________________________________________________________________

8. Work-Study: __________________________________________________________________

9. Student Loans: __________________________________________________________________
Financial Aid Definitions


Federal Student Aid
The largest form of student aid in the country, federal aid programs come in the form of government grants, loans, and work-study assistance and are available to students at eligible postsecondary institutions (colleges, vocational schools, and graduate schools).

FAFSA
Free Application for Federal Student Aid. Filling out a FAFSA form is the first step in the financial aid process. To be eligible to receive federal financial aid, a student must complete a FAFSA. The FAFSA determines the amount of student grants, work-study, and loans that will be made available. U.S. legal residency is another eligibility requirement for receiving federal or state aid. Many undocumented students do not complete FAFSA applications.

COA
Cost of Attendance. This is the total cost of attending a college or university, including tuition, room and board, books, lab fees, transportation and basic living expenses as determined by the educational institution.

EFC
Expected Family Contribution. The amount of money the government determines a student’s family can reasonably be expected to contribute to their child’s education based on the income information the family provides. There are free EFC calculators available online, which can help estimate the EFC.

Independent Student
Independent students are self-supporting students who are not financially dependent on their parents.

Grant
A grant is money given to students for their education. Most grants are based on financial need, and may come from federal or state programs, or sometimes from private charitable organizations. Grants do not have to be repaid.

Scholarship
These funds are given to, or earned by, students, and are to be used for tuition. There are numerous public and private sources for scholarships. Most scholarships are merit based. This means that they are awarded to students with certain qualities or achievements, such as proven academic, athletic ability, or being part of an underrepresented group of students (African American, Native American, Latino, LGBTQ, or students living with a disability, for example). Many scholarships have rules—maintaining a certain GPA, for example—that must be followed in order to continue receiving aid.

Work-Study
This program allows students to pay part of their tuition and school expenses by working part time on campus.

Student Loans
Loans that are obtained through banks, lending institutions or colleges, given to help with the costs of postsecondary education. Loans must be paid back, with interest, after the student is no longer enrolled in school. To qualify, students must be enrolled in a college degree program at least part-time. The loans may be subsidized (need-based, typically for low-income students, the government pays the interest while the student is enrolled in school), or unsubsidized (not need-based so any student can apply). Students apply by filling out the FAFSA or by speaking with a bank for private loans.
Financial Aid Math: Understanding Student Loans

Students look at graphs related to the cost of college and average amount of borrowing, calculate yearly and daily interest fees based on different sized loans, analyze the student loan situation through charts and a small group writing project, present to their findings to the class and, finally, review Governor Cuomo’s plan for tuition-free college in New York.

PREP

- This activity does not require prior knowledge of calculating with percents.
- Complete all worksheets for this activity to be used as answer keys.
- Be prepared to discuss the terms: annual, balance, grant, interest, lender, loan, principal, yearly.

MATERIALS

- It is helpful, but not necessary, for students to use calculators for this activity.
- Double-sided handout with the charts Average Price of a Year of College, 1980-2010 and Average Aid per Full-Time Equivalent (FTE) Student in 2015 Dollars, 1995-96 to 2015-16
- Calculating Interest on Student Loans worksheet
- Jigsaw activity handouts: Big Debt on Campus, Maxed Out, Student Debt Significantly Outpacing Wage Growth, Borrowers Struggling to Make Payment
- Student Loan Group Writing Project
- Press release: Governor Cuomo Announces First-in-the-Nation Excelsior Scholarship Program Will Provide Tuition-Free College to Middle-Class Families

NOTE TO TEACHERS

The price of college has gone up substantially in the last 30 years. Students are borrowing more now than ever and, in some cases, saddling themselves with debt that could take them the rest of their lives to pay off. It’s important for people considering college for themselves or their children to be aware of the cost of college and the challenges of borrowing money. Teachers need not lead with this message, but by the end of this lesson, students should ideally understand that if they have to borrow, they should be well informed and try to keep the loans as small as possible.
EXPLAIN

1. **Discussion:** Have you ever borrowed money? Did you have to pay any interest or fees? What happened if you didn’t pay the money back on time? Take notes on the discussion. Examples of borrowing could include credit cards, car loans, payday loans, mortgages. Take notes on some of the fees that students mention: late fees, interest payments, closing costs. Follow-up questions could include:
   - How are late fees determined?
   - How is interest calculated?
   - What happens if you don’t pay back a loan?

2. Distribute the graph, *Average Price of a Year of College, 1980-2010*. Ask students to write at least three things they notice based on the graph. After students have written their statements, they should share with a partner and then share with the full group. Possible statements include:
   - Both 4-year colleges and 2-year colleges have gone up in price every 10 years since 1980.
   - On average, 4-year colleges cost more than 2-year colleges.
   - The price of 4-year colleges has gone up faster than the price of 2-year colleges.
   - The price of 4-year colleges has more than doubled since 1980 (2 ½ times).
   - The price of 2-year colleges has gone up by about 50% since 1980 (1 ½ times).
   - The average community college costs the same now as 4-year colleges cost in 1980.
   - If you went to school for four years at a 4-year college, it would cost almost $90,000 for tuition. Two years at a 2-year college would cost almost $18,000. Two years at a community college, then two years at a 4-year college would cost about $60,000.

