

The New York City Department of Education's  
Students in Temporary Housing team (STH) Unit  
in the Office of Schools for Community Supports and Wellness



# COLLEGE, CAREERS & FINANCIAL FREEDOM

A GUIDE TO SUCCESS FOR YOUNG ADULTS



Department of  
Education





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## About CareerVisions, Ltd.



CareerVisions, Ltd. is a New York State-based organization whose mission is to make our community a better place to live by strengthening youth, families, and the agencies that serve them.

CareerVisions, Ltd. supports youth, parents and families through a variety of youth programs and parent/family engagement initiatives. These services are in five areas: career explorations, community organizing, cultural education, financial education, and relationship education.

CareerVisions, Ltd. supports nonprofits, institutions of higher education, school districts, youth bureaus and other government agencies through customized staff trainings, curriculum development, fund development and strategic planning services that build their capacity to serve youth, parents and families.

Since its inception in 2009, CareerVisions, Ltd., and its subsidiaries Community Change, Inc. and CareerVisions, NY, have educated more than 23,500 K-12th grade students and their families throughout New York State. Additionally, we have trained more than 600 teachers and other direct service staff; strengthened nearly 50 different government and nonprofit agencies; and raised more than \$45 million in government funding to advance its mission.



# About the New York City Department of Education



The New York City Department of Education (NYCDOE) is the department of [the government of New York City](#) that manages the city's public school system.

The NYCDOE is the largest school system in the nation. It has more than 1.1 million students in over 1,800 schools.

The NYCDOE's Students in Temporary Housing (STH) unit focuses on helping students affected by homelessness to attend school and to get other support. STH offers three types of services:

1. School-based: services at the schools the students attend.
2. Shelter-based: services at the shelters the students reside.
3. Central: services open to all citywide locations at non-school and non-shelter.

A student who lives in any of the following situations is considered in temporary housing under the McKinney-Vento Act:

- Doubled up (with friends or relatives because they cannot find or afford housing)
- A shelter or transitional shelter,
- A hotel/motel,
- A car, bus or train,
- A park or public place, or
- An abandoned building

## About the College, Careers & Financial Freedom Program

The Department of Education (DOE)'s Students in Temporary Housing team (STH) team in the Office of Schools for Community Supports and Wellness selected CareerVisions, Ltd. to provide support for the development and implementation of a College & Career Pathways program for older youth residing in family shelters.

There are over 1,500 youth ages 18 and over currently residing in a shelter supported by the Department of Homeless Services or Health & Hospitals. 17% are still enrolled in school. This school year, there has also been an increase of recently arrived families from central and south America, Africa, Ukraine, and other locations. There are youth ages 18 and older arriving with their families who may have graduated in their country of origin and could use support in knowing the opportunities available to them in NYC.

This program is focused on providing young adults with information, skills, and resources on career pathways, financial literacy and NYC's collegiate system and scholarships. The end goal is to support youth ages 18 + in shelters with knowing all their options to pick the best possible path forward.

# About the College, Careers & Financial Freedom Guide

**The College, Careers & Financial Freedom Guide** was developed by CareerVisions, Ltd. for the New York City Department of Education – Students in Temporary Housing Unit. The purpose of this guide is to support school and shelter staff in designing lessons that advance the providing young adults with information, skills, and resources on career pathways, financial literacy and NYC’s collegiate system and scholarships. The end goal is to support youth ages 18 + in shelters with knowing all their options to pick the best possible path forward.

**The College, Careers & Financial Freedom Guide** provides students with resources that support their survival and success. The references of this guide are recent, age- and culturally-appropriate for students. Staff using this guide should feel free to change references and exercises as they deem best for their students. Specific lessons are included in this guide that focus on preparing for a job interview, opening a bank account, and finding resources for college. This guide also includes tip sheets to provide additional strategies and resources to students in the areas of college, careers, and financial freedom.

# About The Community Change Framework

Each Community Change lesson adheres to a framework that involves the dynamic integration of questions (for critical thinking and inquiry; building the capacity of students to figure things out), references (for research; building the capacity of students to find things out), and exercises (for practice; building the capacity of students to get things done). The question is the focus of the lesson; the references provide answers to the questions; and the exercises are how the participants make use of and apply the information gained from the reference. The goal of the Community Change Framework is to inspire and empower students to engage in self-education and independent learning.

Each lesson features two types of exercises: exploratory and expression. Exploratory exercises engage students in analyzing or observing a source of information (reference) to answer the question(s) of a lesson. Basic examples of exploratory exercises have students watch a video, read an article, or listen to a guest speaker. In each of these instances, the students are receiving and processing information from a reference if they are engaged. The more fun and creative exploratory exercises are the more likely the students will be engaged, and the more likely they will find the lesson interesting. Engaging examples of exploratory exercises include:

- having students simulate a trip to the movies to watch a video.
- a reciprocal reading activity where students read different articles in small groups, then share the key points of their article to the whole group.
- having a talk-show setting for the guest speaker, with students' roles as the host and audience.

Expression exercises allow students to creatively use and share their findings from the reference used in the exploratory exercise. Basic examples of this are for students to create role plays, poems, or mini-speeches that include information found in the reference. In each of these instances, the students are applying their analysis of the information they gained from the reference to a particular form of expression. Expression exercises should be based on students' interests and aligned with the focus of the club, class, program, or school. As with the exploratory exercise, the more fun and creative the expression exercise, the greater the engagement of students, the more likely the students will be engaged, then the more likely they will find the lesson interesting. Engaging examples of expression exercises to apply students' analysis of the information they gained from the reference include:

- a TikTok or social media skit.
- a team poetry slam/competition.
- a simulated courtroom debate.

The references and exercises of each lesson are recommendations only. The facilitator may choose to implement the lesson as written; they may also decide to replace the listed reference and/or exercises with other ones that they prefer.



## Lesson Format

Though it is recommended, it is not required for facilitators to use all the lessons; nor must they be used in sequence. However, each selected lesson should be implemented in accordance with the following sequence or format:

1. **Welcome** – facilitator greets students, introduces the lesson and its questions, and takes attendance.
2. **Icebreaker** – facilitator engages students in a quick, fun, activity that incorporates key words and vocabulary relevant to lesson, when possible.
3. **Exploration exercise** – facilitator engages students in finding answers to questions using references.
4. **Expression exercise** – facilitator engages students in creatively sharing findings from references.
5. **Review** – students summarize the lesson by restating its questions, references, findings, and exercises.
6. **Reflection** – students share their feedback on the lesson.

For every hour of instruction, the welcome, icebreaker, review, and reflection sections should not exceed 20 minutes total. The exploratory and expression exercises should not exceed 40 minutes total (up to 20 minutes each).

These lessons are designed using the Community Change Framework. The goal of the Community Change Framework is to inspire and empower students to engage in self-education and independent learning. As such, beyond providing the reference(s), instructions for each exercise, and time management, these lessons require minimal facilitator involvement. These lessons are process-oriented, not product oriented. As a self-education and independent learning process, students will gain experience finding things out, figuring things out, and getting things done on their own.

## Resources For Icebreakers

Facilitators should choose quick icebreakers of their choice for each lesson. The following websites are recommended sources for icebreakers:

1. **8 financial icebreakers to start conversations about money**  
<https://www.blackbullion.com/blog/financial-icebreakers>
2. **Digital Icebreakers for Teaching Business, Marketing, and Financial Literacy Remotely**  
<https://knowledgematters.com/blog/digital-icebreakers-for-teaching-business-remotely>
3. **80 Icebreaker Questions for Work, College and High School Students**  
<https://research.com/education/icebreaker-questions>
4. **19 Free Financial Literacy Games for High School Students**  
<https://www.moneyprodigy.com/free-financial-literacy-games-high-school-students/>
5. **100 Quick Icebreaker Questions to Keep in Your Back Pocket**  
<https://sapro.moderncampus.com/blog/100-quick-icebreaker-questions-to-keep-in-your-back-pocket>
6. **College Knowledge Games & Activities**  
[https://gearup.wa.gov/sites/default/files/resources/gear\\_up\\_games\\_and\\_activities.pdf](https://gearup.wa.gov/sites/default/files/resources/gear_up_games_and_activities.pdf)
7. **25 Meaningful Icebreakers for Middle and High School Students That Really Work**  
<https://www.weareteachers.com/middle-school-icebreakers/>

Additional resources for references and strategies for student engagement can be found on the Community Change Website – Resources Page at <https://communitychangeinc.com/resources/>



## The Six Teaching Strategies

Teaching is the deliberate process of helping others to learn. The following teaching strategies should be used to guide the design and implementation of dynamic Community Change lessons for the students. The more of these strategies you incorporate in your learning plans, the more dynamic and effective your lessons will be.

**1. Appropriateness: the content of lessons is delivered to students in an appropriate manner. Content of lessons are delivered in such a way that they can be easily grasped by the learners because it is clear and understandable to every student in the group.**

Example of the Appropriateness Strategy for a lesson on the causes of pollution: You have a diverse group in terms of language and reading level. Some students can only read Spanish; some students have trouble reading English and others are reading English at their grade level. Using the Appropriateness Strategy would inform you to have the reference in Spanish for the students who can only read Spanish; you would use drawings to illustrate the reference for the group that has trouble reading; and you would have the reference in English for the students who only read English.