   **Note:** These are averages, so there are some 4-year colleges with lower tuition and some 2-year schools that are more expensive.

3. Ask students to turn over their paper and look at the graph, *Average Aid per Full-Time Equivalent (FTE) Students in 2015 Dollars, 1995–96 to 2015–16*. Again, ask students to write at least three things they notice based on the graph. After students have written their statements, they should again share with a partner and then share with the full group. Possible statements include:
• The amount of aid given to college students has steadily gone up over the last twenty years.

• Loans were at their highest in the 2010–2011 school year.

• In the 2015–16 school year, the average student had to borrow $4,720 per year to pay for school. We might assume that this would be higher for students who went to 4-year schools and lower for students who went to 2-year schools.

• In 2015–16, it seems that there was more grant aid available, so students didn't have to borrow as much money as in 2010–11, for example.

• The total average aid per full-time student in the 2015–2016 school year was about $14,500 ($8,390 + $4,720 + $1,350). If you look at the previous chart, this amount of aid would cover the average cost of a year of community college, but not the average yearly cost of a 4-year college.

Note: You might remind students that college has other costs besides tuition. These costs might include college-related costs such as books and registration fees, as well as living expenses such as food, housing and health care. Combined, they are known as Cost of Attendance (COA).

4 Make sure students understand the words **annual**, **balance**, **grant**, **interest**, **lender**, **loan**, **principal**, and **yearly**.

5 Ask if anyone can explain what percentage means without using the word percent. A student may be able to explain how to calculate percent without defining it. That's helpful, but it's important to all students to understand what it is before making calculations. An explanation should include the idea that percentage means "for every 100." 30% means 30 out of 100. If 30% of the students in a program take the bus to school, that means if there were 100 people in the program, 30 of those people would take the bus to school.

6 Explain that the class will work on calculating interest payments on loans. Interest is charged as a percentage of the loan each year. As an example, if your loan has annual interest payments of 4%, that would be $4 for every $100 you borrowed. If the interest rate were 5%, you would pay $5 in yearly interest on every $100 borrowed.

7 Distribute **Calculating Interest on Student Loans** and ask students to complete it. In section 1, encourage students to think about the amounts proportionally. You might want to fill in a few rows with students until they get the idea. To see how much they understand, you might ask additional questions such as:
• If 4% of $100 is 4, what would 4% of $200 be? $8
• How much would 4% of $50 be? $2
• What if you had to calculate 4% of $400 mentally? What would you do?

Note: The 2017–18 rate for direct, subsidized loans is 3.76%, according to the Federal Student Aid Office (https://studentaid.ed.gov), but interest rates change, so you may want to check the current rate.

8 Students can compare answers with each other to check their work.

9 Jigsaw Reading: Divide the class into 4 groups. Explain that each group will be assigned one new student loan chart to read and annotate. They should highlight what they consider to be the most important parts, if they were summarizing it to someone who had not read it. They should then discuss it as a group, and decide which parts are most important to emphasize.

10 With their group, students should look over the charts and complete the Student Loan Group Writing Project.

Note: Groups can decide how they want to split up the work. They can work together on each of the paragraphs or they can have different members work on different paragraphs.

11 Student groups present their writing to the rest of the class while displaying their chart on a projector or on paper.

12 Distribute Governor Cuomo Announces First-in-the-Nation Excelsior Scholarship Program Will Provide Tuition-Free College to Middle-Class Families and ask students to read and annotate it.
Facilitate a discussion of the article. Questions for discussion could include:

- Do you think the governor's plan is a good idea? Why or why not?
- How do you think the provisions for the program (see “Things to notice” below) could affect students and their families? Do you agree with them? Which ones? Why or why not?
- Would you change or add anything to the plan to make it better?
- Do you think other states should follow suit? Why or why not? Do you think they will? Why or why not?

Possible responses:

- Students must be enrolled full-time and average 30 credits per year in order to receive funding. If college students need to work while in school, participating in this scholarship program might be impossible.
- Students are required to maintain a passing grade point average. That might be difficult for students to maintain every semester.
- Students will be required to live and work in New York State for the same number of years that they received the scholarship. We might assume that if students move or work out of state earlier, they would be required to pay back the scholarship.
Average Price of a Year of College, 1980–2010

What do you notice?

From http://www.motherjones.com/politics/2013/06/student-loan-debt-charts
Average Aid per Full-Time Equivalent (FTE) Student in 2015 Dollars, 1995–96 to 2015–16

From https://trends.collegeboard.org/student-aid/figures-tables/total-aid

What do you notice?
Calculating Interest on Student Loans

**Interest** is money paid to the lender in exchange for borrowing money. Interest is calculated as a percentage of the unpaid principal amount (loan amount) borrowed. 

https://studentaid.ed.gov

**What does this mean?**

When you borrow money to go to school, you have to pay a percentage on the money you borrow as interest, calculated annually. You have to pay this money in addition to the money you borrowed. The money that you still owe the lender (a bank, for example) is called the principal.

Percentage means “for every 100.” If your loan has interest payments of 4%, you will owe $4 for every $100 you borrowed. If the interest rate were 5%, you would pay $5 interest on every $100 borrowed.