**2. Relevance: the content of lessons accommodates the needs, interests, and concerns of students. The degree in which something is relevant determines the level of attention and action it receives from an individual or group.**

Example of relevance for a lesson on gangs: students in your group keep telling you that they are worried about gangs in their community. Some children have said that they have been asked to join a gang; others have said that they worry about their safety and what to do if approached by a gang. Teaching a lesson about gangs would be relevant to your group. This lesson would give your group information that they need to help avoid gangs. Your lesson would help to address students' concerns about gangs.

**3. Observation (Analysis): lessons allow for learners to observe and analyze the content. This analysis involves the use of one or more of the learners' senses (i.e., sight, smell, touch, taste, hearing).** Example of the Observation/analysis Strategy for a lesson on domestic violence: Students may watch the music video "Love is Blind" by Eve, about the effects of domestic violence. In doing so, the students are using their eyes and ears to observe the lesson and gain information.

**4. Application (Action): lessons allow for learners to use the content through practical exercises/experiences, making use or applying what they learn to real and relevant situations.** Example of the Application Strategy for a lesson on how the intervention addresses violence for 3rd graders: After watching the "Self-Destruction" music video and researching how it was put together, students learned that organizing music videos with a positive message is one of the many ways to address the issue of violence. They apply what they learned by creating a song mixed with rap over their favorite instrumentals and recording it to be shown in the cafeteria during lunchtime. In doing so, they are practicing what they have learned or putting the lesson into action.

**5. Reinforcement (Creative Repetition): the same content of lessons is covered through a variety of learning exercises and experiences.**

Example of the Reinforcement/Creative Repetition Strategy for a lesson on drug abuse: After learning the effects of drugs from an internet article, students would take a field trip to interview a drug abuse counselor about the effects of drugs. They would then watch a video about the effects of drugs. Hence, they are getting information about the effects of drugs from different sources, and they are being reinforced in by multiple exercises.

**6. Mastery: lessons allow for learners to demonstrate that they have mastered the content taught to them. Learners are provided with opportunities to teach their peers what they have learned.**

Example of the Mastery Strategy for a lesson on the issue of drug abuse: The students can do a workshop for a group of other students about the things they learned about drug abuse. They can also organize a neighborhood rally to increase public awareness about the issue.

# NYS Learning Standards

The College, Careers and Financial Freedom Courses are designed to meet related New York State Education Department learning standards.

Both the Career Explorations and the College Resources & Opportunities Courses support NYSED's Career Development Standard 1, which states that "Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals. NYSED's developmental tasks related to this goal include students' ability to:

- complete the development of a career plan that would permit eventual entry into a career option of their choosing;
- apply decision-making skills in the selection of a career option of strong personal interest;
- analyze skills and abilities required in a career option and relate them to their own skills and abilities.

The lessons of the ***College, Careers and Financial Freedom Guide*** are also designed to meet some of the New York State Social Emotional Learning Goals. According to the New York State Education Department's Social Emotional Learning Goals (2022), research suggests that student learning benchmarks may increase the likelihood that students will be fully and authentically engaged in their own social and emotional learning, be more connected to school, and become more empowered learners. Specifically, the lessons of this guide address the following Social Emotional Learning goals and base indicators:

**Goal 1. Young people develop a self-awareness that nurtures and affirms a strong sense of identity, informs decisions about their actions, and builds a sense of agency.**

- Base Indicator 1C. Demonstrate skills related to setting and working toward personal and academic goals.

**Goal 2: Use social awareness and interpersonal skills to establish and maintain mutually supportive relationships with individuals and groups and nurture a strong sense of belonging.**

- Base Indicator 2c: Apply a variety of communication and social skills to interact with individuals and groups across lines of difference.

**Goal 3: Demonstrate intentional decision-making skills and behaviors that consider social, emotional, and physical safety and well-being in personal, family, school, and community contexts.**

- Base Indicator 3a: Consider individual and collective social, emotional, and physical safety and well-being, as well as social context in making decisions.
- Base Indicator 3B: Apply decision making skills to influence outcomes and strengthen agency in social and academic life.



# **CAREER EXPLORATIONS COURSE**

This course helps students to build their resumes, conduct job searches and interviews; and learn how to conduct themselves professionally on the job.

- ✓ Lesson #1: Resumes - Assets and Interests
- ✓ Lesson #2: Job Search and Interviews
- ✓ Lesson #3: Jobs vs. Careers

## Lesson #1: Resumes - Assets and Interests

**Estimated Total Time:** 1 session, 2 hours (including 20 minutes for welcome, icebreaker, review and reflection for each session)

### Essential question:

1. What skills are important to put on my resume?

### References:

1. “High School Resume-How to Write Your First Resume” (6:48m) <https://youtu.be/wT40Au0RFa8>
2. “Resume Skills You Need to Include to Land that Interview” (1:43m) <https://youtu.be/VAvyTCiN09E>
3. Skill sheet.
4. Hard Skills vs. Soft Skills sheet.

### Resources/Materials:

1. To engage participants in the exploratory exercise, use a smart tv, smartphone, or tablet device to play the YouTube videos from the References section.
2. Paper and pens for note-taking.
3. To engage participants in the expression exercise, the facilitator will provide them each with a copy of the “The Brick Resume Builder” worksheet.

### Exploratory exercise:

1. In response to **Essential question #1**, while participants watch the reference videos they will listen to identify relevant “hard & soft” skills that the video mentions and write a list for each on their notepad/paper, to include in their resumes.
2. If technology is not available, (or as an additional exercise), print and hand out the “Skills” sheet and the Hard vs. Soft Skills sheet. Participants will use the Hard/Soft sheet as an example and will list 2 examples of their own skills according to the categories around the “Skills” thought bubble. Afterwards the facilitator will encourage participants to openly share their notes/findings and discuss why those skills are important inclusions on a resume.

### Expression exercise:

1. Guided by the notes and list of necessary resume content from the Exploratory exercise, the facilitator will instruct participants to use the ‘Brick Resume Builder/Words Wall’ handout to brainstorm and create a wall of words, writing in each brick their soft & hard work experience skills as reference to include in their future resume writing.



## Tip Sheet #1: Resumes - Assets and Interests

### TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:

What skills are important to put on my resume?

### KEY WORDS/GLOSSARY (WITH DEFINITIONS):

- **Workplace skills:** The personal skills that ensure you do your job well, such as being adept at teamwork, time management, or solving problems. Occasionally, some refer to these as “human skills,” “employability skills,” or “soft skills.”
- **Technical skills:** The skills that relate to technical or job-specific knowledge, such as the ability to code in Python, conduct data analysis, or use specific accounting software. These are sometimes called “hard skills.”
- **Transferable skills:** The workplace and technical skills that you can take from one job to another, such as when someone uses their aptitude for teamwork and their ability to code in Python to change careers from being a programmer to being a STEM educator. Transferable skills are any of the various skills that you can transfer between jobs.

### RELEVANT FACT/RESEARCH/STATISTICS:

- Online job openings receive 250+ resumes, each. IT job openings receive an average of 386.
- Hiring managers spend an average of 6 seconds reading a resume.
- Only about 2% of sent resumes result in an interview.
- On average, you need to send between 50 to 100 resumes to get hired.
- 10% of job seekers have applied for 50 or more jobs without hearing back.
- 85% of jobs are found via networking instead of through websites that post job listings.
- Referred candidates are twice as likely to land an interview and are four times more likely to be hired.
- A professionally written resume boosts your earning potential by 7% to 32%.
- 68% of job seekers who have contracted with a professional resume writer find a new role in under 90 days.
- 63% of recruiters claim talent shortage is the biggest challenge in finding candidates.

### RESUME FORMATTING STATISTICS:

Recruiters and hiring managers don't spend a lot of time looking at each resume, so it's essential to create one that's simple, clear, customized, and logically laid out. If you're a seasoned employee, you might also consider a two-page resume.

- The average resume is 489 words long, with 380 words being roughly the single-page resume cutoff point.
- Nearly one-quarter (24%) of hiring managers spend less than 30 seconds looking at a resume.
- 63% of recruiters want to receive resumes tailored to the open position, which entails creating a new resume for each job application.
- According to an eye-tracking study, the resumes that are most likely to get noticed by recruiters share the following characteristics: A clear, simple resume that uses logical layouts, an overview at the top (like a summary or objective section), and the use of clear, legible fonts.
- 77% of employers say seasoned workers should not use a single-page resume.
- Data shows that recruiters are 2.9x more likely to pick a candidate with a two-page resume for managerial roles and 1.4x more likely for entry-level positions.

- At the same time, a two-page resume is a deal-breaker for 17% of hiring managers.
- Not using a list of professional skills can hurt a resume as much as one year of unemployment.
- It's best practice to use a heading statement focused on what you'll bring to the table.
- Most contemporary job seekers use at least one "additional" resume section to back up their qualifications.