**Yearly Interest Fees**

1. Complete the tables below:

<table>
<thead>
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<th>Principal</th>
<th>Yearly Interest (4%)</th>
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<tbody>
<tr>
<td>$100</td>
<td>$4</td>
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<tr>
<td>$200</td>
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<td>$300</td>
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<td>$1,000</td>
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<tr>
<td>$10,000</td>
<td></td>
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<tr>
<td>$20,000</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Principal</th>
<th>Yearly Interest (5%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td>$5</td>
</tr>
<tr>
<td>$200</td>
<td></td>
</tr>
<tr>
<td>$300</td>
<td></td>
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<tr>
<td>$1,000</td>
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<td>$2,000</td>
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<td>$10,000</td>
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<tr>
<td>$20,000</td>
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</tbody>
</table>

Another way to calculate interest is to convert the percent (4%) to a decimal (.04) and multiply by the principal.

**Interest Rate** × **Current Principal Balance** = **Yearly Interest**

\.04 × $2,000 = $80
2 Use this formula to confirm the yearly interest calculations above.
Did you get the same answer for each amount? The actual interest rate on direct, subsidized undergraduate student loans is 3.76% as of April, 2016.¹

3 Calculate the interest fees on the different loan amounts below.

<table>
<thead>
<tr>
<th>Principal</th>
<th>Yearly Interest (3.76%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td></td>
</tr>
<tr>
<td>$200</td>
<td></td>
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<tr>
<td>$300</td>
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<td>$10,000</td>
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<td>$20,000</td>
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</table>

**Daily Interest Fees**

According to the CollegeBoard, about half of undergraduate students who borrow money for college end up with student loan debts of $10,000 to $40,000. One way to see how much one of these student loans would cost you is to calculate the interest you would pay per day on that loan.

The formula to calculate interest per day looks like this:

\[
\text{Interest Rate} \times \frac{\text{Current Principal Balance}}{\text{Number of Days in the Year}} = \text{Daily Interest}
\]

\[
.04 \times \frac{5,000}{365} = .5479
\]

This tells us that 4% interest on a $5,000 loan would add about 55¢ per day in interest fees.

¹ Federal Student Aid Office (studentaid.ed.gov)
² Trends in Student Aid, 2016 (collegeboard.org)
Calculate the yearly and daily interest fees for these amounts in the table below:

<table>
<thead>
<tr>
<th>Principal (amount borrowed)</th>
<th>Yearly Interest (3.76%)</th>
<th>Daily Interest Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$15,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$20,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25,000</td>
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<tr>
<td>$30,000</td>
<td></td>
<td></td>
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<tr>
<td>$35,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$40,000</td>
<td></td>
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</tbody>
</table>

For the 2014-15 school year, among those who borrowed money for school, the average debt of a graduate from a public 4-year college was $26,800 at an annual interest rate of 4.66%.

Please answer the questions and show your work below.

5. How much would the yearly interest fees be?

6. How much would the daily interest fees be?
Monthly Loan Payments

Paying the interest on a loan is not the only cost. If daily interest payments are the only fees paid, the principal will be untouched (and the amount you owe won't be reduced). For this reason, monthly payments on loans include interest and principal.

The chart below shows monthly payments on different sized loans.

<table>
<thead>
<tr>
<th>LOAN SIZE</th>
<th>$5,000</th>
<th>$10,000</th>
<th>$15,000</th>
<th>$20,000</th>
<th>$25,000</th>
<th>$30,000</th>
<th>$35,000</th>
<th>$40,000</th>
<th>$45,000</th>
<th>$50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment</td>
<td>$600</td>
<td>$500</td>
<td>$400</td>
<td>$300</td>
<td>$200</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>


7. About how much would the monthly payment be on a student loan of $10,000 at 5% interest?

8. And the monthly payment on a student loan of $20,000?

9. And the monthly payment on a student loan of $50,000?

10. How much do you think the monthly payment would be on a student loan of $55,000?

11. Based on your household’s current finances, would you be able to make payments on a $25,000 loan?
Small group graph activities:

CUT PAGE IN HALF TO GIVE ONE GRAPH TO EACH GROUP.

Big Debt on Campus
Student load debt has nearly quadrupled in the past 10 years

Maxed Out
Total debt held by borrowers

Source: Federal Reserve Bank of New York
Based on: http://www.motherjones.com/politics/2013/06/student-loan-debt-charts
CUT PAGE IN HALF TO GIVE ONE GRAPH TO EACH GROUP.

Student Debt Significantly Outpacing Wage Growth

Median wages have increased 1.6% over the last 25 years while median debt has risen 163.8%.


Notes: Median debt at graduation for bachelor’s degree recipients only. 2015 figure is a projection. Median wages for graduates aged 22 to 27, full-time workers only, with a bachelor’s degree only. Figures expressed in constant 2015 dollars, adjusted using U.S. Bureau of Labor Statistics, Consumer Price Index.

Borrowers Struggling To Make Payments

Excludes loans in grace, in-school status. 51% of borrowers are not repaying loans on time, as expected. As of June 30, 2014.