#### **REFERENCES:**

<https://www.zippia.com/advice/resume-statistics/>

<https://www.jobscan.co/blog/skills-to-put-on-resume/>

**52 Resume Statistics All Job Seekers in 2023 Should Know Resume Now**  
**5 Most Important Parts of a Resume (with Examples)**

Indeed

<https://www.flexjobs.com/blog/post/top-10-skills-to-list-on-your-resume/>

#### **TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:**

##### **10 soft skills that employers love to see:**

- Adaptability
- Communication
- Creativity
- Customer Service
- Leadership
- Critical Thinking
- Problem Solving
- Teamwork
- Time Management
- Work Ethic

#### **TOP HARD SKILLS FOR YOUR RESUME (EXAMPLES):**

Hard skills tend to be more technical, and each industry or type of job will usually have its own required set. Finding out what range of hard skills you'll be expected to have in your field might require some research. Here are hard skills examples that tend to be in-demand across many industries. (Be sure to carefully look at the job description and determine which hard skills you possess that are most applicable for the job.)

- Digital Skills

The list of professions that does not require you to use computers and certain types of software is very short. You could very likely break up "digital skills" into two or three specific technical proficiencies for your field. Most jobs require experience with video meeting software, project management programs, and other company related software.

- Design

Aside from the obvious professions like graphic or web design, there are jobs in marketing, advertising, branding, engineering, and construction that require some type of design skills—even if it's only for drawing up presentations.

- Data Analysis

Understand data is very much in vogue right now, and there are a lot of jobs out there where you will be called upon to analyze metrics and extrapolate a practical use from it, making analytical skills extremely valuable to put on your resume.

- Negotiation

There are many jobs that involve selling a product or service, purchasing stock or merchandise, brokering deals for production or transportation, establishing partnerships for advertising or investments, and so on.

- **Mathematics**

Finance, business, engineering, construction, manufacturing, logistics, healthcare, and operations will require you to be competent with math in some capacity. If you're in a profession that is more math-heavy, consider splitting it up into a few more specific skills areas.

- **Project Management**

Many jobs will require project management skills. The ability to manage your task flow and complete assignments on time is part of project management. Perhaps you have used project management software in the past or have completed a project early—these all show good project management.

- **Marketing**

Marketing involves selling and promoting products and services. Even if you're not a marketer per se, many companies may desire this hard skill. Knowing the highlights and benefits of your company's products and services, and being able to speak or write about them, can be valuable to many different jobs. If you have specific marketing or social media experience, even better.

- **Administrative**

Even if your job is not administrative in nature, it's likely a part of your role. Administrative skills involve the things you do to manage your role: organizing, planning, scheduling, writing emails, managing files, etc. Employers want to know you're able to take hold of the details.

- **Writing Skills**

Many jobs involve writing. Whether it's to clients or coworkers, having a basic writing ability is necessary and an absolute skill to put on your resume. Emails filled with typos and grammatical errors will not reflect well on you, and poor tone can send the wrong message. Demonstrate this skill through your cover letter and emails with the recruiter, and list any specific writing-heavy projects you've completed.

- **Foreign Languages**

Being bilingual can be a great hard skill and set you apart from your competition. Even if a role or company doesn't initially have a need for a bilingual employee, they may look favorably on your ability. It is common to need someone with fluency in another language to help customers or clients, so play up this skill on your resume.

## **RESOURCES:**

### **NYC.gov careers**

<https://www.nyc.gov/site/sbs/careers/careers.page#:~:text=The%20NYC%20Department%20of%20Small,training%20you%20need%20to%20succeed.>

### **Resume Nerd**

[https://www.resumenerd.com/landings?utm\\_source=google&utm\\_medium=cpc&utm\\_term=sample%20of%20resume%20for%20job%20application&utm\\_campaign=1504118561&gad=1&gclid=CjwKCAjwvdajBhBEEiwAeMh1U5RCiWq3SlGCwUdIDR0SS4CIJNryhl3AsKTnYhke5Ns7Voy1TdGWMBoCVb8QAvD\\_BwE](https://www.resumenerd.com/landings?utm_source=google&utm_medium=cpc&utm_term=sample%20of%20resume%20for%20job%20application&utm_campaign=1504118561&gad=1&gclid=CjwKCAjwvdajBhBEEiwAeMh1U5RCiWq3SlGCwUdIDR0SS4CIJNryhl3AsKTnYhke5Ns7Voy1TdGWMBoCVb8QAvD_BwE)

### **Indeed -16 Resume Resources**

<https://www.indeed.com/career-advice/resumes-cover-letters/resume-resources>



(Image source: [my perfectresume.com](http://myperfectresume.com))



## Hard skills



vs

## Soft skills



Specific competencies, skills, knowledge, and abilities needed to perform a specific task or role.

Personality traits, social competencies and skills, knowledge, and abilities used to perform interpersonal activities and unique tasks.

### Hard Skills:

- Microsoft office
- Interpreting data
- Financial planning
- Copywriting
- Troubleshooting
- Project management
- Spoken languages

### Soft Skills:

- Communication skills
- Timekeeping
- Critical thinking
- Leadership skills
- Motivation
- Ambition
- Negotiating

(Image source: Valamis.com)

## BRICK RESUME BUILDER - WORDS WALL

A grid of 18 empty rounded rectangular boxes arranged in 5 rows (3, 4, 3, 4, 3 boxes per row) for building a resume.

(Image source: super coloring.com)

## Lesson #2: Job Search and Interviews

**Estimated Total Time:** 1 session, 2 hours (including 20 minutes for welcome, icebreaker, review and reflection for each session)

### Essential Question:

1. How can I prepare for a job interview?

### Reference:

1. Youtube “Job Interview prep” For teens/young adults (6:14m) <https://youtu.be/ytckc4Gljlo>
2. Job Interview Preparation Sheet

### Resources/Materials:

1. For the facilitator to engage participants in the exploratory exercise, use a smart tv, smartphone, or tablet device to play the YouTube videos from the References section.
2. Paper and pens for note-taking.
3. New Hire or No Go Checklist.

### Exploratory exercise:

1. The facilitator or participants will play the Youtube video in the reference section, pause the video briefly at the on screen informational messages, -participants will take notes of each of the on-screen messages as it relates to the job interview process. Participants afterwards will take turns to openly discuss and share the top 2 impressions that stood out for them.
2. If technology is unavailable, (or as an additional exercise), the facilitator will print and hand out the Job Interview Preparation Sheet to the participants. Facilitator will ask participants each to share their thoughts of why each item on the Job Prep sheet is important, and notate their findings.

### Expression exercise:

1. Students will role play the mock interview process staged similarly to the video in the Reference. Students will participate in pairs, acting as the interviewer and the interviewee with similar questions, answers, and dialogue for them to get familiar with perspectives of the interview process. Facilitator will count how many students are in the class, instruct half of the students to write “interviewer” on a piece of paper, and the other half to write “interviewee” on their piece of paper, then they all will put it in a container to be scrambled. Each participant will draw from the mixed container and perform the role indicated and pair up with the opposite role. The interviewer will submit entries to the “New Hire or No Go” interview checklist that rates the job applicant. The interviewees may role-play beginning with a poorly done interview then an exemplary interview. The interviewer will ask the questions on the checklist, but not rate the poorly done interview but only the Exemplary interview will be rated on the checklist. When the checklist is completed, students may switch roles as interview and interviewee. After the interviews, checklists will be shared with brief discussion, and findings will be further discussed with the entire class.
2. If technology is unavailable, (or as an additional exercise), the facilitator will use the Job Interview Preparation Sheet handout and continue with the mock interview exercise as instructed.

## Tip Sheet #2: Job Search and Interviews

### TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:

How can I prepare for a job interview?

### KEY WORDS/GLOSSARY (WITH DEFINITIONS):

A **job interview** is an interview consisting of a conversation between a job applicant and a representative of an employer which is conducted to assess whether the applicant should be hired. Interviews are one of the most popularly used devices for employee selection. Interviews vary in the extent to which the questions are structured, from a totally unstructured and free-wheeling conversation to a structured interview in which an applicant is asked a predetermined list of questions in a specified order; structured interviews are usually more accurate predictors of which applicants will make suitable employees, according to research studies.

### RELEVANT FACT/RESEARCH/STATISTICS:

- It takes between one and three job interviews to get an offer.
- An average in-person job interview lasts between 45 minutes and one hour.
- It takes recruiters no more than 90 seconds to decide whether they would hire someone.
- Almost 90% of employers look through your social media accounts.
- The best time to send your resume is between 6 a.m. and 10 a.m. on Mondays.
- 86% of companies are using virtual technology to interview candidates due to Covid-19.
- 62% of candidates think they have a competitive advantage through remote interviewing.

### REFERENCES:

[https://en.wikipedia.org/wiki/Job\\_interview](https://en.wikipedia.org/wiki/Job_interview)

<https://goremotely.net/blog/job-interview-statistics/>

<https://www.indeed.com/career-advice/interviewing/interview-tips-for-teens>

### TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:

One of the best ways to practice for an interview is to review (and answer) frequently asked interview questions. You'll be more comfortable responding when you know what to say and how best to respond.

-Don't wait until you get invited for an interview. If you practice in advance, you'll be ready even if you get a request to interview on short notice.

### INTERVIEW TIPS FOR TEENS:

- Understand your capabilities
- Research the job and company
- Determine your qualifications
- Memorize your resume
- Conduct practice interviews
- Prepare relevant materials
- Prepare common interview questions and answers



- Determine what to ask
- Decide what to wear
- Determine how you'll arrive
- Write a thank you note

**RESOURCES:**

Free Online Interview Practice Tools

<https://www.careertoolbelt.com/free-interview-practice-tools/>

Google Interview Warm up

<https://grow.google/certificates/interview-warmup/category/>

AssessmentDay Free Practice Video Interview Zone

<https://www.assessmentday.com/video-interviews.htm>

Free Virtual Interview Preparation

<https://www.freeinterviewprep.org/>

Onetonline

<https://www.onetonline.org>

## JOB INTERVIEW PREPARATION SHEET



(Image source: [geeks for geeks.org](https://www.geeksforgeeks.org/))

## “NEW HIRE OR NO GO CHECKLIST”

### Mock Interview Evaluation Form

<u>Non-Verbal Communication</u>	Excellent	Good	Needs Improvement	N/A
Maintained eye contact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used positive body language (facial expressions, gestures)/ Posture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conveyed enthusiasm and interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrained from fidgeting or nervous movements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demonstrated professional appearance and appropriate attire	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Verbal Communication</u>				
Avoided filler words (Umm, like, I mean, you know)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provided clear and concise responses with appropriate vocal tone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emphasized strengths and highlighted unique skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used proper grammar; avoided slang, abbreviations & acronyms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provided specific examples with results and accomplishments to illustrate relevant experiences or skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paused to organize thoughts prior to responding to difficult questions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Other Points to Consider:</u>				
Remained positive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portrayed self-confidence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finished strong	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demonstrated knowledge of the organization by asking relevant questions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Advisor Comments/Recommended Next Steps:</b>				
<div style="border: 1px solid #ccc; background-color: #fff9c4; padding: 2px; min-height: 1.2em;">Enter text</div>				
<div style="border: 1px solid #ccc; background-color: #fff9c4; padding: 2px; min-height: 1.2em;">Enter text</div>				
<div style="border: 1px solid #ccc; background-color: #fff9c4; padding: 2px; min-height: 1.2em;">Enter text</div>				
<div style="border: 1px solid #ccc; background-color: #fff9c4; padding: 2px; min-height: 1.2em;">Enter text</div>				

(Image source: sign now.com)

## Lesson #3: Jobs vs. Careers

**Estimated Total Time:** 1 session, 2 hours (including 20 minutes for welcome, icebreaker, review and reflection for each session)

### Essential Question:

1. What's the difference between a job and a career?
2. When are "internships" worth it?

### References:

1. Career vs. Job (3:41m) <https://youtu.be/YLrvnt3QxXw>
2. Job vs. Career -Difference between Job and Career (1:54m) [https://youtu.be/Wcxw2pt\\_E3E](https://youtu.be/Wcxw2pt_E3E)
3. Job vs. Career sheet
4. Why are Internships Important? (3:51m) <https://youtu.be/0b0E1lzT2-I>

### Resources/Materials:

1. To engage students in the exploratory exercise, use a smart tv, smartphone, or tablet device to play the YouTube videos from the References section.
2. <https://www.canva.com/>
3. Frayer Model worksheet
4. How to Create a Mindmap sheet
5. Mindmap worksheet (blank)
6. Color pens/markers

### Exploratory exercise:

The facilitator will print and hand out the Frayer Model worksheets to each participant. Participants will be instructed to divide evenly into 2 groups with half of them on one side representing jobs, and the other half representing careers. Facilitator will play the Youtube videos #1, and 2 for the participants. (Youtube Internships video is additional info). They will be instructed beforehand to write the words "Job & Career" in the center oval of their Frayer Model worksheets, and as the videos are played they will fill in their selection's (job or career) appropriate answers on the Frayer Model worksheet's four sections. Afterwards the facilitator will call on both groups to call out their answers to each section of the worksheet and participants will note/write down the answers given from the opposite group on their worksheets. Afterwards the facilitator will ask participants to openly discuss similarities and differences found on their worksheets.

If technology is unavailable, (or as an additional exercise), the facilitator will print and hand out the Job vs. Career sheet to participants for reference to expound upon and continue with the Exploratory lesson as instructed.

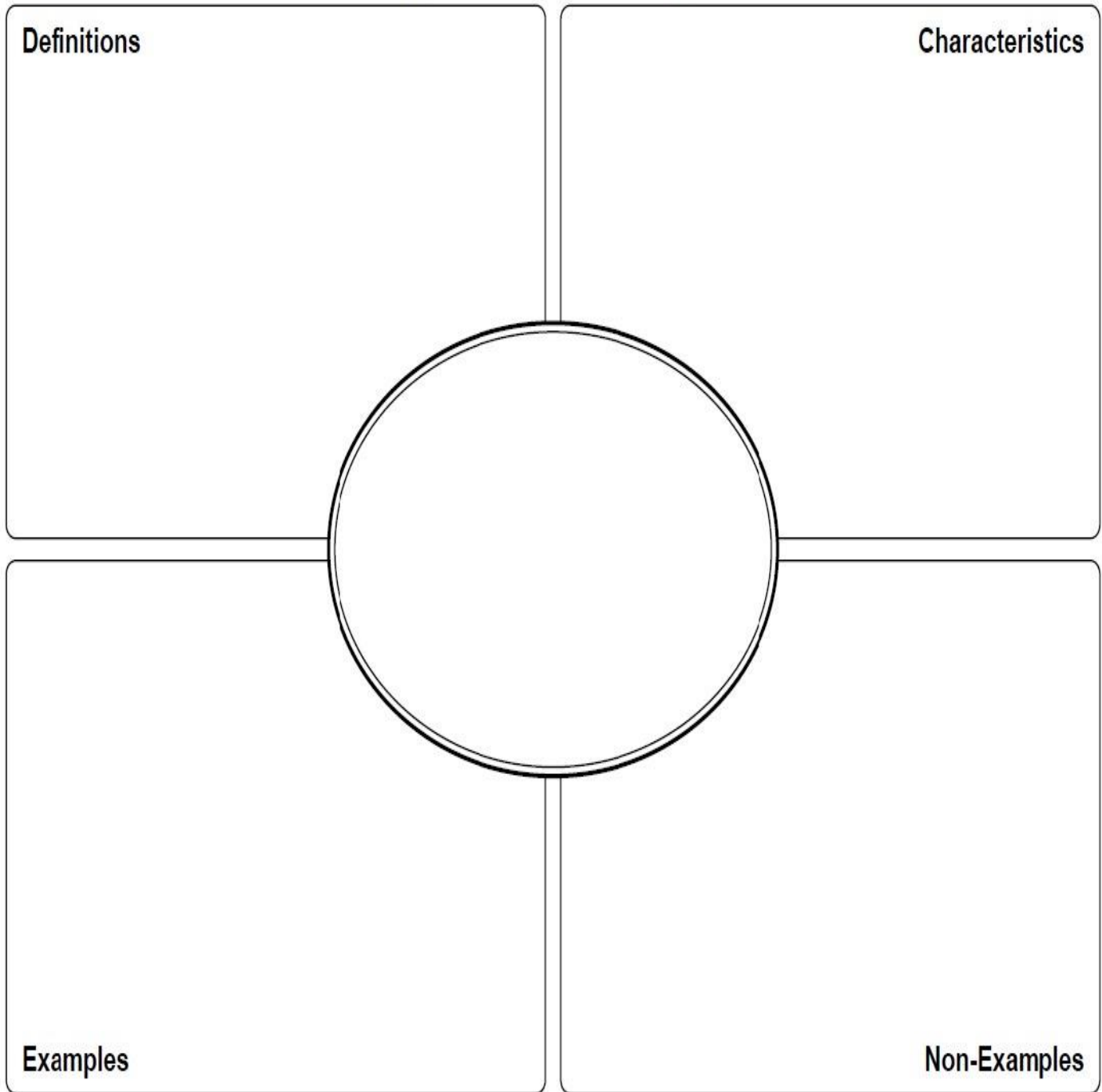
**Expression exercise:****“Career Collage”**

The Facilitator will instruct participants to create/log in to Canva.com free account and select “Poster”. Participants will be instructed to create their own dynamic, multimedia presentation collage that includes images, colorful words, stylish fonts, music, and animations as a vision board in support of their career of interest. Facilitator will encourage participants to share with the group and download their creations as motivational keepsakes.