Current on payments 49%

Bankruptcy/Disability (1%)

Total: $505.6bn

Forbearance 15%

Deferral: 18%

Delinquency/Default 18%

Source: U.S. Department of Education. Get the
Student Loan Group Writing Project

After you examine your assigned chart, work as a group on following writing project:

1ST PARAGRAPH:
Imagine that you want to explain the information in this chart to a friend over the phone and they won't be able to see the chart. Write an explanation of your chart.

2ND PARAGRAPH:
Explain how this chart connects to what you learned earlier about interest and student loans.

3RD PARAGRAPH:
What do you think are the biggest issues with student loans in the United States? What do you think should be done to improve the situation?
Governor Cuomo Announces Scholarship Program Will Provide Tuition-Free College to Middle-Class Families

Governor Andrew M. Cuomo today announced that the Excelsior Scholarship, a first-of-its-kind in the nation will provide tuition-free college at New York’s public colleges and universities to families making up to $125,000 a year, and is included in the FY 2018 Budget agreement. The Excelsior Scholarship was the Governor's first proposal in his 2017 State of the State. The Budget additionally includes $8 million to provide open educational resources, including e-books, to students at SUNY and CUNY colleges to help defray the cost of textbooks.

“With this budget, New York has the nation’s first accessible college program. It’s a different model,” said Governor Cuomo. “Today, college is what high school was—it should always be an option even if you can’t afford it. The Excelsior Scholarship will make college accessible to thousands of working and middle class students and shows the difference that government can make.

A regional breakdown of families who would be eligible for the program is available below.

<table>
<thead>
<tr>
<th>Region</th>
<th>Number of Families with College-Age Students</th>
<th>Percentage Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western New York</td>
<td>68,712</td>
<td>78.8%</td>
</tr>
<tr>
<td>New York City</td>
<td>461,499</td>
<td>84.3%</td>
</tr>
<tr>
<td>Long Island</td>
<td>112,890</td>
<td>55.6%</td>
</tr>
<tr>
<td>Hudson Valley</td>
<td>92,333</td>
<td>63%</td>
</tr>
<tr>
<td>Capital Region</td>
<td>44,108</td>
<td>74.9%</td>
</tr>
<tr>
<td>Mohawk Valley</td>
<td>24,845</td>
<td>84.8%</td>
</tr>
<tr>
<td>Finger Lakes</td>
<td>55,747</td>
<td>79.2%</td>
</tr>
<tr>
<td>North Country</td>
<td>18,542</td>
<td>84.8%</td>
</tr>
<tr>
<td>Central New York</td>
<td>37,922</td>
<td>79.6%</td>
</tr>
<tr>
<td>Southern Tier</td>
<td>25,588</td>
<td>81.2%</td>
</tr>
<tr>
<td>STATEWIDE TOTAL:</td>
<td>942,186</td>
<td>75.7%</td>
</tr>
</tbody>
</table>
To take advantage of this opportunity, scholars must be enrolled in college full-time and average 30 credits per year (including Summer and January semesters), however, the program has built in flexibility so that students will be able to pause and restart the program if needed, or take fewer credits one semester than another.

Students are required to maintain a grade point average necessary for the successful completion of their coursework, and, as the program makes a major investment in the state’s greatest asset—our young people—scholars will be required to live and work in-state for the same number of years after graduation as they received the scholarship while in school.

This initiative follows the nation-leading ‘Get On Your Feet’ Loan Forgiveness Program, which allows eligible college graduates living in New York to pay nothing on their student loans for the first two years out of school.

CONTACT THE GOVERNOR’S PRESS OFFICE

By phone:
Albany: (518) 474-8418 | New York City: (212) 681-4640

By email:
Press.Office@exec.ny.gov

Reading an Op-Ed: Supporting Students Beyond Free College Tuition

Students learn about Governor Cuomo’s legislation offering free college tuition in the state of New York. They read an op-ed article, identify the article’s main idea and supporting ideas, cite evidence from the text, and finally discuss the article as a class.

PREP

- Be prepared to explain vocabulary: dilemma, status quo

MATERIALS

- NY Should Make Public College Free—and Help Students Graduate handout
- Identifying the Main Idea and Supporting Details worksheet

EXPLAIN

1. Have you ever read an Op-ed? Can you explain what it is?
   
   › An article in a newspaper or on a news website, traditionally on the page opposite the editorials (hence the name, op-ed), that is written by a reader in which they discuss their opinion of an issue.

2. Why do you think news outlets publish op-eds?
   
   › To give a voice to their readers, to include the public’s opinion on the facts they report, to include a diversity of opinions in the paper, to start conversations about important issues

3. Have you ever read any op-eds? What value do you think they have for readers?

4. Today we are going to read an op-ed from a New York publication called City Limits. City Limits is a non-profit publication that addresses social issues that effect New Yorkers, such as housing, the economy and education. This op-ed is one person’s opinion about the initiative to make college tuition free for all New Yorker’s whose families make less than $125,000 a year. Have you heard of this initiative? Do you think this initiative is a good idea? Why or why not?

The op-ed we're going to read is written by someone who believes the initiative is a good idea, but that it needs to be made better.

In any op-ed, what do you think the main idea will be?

What the author’s overarching opinion is about the issue.

Distribute *NY Should Make Public College Free—and Help Students Graduate* handout. Ask students to read and annotate the article to identify the main idea. Students should also mark anything they think is important, interesting, confusing, or surprising.

When students are finished, distribute *Identifying the Main Idea and Supporting Details* worksheet and ask them to complete it in pairs.

When pairs are finished, discuss the article as a class.

**DISCUSS**

- What might be considered the writer’s central thesis? What is his take on the topic?
- What insights and views does this writer have to offer?
- What more do you want to know about the person writing this Op-Ed in order to better understand his or her opinion?
- How is reading an opinion piece different than reading a news article by a reporter? What do you get from an opinion piece that you might not get from a news article and vice versa?
- How does your own opinion on this issue align with or diverge from the author’s opinion?
NY Should Make Public College Free—and Help Students Graduate From It

by Tom Hilliard

Adapted from http://citylimits.org/2017/01/09/cityviews-ny-should-make-public-college-free-and-help-students-graduate-from-it/

Governor Andrew Cuomo’s plan to make public college tuition free for all New Yorkers is a bold idea and a smart investment. The Excelsior initiative confronts the central dilemma of New York’s emerging knowledge economy: Higher education has become the main highway to the middle class, yet too many New Yorkers struggle to pay the toll. However, Cuomo’s proposal could have an even more powerful impact if it strengthened student success at the same time.

More than half of first-time students at New York’s public colleges do not take 30 credits per year, and do not graduate within 6 years. New York is about to invest taxpayer dollars to make college more affordable. Let’s make sure that money goes to helping students graduate, as well as attend classes.

Some people say that college is not for everyone. But the economic prospects for students who end their education with a high-school diploma grow grimmer with every passing year. Of the 25 fastest-growing occupations in New York with annual wages over $40,000, 22 require a college degree.

That’s where the governor’s plan comes in. Cuomo proposes that the state offer free tuition to any full-time student of a public college in New York State with an annual family income less than $125,000. The benefit would build on existing programs, including federal Pell Grants and the state’s need-based Tuition Assistance Program (TAP). The plan takes a necessary, even overdue, step toward making public higher education more widely accessible.
But making tuition free, by itself, doesn't get students to graduation. And that's a problem. The Center for an Urban Future's 2014 study of student success in New York found extremely low graduation rates among the state’s 36 community colleges. Statewide, just over one-third of the state’s community college students (35 percent) got a college degree within six years. The graduation rate at senior colleges is better, but not great: about 56 percent graduate at CUNY and 66 percent at SUNY colleges and universities.

New York should make public college tuition-free. At the same time, the state should take steps to help students complete their studies and make the most of this crucial investment. That's what Tennessee did. This state became the first to make community college free for all residents, while simultaneously testing and scaling up effective strategies for student success.

One way New York can invest in student success is by scaling up a home-grown model, CUNY’s Accelerated Study in Associate Programs (ASAP) initiative. ASAP has more than doubled graduation rates at participating New York City community colleges. Like the governor's new proposal, ASAP commits to paying college tuition for its students, while also covering the cost of books and public transit. But the secret sauce is ASAP’s package of student supports, which includes personalized academic counseling, learning communities, tutoring resources, and block scheduling of classes.

Tennessee and CUNY ASAP show that making college tuition-free is not enough. Students need help in other areas too, like choosing courses and majors, juggling class schedules, and getting through the remedial coursework that bogs down so many students right from the beginning.

Providing free college tuition is a crucial investment in New York's future. Yet Cuomo's tuition plan would be even more valuable if paired with reforms to support college success, helping New Yorkers afford college, make it to graduation day, and launch their careers.

---

Tom Hilliard is Senior Researcher at the Center for an Urban Future.
## Identifying the Main Idea and Supporting Details

In your own words, identify the main idea of the article and three supporting details. Provide a quote from the article to back up each supporting detail.

**MAIN IDEA:**

<table>
<thead>
<tr>
<th>Supporting Detail</th>
<th>Quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
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<tr>
<td>3.</td>
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</table>
A Parent’s Guide to Education and Childcare Series*

Students learn about education and childcare choices parents typically need to make for their children. Using texts from education experts and parents, as well as a sample school evaluation from a NYC public high school, students practice reading comprehension, comparing and contrasting, and calculations using percents, all while learning valuable information that can aid parents in their educational choices.

ACTIVITIES IN THIS SERIES

5.1 • How to Find and Select Quality Childcare

5.2 • Compare and Contrast: Childcare Types and Settings*

5.3 • Reading a New York City School Evaluation*
How to Find and Select Quality Childcare

Students read an article about how to select a high quality childcare provider, use question stems to develop questions based on the text, and answer a classmate’s questions.

PREP

- Read How to Find and Select Childcare handout

MATERIALS

- How to Find and Select Childcare handout
- Childcare Question Stems and Written Response worksheet

EXPLAIN

1. One of the most important and difficult decisions a parent of a young child has to make is choosing a childcare provider. Why do you think this can be such a challenge?

   >> Parents want the best care for their child. Parents want their children to be safe and learning. There are many different types of childcare and childcare providers. How do you know if you can really trust someone with your child? It might be difficult to find a provider that speaks your language or understands parenting practices in your culture.

2. There are a lot of things to consider when choosing a high quality childcare provider. Today we’re going to read what an expert on the subject thinks are some of the most important things to look for when selecting childcare.