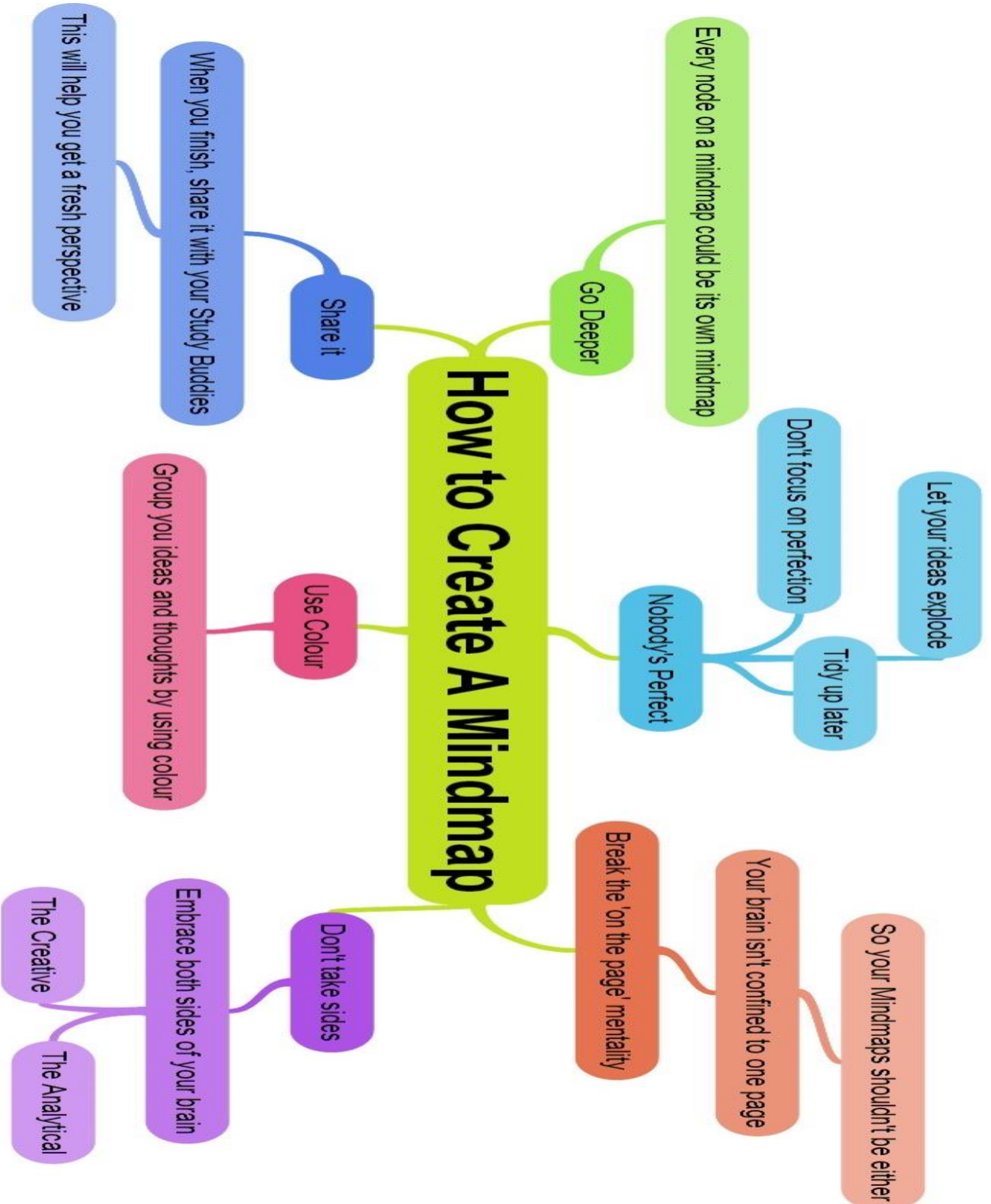
If technology is unavailable or as an additional Expression exercise, each participant will use the printed Job vs. Career handout sheet, with color markers, and use the “How to Create a Mindmap” sheet as a guide to create their own “Career Mindmap”. The facilitator will instruct participants to begin by writing their career choice in the center space of the sheet and creatively branch off from there with words, phrases, and plans related to their career selection. Participants are encouraged to be detailed, colorful, use imagination, branch off from the template, and share their creations with other participants.



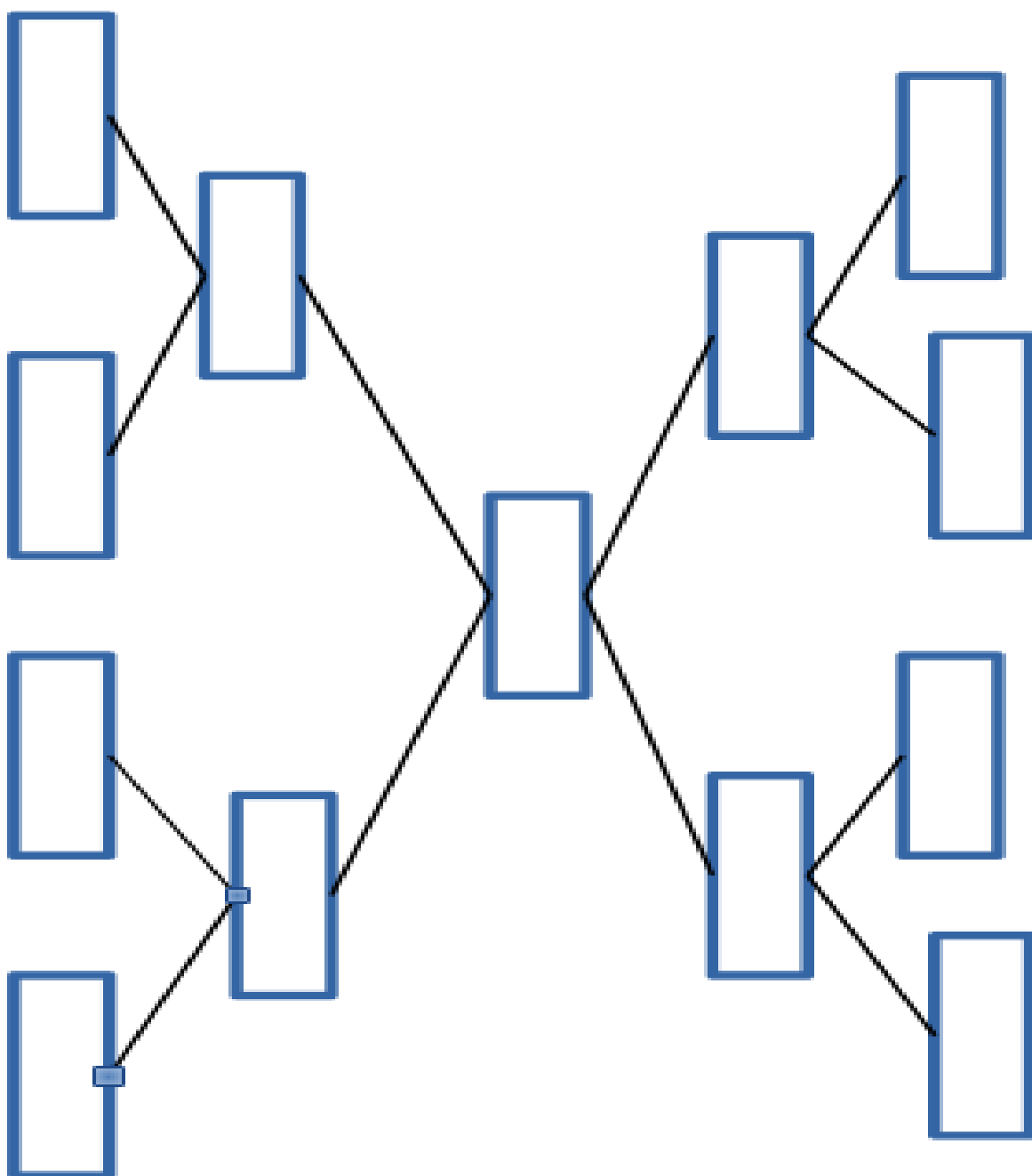
# Frayer Model Diagram



(Image source: [sites.google.com](https://sites.google.com))



(Image source: goconqr.com)



(Image source: intrabach.Wordpress.com)

# Job VS. Career

## Let's Compare

1. Definition
2. Requirements
3. Risk Involved
4. Income
5. Time

### JOB

1. The regular work a person does to earn money.
2. Education or special training may or may not be required.
3. Jobs are safe as stability and income are present. Job demand can change, therefore risks are often external and out of the persons control.
4. Income varies by demand and is often wage based.
5. Short Term

### CAREER

1. An occupation undertaken for a significant period of a person's life.
2. Requires special learning that develops the abilities far beyond training.
3. A career doesn't mean stability as it encourages one to take risks. Risks are often planned and come from the person taking them.
4. Income varies depending on value. Often salary or commission.
5. Long Term

Jobs are important for everyone, no matter what your age. They put food on the table, keep a roof over your head, and some jobs earn people very high wages. The difference in a career is the end goal. Jobs can turn into a career but, you certainly don't apply for a career. Careers are building on your experience and advancing your skills and knowledge.

## Tip Sheet #3: Jobs vs. Careers

### TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:

1. What's the difference between a job and a career?
2. When are "internships" worth it?
3. On the job professionalism.

### KEY WORDS/GLOSSARY (with definitions):

#### **Definition of Job**

A task or activity performed by a person, as a part of regular employment to earn money is known as Job. The person who performs the job is known as an employee and the person for whom the job is performed is known as an employer. It involves mental or physical work or both. There is a fixed time for doing a job. Rights, duties, functions, responsibilities and powers are associated with each job.

#### **Definition of Career**

Career is defined as the occupation endeavored by a person, for an important period of his life. It is the series of jobs that a person has done all over his life. It is the long-term goal of an individual's life. A career is not confined to a job only, but it is a course of life, in which a person employs his knowledge, skills, education, and competencies.

### RELEVANT FACT/RESEARCH/STATISTICS:

Comparison Chart

#### **JOB vs CAREER**

##### *Meaning*

A job is an activity or task performed by an individual to earn livelihood.

A career can be defined as a journey of a work life of an individual.