3. Distribute How to Find and Select Childcare handout and ask students to read and annotate the article, noting any unfamiliar vocabulary, anything they find important or confusing, and any questions they have.

4. When students are finished, ask them to turn the article over and discuss the article. Sample questions can include:
   - What was the author’s main idea?
   - What were some of the concrete suggestions the author gave to parents when evaluating a childcare provider?
• Explain why you think each is important.
• Who wrote this article? Why is that important?
• Why do you think the author wrote this article?
• How do you think the article might be different if it were written by a parent?

5 Ask students to read and annotate the article a second time, noting things they didn’t remember or that didn’t stick out the first time, pointing to the importance of reading a text more than once to get a deeper understanding of it.

6 When students are finished, distribute the Childcare Question Stems and Written Response worksheet and ask students to complete the sentence stems, but do not answer the questions.

7 When students are finished, ask them to exchange papers with a partner and answer each other’s questions. When they are finished, students can exchange papers back and correct each other’s work using the article to assist them.
How to Find and Select Childcare

by Bernadette Davidson

Adapted from The Change Agent, Issue 24 http://175bjf45z9z2x8v1tg1u38tj.wpengine.netdna-cdn.com/wp-content/uploads/2014/02/CA24.pdf

One of the most difficult jobs a family has is finding and selecting affordable childcare. There are many things to consider when selecting care. In my opinion, the most important are the teachers. The best teachers are responsive to children, respectful of them and their families, and reflect on the education they are providing in the classroom.

The best way to get to know teachers is by spending time in the program. This way, you can watch children and teachers interact. Teachers should be warm and welcoming to all children and families. They should be attentive to children’s needs, should value their play, and respect their feelings. You should ask yourself if this is a place you would enjoy spending a day. A good teacher will create a classroom environment that is at once safe and interesting to children. It is also important to look at the materials and the space. It should be orderly and clean, but there should be enough flexibility that children should be allowed to play and make a mess as well.

All states have licensing laws for childcare providers. These laws are different in each state. The goal of licensing is to ensure the safety and developmental well-being of children while in out-of-home care. The laws set a baseline of quality that providers must meet to run a center or home childcare.

Centers and family childcare homes that have an interest in excellence go beyond licensing. They work to achieve the gold medal of early care and
education—accreditation by the National Association of Early Childhood Education (NAEYC). If a program is accredited it means they have met voluntary standards for childcare that are higher than most state licensing requirements. The National Association for Family Child Care is the only national accreditation system for family childcare providers. Another credential for individual teachers is a Child Development Associate Certificate or CDA.

You can find programs in your area, find out if you can get help to pay for childcare, and learn about licensing laws in your state by calling your local Child Care Resource and Referral organization (1-800-424-2246). You can speak directly to a person who can answer your questions about how to find care that meets your needs.

A quality childcare program can provide your child with the best start possible. When you leave your child in the care of trained, licensed, and skilled teachers you can work or go to school and relax knowing your child is safe, happy, and learning.

When selecting quality childcare, it’s important to make sure that the education and care provided are Responsive, Respectful, and Reflective.

**Responsive education and care**
Teachers get to know children. They learn about the children’s temperaments, development, culture, family histories, and ages and provide a program that matches what each child needs to grow and develop.

*Concrete signs you will see in a responsive program:*

- Children come to the teacher when in need of help and comfort and are nurtured and cared for appropriately.

- The classroom or family childcare home is designed to be comfortable to children. The chairs and tables are child sized. Pictures are at the child’s eye level.

- There are toys and activities of interest to children of the ages in the program. The children seem busy and happy.

**Respectful education and care**
Takes into account the language and culture of the child’s family. Teachers in centers or family childcare get to know the family and learn how they care for their child. There is respect for cultural differences in the way children are potty trained, fed, and disciplined. When the practices or values of the teacher or the center are in conflict with the family there is respectful dialogue so that a middle
way is found. Even when that does not happen, the teacher never makes the family feel judged or wrong in their beliefs and practices.

*Concrete signs you will see in a respectful program:*  

- Children too are treated with respect. They are told of changes about to occur like diaper changing or going outside. They are spoken to with tenderness and regard.
- Children are allowed to express their feelings and helped to do so with words they are taught.
- When children are disciplined, the teacher firmly but gently stops hurtful behavior and explains what is expected in the future. They are not yelled at, shamed, or frightened.
- The interests and temperaments of children are taken into consideration and reflected in the way the classroom or home responds to them and plans activities. For example, teachers learn a few words from the language of children whose first language is other than English. They consult with parents about important care giving routines and are willing to modify their care of the child when possible to be more reflective of the home practice.

**Reflective education and care**  
The teacher has considered the children and planned activities that meet their needs and interests.

*Concrete signs you will see in a reflective program:*  

- The food served (if not brought from home) is nutritious and appealing to the children.
- There are systems in place to ensure health and safety. For example, there is a safe clean diapering area near running water.
- When the teacher meets with parents, she can meaningfully share with them what their child is like when in her care. She listens and sets goals with parents. Teacher and parents form an extended family of sorts.

*Bernadette Davidson currently is the director of Acorn Center for Early Education and Care, a program of Boston Chinatown Neighborhood Center in Boston, MA.*
Childcare Question Stems and Written Response

Use the question stems below to develop questions about the article “How to Find and Select Childcare.” The questions must be able to be answered by reading the article. When you are finished, exchange papers with a partner and answer each other’s questions.