##### *What is it?*

**Job:** Trip. **Career:** Journey

**Job:** Exchange of Time for money. **Career:** Time for pursuing your lifelong ambition.

##### *Concept*

**Job:** A means to fulfill the needs. **Career:** An end in itself.

##### *Duration*

**Job:** Short term **Career:** Long term

##### *Requires*

**Job:** Education and other skills. **Career:** Training in specific field.

##### *Focus on*

**Job:** Regular income and job safety **Career:** Innovation, learning more.

#### **Internships statistics 2023**

- 85% of employers offer ongoing, full-time jobs to successful interns.
- Completing an internship gives you an 85% increased chance of employment following graduation.
- Students who complete internships receive 16% more job offers than those who don't.
- Roughly 500,000 Americans intern for free each year.
- About 31% of interns start their internship after college.
- An average age of an intern is 17 years old.
- Over 60% of the programs pay their interns.
- There will be about 4.1 million internships in the US in 2023.
- Over 67.15% of interns are white.



**REFERENCES:**

<https://keydifferences.com/difference-between-job-and-career.html>

<https://data.bls.gov/search/query/results?cx=013738036195919377644%3A6ih0hfrgl50&q=Careers+vs+jobs>

<https://www.flexjobs.com/blog/post/career-advice-tips-for-all-professionals/>

<https://www.chcp.edu/blog/professionalism-in-the-workplace/>

<https://www.careereducation.columbia.edu/resources/10-tips-make-most-internship>

<https://techjury.net/blog/internship-statistics/>

**TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:****Careers:**

- Learn New Things
- Tend to Your Network
- Seek Out and Welcome Feedback
- Get Something Out of Everything
- Get a Mentor
- Make and Review Your Plan
- Keep Your Resume Current

**Internships:**

- Meet your coworkers
- Set goals
- Watch and learn
- Be professional
- Keep busy
- Stay organized
- Manage your time wisely
- Buy a coffee for your contacts
- Keep track of your projects
- Reflect on your experience

**On the Job Professionalism:**

- Be on time
- Keep a good attitude
- Dress the part
- Be trustworthy
- Seek to Improve
- Show strong ethics

**RESOURCES:**

Bureau of Labor Statistics

<https://data.bls.gov/search/query/results?cx=013738036195919377644%3A6ih0hfrgl50&q=Careers+vs+jobs>

FlexJobs

<https://www.flexjobs.com/blog/post/career-advice-tips-for-all-professionals/>

Indeed.com

<https://www.indeed.com/>

Glassdoor

<https://www.glassdoor.com/>

Chegg Internships

<https://www.internships.com/>

Coursera

<https://www.coursera.org>



# COLLEGE OPPORTUNITIES COURSE

This course helps students to find scholarships, learn about the college applications process and navigate New York City's collegiate systems.

- ✓ Lesson #1: Applications and Deadlines
- ✓ Lesson #2: Navigating NYC Collegiate Systems
- ✓ Lesson #3: Finding Scholarships

# Lesson #1: Applications and Deadlines

**Estimated Total Time:** 1 session, 120 minutes per session (including 30 minutes for the welcome, icebreaker, review and reflection each session)

## Essential Question(s):

- What is the difference between a university and a technical (vocational/ trade) school?
- How can I know the best path for me - college, career, technical school, etc?
- When is college "worth it"?

**Welcome (5 Mins.):** Facilitator greets students, introduces the lesson and its essential questions, and takes attendance.

## Icebreaker (15 Mins.): [Cube Clumps](#)

1. The teacher calls out one of the topics on the cube (e.g. birthday months, hair color, special places, favorite hobby).
2. Students find all of the other people in the class who share that same month, characteristic or interest and stand in a 'clump'.
3. For topics that leave students standing alone (i.e. they are the only person in their class with that birthday month, characteristic or interest) use this as a way to highlight the amazing diversity and individuality in your class!

## Question(s):

- What's the difference between a university and a technical school?
- What is the "Cornell Note-taking System"?

## Reference(s):

Google Slides Presentation: College, Vocational Schools & the Military

- [https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH\\_IQp3LGvPY/edit#slide=id.p1](https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH_IQp3LGvPY/edit#slide=id.p1)

Article: Technical School Vs. College: Which Do I Choose?

- <https://www.gooroo.com/blog/technical-college-or-regular-college/>

Article & Video: The Cornell Note Taking System

- <https://lsc.cornell.edu/how-to-study/taking-notes/cornell-note-taking-system/>

## Resource(s):

Worksheet: Cornell Note-Taking System

- [https://docs.google.com/document/d/1AnkiQssJnc0ZSdtTIG47D\\_2xoXOEiqMoPIPU\\_feBe0Q/edit](https://docs.google.com/document/d/1AnkiQssJnc0ZSdtTIG47D_2xoXOEiqMoPIPU_feBe0Q/edit)

## Exploration Exercise(s) (20 Mins.):

1. Facilitator will introduce and model to participants how to use the "Cornell Note-taking System".
2. Facilitator will present a "Google Slides" presentation and article identifying the differences between universities and technical schools.
3. Facilitator will instruct students to take "Cornell Notes" and write questions they are wondering/ need clarification throughout the presentation.
4. After presentation facilitator will ask students to summarize their notes

5. Facilitator will guide a class discussion, inviting students to share their learned findings and questions

**Question(s):** What's the difference between a university and a technical school?

**Reference(s):**

Website: 25 Colleges in the World's Greatest City

<https://www.cuny.edu/about/colleges/>

Website: Complete Campus List

<https://www.suny.edu/attend/visit-us/complete-campus-list/>

Website: New York Trade Schools

<https://www.free-4u.com/Trade-Schools/New-York-Trade-Schools.html>

Website: New York City Trade Schools (NYC)

<https://toptrade.school/find/new-york/nyc/>

**Expression Exercise(s) (30 Mins.):**

1. Facilitator will divide students into groups and assign each a university and a technical school to research. Students will look into details like the course offerings, the tuition, the admission process, etc.
2. Each group will create a brief presentation on "chart paper" and give a brief comparison of their assigned schools
3. Facilitator will guide class share out of differences between universities and technical schools

**Question(s):**

- How can I know the best path for me - college, career, technical school, etc?
- When is college "worth it"?

**Reference(s):**

Google Slides Presentation: College, Vocational Schools & the Military

[https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH\\_IQp3LGvPY/edit#slide=id.p1](https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH_IQp3LGvPY/edit#slide=id.p1)

Article: Technical School Vs. College: Which Do I Choose?

<https://www.gooroo.com/blog/technical-college-or-regular-college/>

Website: 25 Colleges in the World's Greatest City

<https://www.cuny.edu/about/colleges/>

Website: Complete Campus List

<https://www.suny.edu/attend/visit-us/complete-campus-list/>

Website: New York Trade Schools

<https://www.free-4u.com/Trade-Schools/New-York-Trade-Schools.html>

Website: New York City Trade Schools (NYC)

<https://toptrade.school/find/new-york/nyc/>



**Resource(s):**

Worksheet: WEBQUEST: Research a College/Trade school and a Major

<https://docs.google.com/document/d/1eOj4wPX1LXhyHADLbgDJwTzOM3gR-MJshfmq-qmvKa4/edit>

**Expression Exercise(s) (20 mins.):**

1. Facilitators will model and instruct students on how to research to locate a university or trade school that best represents their preferences and plan of study. Moreover, students will research to determine requirements for a potential major/license. Lastly, students will set goals and take steps now to prepare for college while finishing high school.
2. Facilitators will guide a class share out their findings

**Question(s):**

- Why is it important to understand application deadlines and create a timeline?

**Reference(s):**

Video: Due Dates, Deadlines, & Decisions

[https://www.youtube.com/watch?v=PFZ8LDkQ\\_FU](https://www.youtube.com/watch?v=PFZ8LDkQ_FU)

Article: College Application Deadlines for Fall 2023 Admission

<https://www.bestcolleges.com/blog/college-application-deadlines/>

Article: When Are College Applications Due? 4 Key Admissions Deadlines

<https://www.coursera.org/articles/when-are-college-applications-due>

**Exploration Exercise(s) (10 mins.):**

1. Discuss typical college application deadlines.
2. Highlight Early Decision, Early Action, Regular Decision, and Rolling Admissions.
3. Facilitator will instruct students to write a response to “Why is it important to understand application deadlines and create a timeline?”
4. Facilitator will instruct students to turn and discuss their responses using the Think.Pair.Share discussion protocol to “*Why is it important to understand application deadlines and create a timeline?*”
5. Facilitator will guide a share out of the responses

**Question(s):**

- Why is it important to understand application deadlines and create a timeline?

**Reference(s):**

Article: College Application Deadlines for Fall 2023 Admission

<https://www.bestcolleges.com/blog/college-application-deadlines/>

Article: When Are College Applications Due? 4 Key Admissions Deadlines

<https://www.coursera.org/articles/when-are-college-applications-due>

**Resource(s):**

Worksheet: College Bound Deadline Tracker

[https://drive.google.com/file/d/1YBCWcZ-PgrsvayWEz-HMs0lo6bY1HyVk/view?usp=share\\_link](https://drive.google.com/file/d/1YBCWcZ-PgrsvayWEz-HMs0lo6bY1HyVk/view?usp=share_link)

**Expression Exercise(s) (15 mins.):**

1. Facilitator will instruct students to research various college application deadlines
2. Facilitator will model and conduct a simulation activity for students to complete a tracker of college application timelines using the “blank calendar tracker” worksheet

**Review (5 Mins.):** Students summarize the lesson by restating its questions, references, answers/findings, and exercises.

**Reflection (5 Mins.):** Students share their feedback on the lesson.

## Tip Sheet #1: Applications and Deadlines

### TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:

- **Topic:** Applications and Deadlines
- **Question:**
  1. What is the difference between a university and a technical(vocational/trade) school?
  2. How can I know the best path for me - college, career, technical school, etc.?
  3. When is college "worth it"?

### KEY WORDS/GLOSSARY:

- **College-** An educational institution or establishment, in particular one providing higher education or specialized professional or vocational training.
- **University-** An educational institution designed for instruction, examination, or both, of students in many branches of advanced learning, conferring degrees in various faculties, and often embodying colleges and similar institutions.
- **Technical/ Trade School-** A trade school (also known as a technical school) is a postsecondary educational institution designed to train students for a specific job in a skilled trade career. Most importantly, a trade school offers hands-on training to prepare students for actual work in their chosen field. Trade school programs are concentrated entirely on relevant job training.
- **Cornell Notes-** A popular note-taking method for taking, organizing, and summarizing notes. This method typically results in better overall comprehension. Professor Walter Paul of Cornell University invented this note-taking method.
- **Early Decision-** A student who is accepted as an ED applicant must attend the college.
- **Early Action-** Students receive an early response to their application but do not have to commit to the college until the normal reply date of May 1.
- **Regular Decision-** Students submit an application by a specified date and receive a decision in a clearly stated time.
- **Rolling Admissions-** Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.

### RELEVANT FACT/RESEARCH/STATISTICS:

1. Application Deadlines: Colleges typically have different types of application deadlines. Some common types include:
  - **Early Decision (ED):** This is an early application deadline, usually around November 1st or 15th, where students commit to attending the college if admitted. ED is a binding agreement, meaning if accepted, the student must withdraw all other college applications.
  - **Early Action (EA):** Similar to ED, EA allows students to apply early, usually by November 1st or 15th, but it is non-binding, allowing students to consider other offers.
  - **Regular Decision (RD):** RD deadlines are usually in January or February. This is the regular application deadline for most colleges and universities.
  - **Rolling Admission:** Some institutions have rolling admission, meaning they review applications as they are received until the available spots are filled. It's advisable to apply as early as possible for rolling admission schools.

2. Required Documents: Colleges typically require several documents as part of the application process. Common requirements include:

- Completed application form: This includes personal information, academic history, extracurricular activities, essays, etc. Many colleges use either the Common Application or their own online application system.
- High school transcript: This document provides an overview of your academic performance.
- Standardized test scores: Some colleges require scores from standardized tests like the SAT or ACT. However, an increasing number of colleges are becoming test-optional or test-flexible, meaning they don't require these scores or give students the choice to submit them.
- Letters of recommendation: Most colleges require letters from teachers, counselors, or other individuals who can speak to your abilities and character.
- Application fee or fee waiver: Some colleges charge an application fee, but fee waivers are often available for students with financial need.

3. Statistics and Research: College admissions statistics and research can provide insights into acceptance rates, average test scores, and other relevant information. However, keep in mind that this data can vary widely between different colleges and universities. It's advisable to visit the official websites of the colleges you are interested in to find specific information about their admissions process and requirements.

#### **REFERENCES:**

[https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH\\_IQp3LGvPY/edit#slide=id.p1](https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH_IQp3LGvPY/edit#slide=id.p1)  
<https://www.gooroo.com/blog/technical-college-or-regular-college/>  
<https://lsc.cornell.edu/how-to-study/taking-notes/cornell-note-taking-system/>  
[https://docs.google.com/document/d/1AnkiQssJnc0ZSdtTIG47D\\_2xoXOEiqMoPIPU\\_feBe0Q/edit](https://docs.google.com/document/d/1AnkiQssJnc0ZSdtTIG47D_2xoXOEiqMoPIPU_feBe0Q/edit)  
<https://www.cuny.edu/about/colleges/>  
<https://www.suny.edu/attend/visit-us/complete-campus-list/>  
<https://www.free-4u.com/Trade-Schools/New-York-Trade-Schools.html>  
<https://toptrade.school/find/new-york/nyc/>  
[https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH\\_IQp3LGvPY/edit#slide=id.p1](https://docs.google.com/presentation/d/1rzhZ0PrcC6-UnFubbf5ibH_IQp3LGvPY/edit#slide=id.p1)  
<https://www.gooroo.com/blog/technical-college-or-regular-college/>  
<https://www.cuny.edu/about/colleges/>  
<https://www.suny.edu/attend/visit-us/complete-campus-list/>  
<https://www.free-4u.com/Trade-Schools/New-York-Trade-Schools.html>  
<https://toptrade.school/find/new-york/nyc/>  
<https://www.bestcolleges.com/blog/college-application-deadlines/>  
<https://www.coursera.org/articles/when-are-college-applications-due>  
<https://www.bestcolleges.com/blog/early-action-vs-early-decision/#:~:text=You%20May%20Have%20a%20Higher,your%20chances%20of%20getting%20accepted.>

#### **TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:**

1. Start Early: Begin the application process as soon as possible. Research colleges, their admission requirements, and deadlines well in advance to stay organized.
2. Create a Timeline: Make a timeline or calendar to keep track of application deadlines, standardized test dates, and other important milestones throughout the application process.
3. Research Colleges: Explore various colleges and universities to find the ones that align with your academic goals, interests, and values. Consider factors such as location, campus culture, programs offered, and financial aid opportunities.

4. **Understand Requirements:** Thoroughly review the admission requirements for each college, including standardized test scores, GPA expectations, prerequisite courses, and any additional materials or essays required.
5. **Take Standardized Tests:** Schedule and prepare for standardized tests like the SAT or ACT well in advance. Consider taking the tests multiple times if needed to improve your scores.
6. **Request Recommendation Letters:** Approach teachers, counselors, or mentors who know you well and can write strong recommendation letters on your behalf. Give them ample time to write and submit their letters.
7. **Craft a Strong Personal Statement:** Devote time to write a compelling personal statement that showcases your strengths, experiences, and aspirations. Use specific examples and stories to make your essay stand out.
8. **Highlight Extracurricular Activities:** Emphasize your involvement in extracurricular activities, leadership roles, community service, or any unique experiences that demonstrate your skills, passions, and commitment.
9. **Proofread and Edit:** Review all application materials, including essays, thoroughly. Check for grammar, spelling, and formatting errors. Consider seeking feedback from teachers, counselors, or peers to improve your application.
10. **Stay Organized:** Keep track of all application materials, including transcripts, test scores, recommendation letters, and submission deadlines. Create a checklist to ensure everything is submitted on time.
11. **Apply for Financial Aid:** If you require financial assistance, research and apply for scholarships, grants, and student loans. Complete the Free Application for Federal Student Aid (FAFSA) or other required financial aid applications.
12. **Submit Applications Early:** Whenever possible, submit your applications before the deadlines. This allows for unforeseen circumstances and minimizes the chances of technical glitches or last-minute issues.
13. **Follow Up:** After submitting your applications, keep track of confirmation emails or portals to ensure they have been received. If necessary, contact the admissions office to confirm the status of your application.
14. **Keep Exploring Options:** While waiting for responses from colleges, continue to explore other options and keep an open mind. Research additional schools, consider backup plans, and be prepared for different outcomes.
15. **Stay Positive and Focused:** The college application process can be stressful, but try to stay positive and focused. Take care of your physical and mental well-being, and remember that the admissions process is just one part of your journey.

#### **RESOURCE(S):**

- **College Board ([www.collegeboard.org](http://www.collegeboard.org)):** The College Board website provides information on various colleges, universities, and their admission requirements. It also offers resources for standardized testing, such as the SAT and ACT.
- **Common Application ([www.commonapp.org](http://www.commonapp.org)):** Many colleges and universities accept the Common Application, a centralized platform that allows you to apply to multiple schools using one application. The Common App website provides information on participating institutions, application requirements, and deadlines.
- **University/College Websites:** Visit the official websites of the colleges or universities you are interested in. Most institutions have dedicated admission sections that outline application procedures, deadlines, and contact information for admissions offices.
- **Naviance:** Naviance is a college and career readiness platform used by many high schools. It offers resources for college research, application tracking, and guidance counseling. If your school uses Naviance, you can access valuable information and connect with your school counselor.
- **Your School's Guidance Office:** Reach out to your high school's guidance office or college counseling center. They can provide you with information about college application procedures, deadlines, and resources specific to your school.
- **College Fairs and Information Sessions:** Attend college fairs and information sessions organized by schools or educational institutions. These events offer an opportunity to meet admissions representatives, ask questions, and gather information about application processes and deadlines.



## Lesson #2: Navigating NYC Collegiate Systems

**Estimated Total Time:** 1 session, 120 minutes per session (including 20 minutes for the welcome, icebreaker, review and reflection each session)

### Essential Question(s):

- How can I navigate the New York City collegiate systems?
- Where could I get help with college essays?

**Welcome (5 Mins.):** Facilitator greets students, introduces the lesson and its essential questions, and takes attendance.

### Icebreaker (15 Mins.): Toilet paper roll

1. Produce a roll of toilet paper and ask students to take as many sheets as they like, without telling them why. Once the class has their sheets, reveal that each sheet corresponds to a question their small group will ask them. You can also do this with pieces of candy.