1. According to the article, childcare providers should _________________________________. Why do you think this is important?

2. In your own words, describe _________________________________.

3. Why do you think the author believes ________________________________?
4 Why is it important for parents to ____________________________? 

5 What should a parent do if ____________________________? 

6 What is the difference between ____________________ and ____________________? 

7 Why is ____________________________ necessary in a childcare setting?
Compare and Contrast: Childcare Types and Settings*

Students conduct internet research about childcare types and settings and summarize their new knowledge with a group. Using a gallery walk, they learn about the various types of childcare available, compare and contrast them, and discuss why parents might choose one type over another.

PREP

- Visit [www.childcareaware.org](http://www.childcareaware.org) (Families > Types of Childcare)
  * [https://www.childcaresolutionscny.org](https://www.childcaresolutionscny.org) (Parents > Parent Guide to Finding High Quality Care > Types of Childcare) and
  * [https://www1.nyc.gov/site/doh/business/permits-and-licenses/childcare-types-of-childcare.page](https://www1.nyc.gov/site/doh/business/permits-and-licenses/childcare-types-of-childcare.page) to read about the various types of childcare

- Write the website URLs on the board

MATERIALS

- This activity requires a computer lab
- Chart paper and markers
- Compare and Contrast Childcare Settings worksheet

EXPLAIN

1. Now that we've learned from an expert about how to identify a high quality childcare provider, we are going to learn about the many different types of childcare settings that are often available to families. Every family has different needs and it's important that parents find the right fit for their family.

2. Divide students into small groups.

3. When looking for information about any important service, it's a good idea to check multiple sources online and/or in person, to get as much information as possible. In your groups, you are going to research one type of childcare and see what three different childcare websites have to say about it. Your job is to take notes and then summarize the information you find on one piece of chart paper to display in our childcare gallery so that others can learn from your research. You can arrange your summary in any way you like—an outline, bullet points, paragraphs, etc. The goal is to make a display that covers the
main points of this type of childcare setting, so that if a parent in need of childcare read it, they could walk away with a good understanding of whether or not that type of childcare suits their needs.

4. What are some of the factors that you think will be important to look for or include about a type of childcare that would help a parent decide?
   - Location, teachers, price, age group, education level, size

5. Assign each group one of the following childcare types to read about:
   A. Family Childcare Homes
   B. Childcare Centers
   C. Early Childhood Education (Early Head Start/Head Start, Preschool)
   D. Family, Friend, and Neighbor Care
   E. Caregiver in Your Own Home
   F. School-Aged Childcare
   G. Camps

6. Remind students that they need to gather and summarize information from all three URLs/sources written on the board. A lot of the information might be the same, but some websites might have more information than others. They should make sure they don’t repeat information on their chart paper.

7. When students are finished, the summaries can be hung on the walls for a gallery walk.

8. When all groups are finished hanging up their displays, distribute the Compare and Contrast Childcare Settings worksheet and ask students to walk around the room, visiting each display, to complete the worksheet.

9. When students are finished, lead a brief discussion on their findings, what are the most important things to consider when choosing a childcare setting, and strategies for how parents can make this difficult decision. Sample discussion questions could include:
   A. What did you notice about the different types of childcare?
   B. What did they all have in common?
   C. What are some of the biggest differences?
   D. If you were to give any advice to parents trying to choose which type of childcare is right for their family, what would it be?
   E. If you don’t have children, how could this information or the skills practiced in this activity be useful to you?
# Compare and Contrast Childcare Settings

For each childcare type, answer the following three questions:

1. Who is this type of childcare for?
2. What are its defining characteristics? (What makes it different from other types?)
3. What is one question you have about this type of childcare?

<table>
<thead>
<tr>
<th>Family Childcare Homes</th>
<th>Childcare Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
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<tr>
<td>3.</td>
<td>3.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Early Childhood Education</th>
<th>Family, Friend, and Neighbor Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
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<tr>
<td>3.</td>
<td>3.</td>
</tr>
</tbody>
</table>
Section 5.2

<table>
<thead>
<tr>
<th>Caregiver in Your Own Home</th>
<th>School-Aged Childcare</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
</tbody>
</table>

1. What are the differences between Family Childcare Homes and Childcare Centers? How are they alike?

2. Why do you think someone might choose a Childcare Center over hiring a caregiver in their own home?

3. What do you think is the biggest advantage of choosing a Head Start program over Family, Friend or Neighbor Care? Do you think there would be any drawbacks?
Reading a New York City School Evaluation*

Students analyze an evaluation of a New York City school. They read infographics and perform calculations using percents. They make an assessment of a school based on quantitative and qualitative data. They also consider what they would be looking for in a school for their children if they are parents, or what they would have wanted in their own high school experience.

PREP


MATERIALS

- Academy of Careers in Television and Film snapshot handout
- The Mathematics of the High School for Careers in Television and Film worksheet

EXPLAIN

1. Did you know that public schools in New York City are given a report card by school evaluators to show parents and others how the school compares with other schools? What kind of information do you think should be included in this report card?

   Examples: assessment of teachers from students and parents, condition of the school building and facility, incidences or perceptions of violence/safety.

2. You’re going to read a Report Card for a high school in Queens. There are nearly 50 pages of information on each school. What you are going to read is a snapshot, a short summary of the school's assessments. This information is public information and can be found on the Department of Education’s (DOE) website. You can search for evaluations of every public school in New York City.
Distribute Academy of Careers in Television and Film snapshot handout and have students read it.

**DISCUSS**

What kinds of information are included in this evaluation?

- General information about the school, number of graduates, who goes to college, how teachers and students feel about the school, etc.

What are your general impressions of this school?

Does it seem like a “good” school? Why or why not?

What makes a school good?

- Teachers that are respectful to students and parents and create a positive learning environment, physical and emotional safety for students, students are successful, the classes are interesting, extra curricular activities are offered, effective leaders are in charge.

Distribute The Mathematics of the High School for Careers in Television and Film worksheet and have students complete it. When students are finished, discuss their answers together as a class.
New York City School Quality Snapshot: Academy for Careers in Television and Film

Download PDF:
### Rigorous Instruction

Curriculum and instruction are designed to engage students, foster critical thinking skills, and are aligned to the Common Core.

<table>
<thead>
<tr>
<th>Quality Review 1</th>
<th>Survey 2</th>
<th>Selected Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>How interesting and challenging is the curriculum?</td>
<td>91% responded positively to questions about Rigorous Instruction</td>
<td>89% of students say that they learn a lot from feedback on their work (City: 84%)</td>
</tr>
<tr>
<td>How effective is the teaching and learning?</td>
<td></td>
<td>94% of students know what their teacher wants them to learn in class (City: 90%)</td>
</tr>
<tr>
<td>How well does the school assess what students are learning?</td>
<td></td>
<td>91% of teachers say that students build on each other's ideas during class discussions (City: 78%)</td>
</tr>
</tbody>
</table>

**Collaborative Teachers**

Teachers participate in opportunities to develop, grow, and contribute to the continuous improvement of the school community.

<table>
<thead>
<tr>
<th>Quality Review</th>
<th>Survey</th>
<th>Selected Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>How well do teachers work with each other?</td>
<td>98% responded positively to questions about Collaborative Teachers</td>
<td>100% of teachers say that they work together to design instructional programs (City: 91%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>97% of teachers say that they have opportunities to work productively with colleagues in their school (City: 85%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100% of teachers say that they feel responsible that all students learn (City: 89%)</td>
</tr>
</tbody>
</table>

### Supportive Environment

The school establishes a culture where students feel safe, challenged to grow, and supported to meet high expectations.

<table>
<thead>
<tr>
<th>Quality Review</th>
<th>Survey</th>
<th>Selected Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>How clearly are high expectations communicated to students and staff?</td>
<td>89% responded positively to questions about Supportive Environment</td>
<td>93% of students feel safe in the hallways, bathrooms, locker room, and cafeteria (City: 84%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>81% of students say that teachers notice when they are upset or having emotional difficulty (City: 71%)</td>
</tr>
<tr>
<td>Less Restrictive Environment</td>
<td></td>
<td>90% of students say that this school supports students in navigating the post-secondary process (City: 82%)</td>
</tr>
</tbody>
</table>

**KEY:**

- Excellent
- Good
- Fair
- Poor

The section ratings are based on more information than what is included in this summary report. For more information, please see: [http://schools.nyc.gov/Accountability](http://schools.nyc.gov/Accountability)
Section 5.3

UNIT 7 • MAKING EDUCATIONAL CHOICES

Additional Information
This report is intended to provide a useful summary of school information, but it does not cover everything.

To learn more, parents are encouraged to review additional resources such as the School Directory, the School Quality Guide, the Quality Review, and the NYC School Survey, and to speak with members of the school community.
The Mathematics of the High School for Careers in Television and Film

Use the General Information section on the first page to solve the following problems.

1. During the year this report evaluated the school, how many students were Hispanic/Latino? Show your work below.

Write one sentence describing the steps you took to solve this problem.

2. How many were Black? Show your work below.

Write one sentence about the steps you took to solve this problem.

3. How many were Asian? Show your work below.
4. The only racial and ethnic categories presented are Hispanic, Black, White and Asian, but New York is so diverse. How can you rewrite these categories to capture the diversity of New York City students?

5. Describe the quality of the academics at this school. Use data from the snapshot to support your answer.

6. How does this school compare to other high schools in New York City? Use evidence from the snapshot to support your answer.

7. If you were choosing a high school for your child, a younger relative such as a sibling or cousin or niece/nephew, or friend, what information in addition to the information presented in this snapshot would you want in order to advise your family member or friend?
If we want to achieve our goal, then let us empower ourselves with the weapon of knowledge and let us shield ourselves with unity and togetherness.

—Malala Yousafzai

MALALA YOUSAFZAI was born on July 12, 1997, in Mingora, Pakistan. As a child, she became an advocate for girls’ education, which resulted in the Taliban issuing a death threat against her. On October 9, 2012, a gunman shot Malala when she was traveling home from school. She survived, and has continued to speak out on the importance of education. She was nominated for a Nobel Peace Prize in 2013. In 2014, she was nominated again and won, becoming the youngest person to receive the Nobel Peace Prize.