### Question(s):

- How can I navigate the New York City collegiate systems?

### Reference(s):

Website: 25 Colleges in the World's Greatest City

<https://www.cuny.edu/about/colleges/>

Website: Complete Campus List

<https://www.suny.edu/attend/visit-us/complete-campus-list/>

Website: 2023 Top Private Universities in New York

<https://www.niche.com/colleges/search/top-private-universities/s/new-york/>

Article: Applying to College

<https://www.schools.nyc.gov/learning/student-journey/college-and-career-planning/applying-to-college>

### Exploration Exercise(s) (20 Mins.):

1. Facilitators will discuss the different types of colleges within the New York City college system, such as community colleges, public universities, and private colleges. Introduce popular institutions in the city, such as the City University of New York (CUNY) system, New York University (NYU), Columbia University, and others. Present information about the admission requirements, application deadlines, and academic programs offered by these institutions. Discuss the benefits and differences between attending a community college, a four-year public university, or a private college.
2. Encourage students to explore the college websites and take note of the essential information for their future reference.

### Question(s):

- How can I navigate the New York City collegiate systems?

**Reference(s):**

Website: 25 Colleges in the World's Greatest City

<https://www.cuny.edu/about/colleges/>

Website: Complete Campus List

<https://www.suny.edu/attend/visit-us/complete-campus-list/>

Website: 2023 Top Private Universities in New York

<https://www.niche.com/colleges/search/top-private-universities/s/new-york/>

Article: Applying to College

<https://www.schools.nyc.gov/learning/student-journey/college-and-career-planning/applying-to-college>

Website: College Fairs

<https://www.hesc.ny.gov/prepare-for-college/choosing-a-major-college/college-fairs.html#horizontalTab2>

**Expression Exercise(s) (30 Mins.):**

1. Facilitator will instruct students to select a CUNY school and a SUNY school. In addition, students will then take virtual tours in the CUNY and SUNY school of choice.
2. **Parking Lot Activity:** Facilitator will distribute "Post its" for students to write the name of the school virtually visited and two "glows/highlights". Next, the facilitator will place chart paper in a designated area titled "Parking Lot". Furthermore, students will be instructed to post their responses on "chart paper". Facilitator will invite students to read other students' responses and discuss the various campuses in different geographical locations around NYC and NYS.
3. **Scavenger Hunt:** Facilitator will instruct students to return to the CUNY and SUNY school of choice and find responses to a series of questions;
  - Provide the phone number and email of the "Undergraduate Admissions" office:
  - Provide the phone number and email of the "Academic Advisement" office:
  - Provide the phone number and email of the financial office:
  - Provide the phone number and email of the bursar's office:
  - Provide the phone number and email of the undergraduate admissions office:
  - Provide name, phone number, and email of point person to schedule a tour:
  - Go to the school's calendar's page and provide two major deadlines:
4. **College Fair:** Facilitator will instruct students to select one college fair they will potentially like to attend. Furthermore, the facilitator will instruct students to write three questions they would like to ask the college representatives.
5. Facilitator will guide a class share out of potential questions students have for the college advisors.

**Question(s):** Where could I get help with college essays?

**Reference(s):**

Video: Writing a strong college admissions essay

<https://www.khanacademy.org/college-careers-more/college-admissions/applying-to-college/admissions-essays/v/writing-a-strong-college-admissions-essay>

Website: College Starts Here

<https://www.collegeboard.org/>

Article: WRITE COLLEGE APPLICATION ESSAYS THAT GET YOU ADMITTED: with expert help from College Essay Advisors  
<https://www.collegeessayadvisors.com/>

Article: 14 BEST COLLEGE ESSAY SERVICES FOR 2023 (40 SERVICES REVIEWED)  
<https://prepmaven.com/blog/applying/best-college-essay-service/>

#### Resource(s):

Article: Popular College Application Essay Topics (and How to Answer Them)  
<https://www.princetonreview.com/college-advice/application-essay-topics>

#### Expression Exercise(s) (30 Mins.):

1. Facilitator will explain the importance of college essays in the application process, discuss the common prompts and essay requirements that students may encounter.
2. Facilitator will provide various resources available for college essay assistance:

##### **\*List of people who can help you with your college essay:**

- a) **English teachers:** Your high school English teachers or professors are experienced in essay writing and can offer feedback on your content, structure, and grammar.
  - b) **College counselors:** School counselors are knowledgeable about the college application process and can provide guidance on writing a strong essay that aligns with your goals and showcases your strengths.
  - c) **Writing tutors:** Professional writing tutors or writing centers at your school or in your community can help you refine your essay's clarity, organization, and overall effectiveness.
  - d) **Peers and classmates:** Seek feedback from classmates or friends who are also working on their college essays. Peer reviews can provide fresh perspectives and constructive criticism.
  - e) **College admissions officers:** Some colleges or universities offer opportunities to have your essay reviewed by admissions officers. Take advantage of these resources to gain insights and improve your essay.
  - f) **Online writing communities:** Participate in online forums or communities focused on writing or college admissions. You can receive feedback and suggestions from a diverse group of writers and professionals.
  - g) **Professional essay editors:** If you're willing to invest in professional assistance, you can hire a qualified essay editor who specializes in college admissions essays. They can provide comprehensive feedback and help you polish your essay.
3. Facilitator will provide students with the essay questions and instruct students to write a one paragraph response to the question as a mini simulation activity.

#### Sample college essay Questions

- a) Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
- b) The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
- c) Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
- d) Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma—anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
- e) Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.

- f) *Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?*
  - g) *Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design*
4. Facilitators will guide a share out to provide time for students to ask questions and share their concerns or experiences regarding college essays.

**Review (5 Mins.):** Students summarize the lesson by restating its questions, references, answers/findings, and exercises.

**Reflection (5 Mins.):** Students share their feedback on the lesson.

## Tip Sheet #2: Navigating NYC Collegiate Systems

### TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:

- **Topic:** Navigating NYC Collegiate Systems
- **Question:** How can I navigate the New York City collegiate systems?

### KEY WORDS/GLOSSARY:

- **The Collegiate System-** A way of organizing students at universities. Students are assigned a college upon starting at the university where they stay for the rest of their time. These colleges are a part of universities, not separate teaching institutions.
- **CUNY-** City University of New York
- **SUNY-** State University of New York

### RELEVANT FACT/RESEARCH/STATISTICS:

1. Higher Education Institutions: New York is home to a diverse range of higher education institutions, including public and private universities, community colleges, and vocational schools. Some well-known institutions in New York City include Columbia University, New York University (NYU), and the City University of New York (CUNY) system.
2. City University of New York (CUNY): CUNY is the largest urban public university system in the United States, comprising 25 campuses across all five boroughs of New York City. It offers associate, bachelor's, master's, and doctoral degrees, providing affordable and accessible education to a wide range of students.
3. State University of New York (SUNY): SUNY is a statewide system of higher education with 64 campuses throughout New York State. It includes research universities, comprehensive colleges, technical colleges, and community colleges, offering a broad array of academic programs.
4. Enrollment Statistics: According to the National Center for Education Statistics, in fall 2019, there were approximately 2.8 million undergraduate students enrolled in degree-granting institutions in New York State.
5. Tuition and Financial Aid: Tuition costs vary depending on the type of institution and residency status. Public institutions in New York typically offer lower tuition rates for in-state residents. Financial aid options, such as scholarships, grants, and student loans, are available to help offset educational expenses. It's advisable to explore the specific financial aid opportunities offered by individual colleges and universities.
6. Transfer Policies: If you plan to transfer between institutions, it's essential to understand the transfer policies of your current and target institutions. Many colleges have articulation agreements and transfer pathways to facilitate seamless transfers between community colleges and four-year institutions.
7. Graduation Rates: Graduation rates can provide insights into the success and completion rates at different institutions. The Integrated Postsecondary Education Data System (IPEDS) provides graduation rate data for individual colleges and universities, which can help inform your decision-making process.
8. Accreditation: Accreditation ensures that an institution meets specific quality standards. In New York, higher education institutions are typically accredited by regional accrediting bodies such as the Middle States Commission on Higher Education (MSCHE) or the Accrediting Commission for Community and Junior Colleges (ACCJC). Checking an institution's accreditation status is important to ensure the quality and recognition of the education you receive.
9. Academic Programs and Majors: Research the academic programs and majors offered by various institutions to find the ones that align with your educational and career goals. Look for institutions that have strong programs in your field of interest.
10. Campus Life and Resources: Consider the campus culture, extracurricular activities, and support services available at different institutions. These factors can significantly impact your overall college experience.

## REFERENCES:

<https://www.cuny.edu/about/colleges/>  
<https://www.suny.edu/attend/visit-us/complete-campus-list/>  
<https://www.niche.com/colleges/search/top-private-universities/s/new-york/>  
<https://www.schools.nyc.gov/learning/student-journey/college-and-career-planning/applying-to-college>  
<https://www.cuny.edu/about/colleges/>  
<https://www.suny.edu/attend/visit-us/complete-campus-list/>  
<https://www.niche.com/colleges/search/top-private-universities/s/new-york/>  
<https://www.schools.nyc.gov/learning/student-journey/college-and-career-planning/applying-to-college>  
<https://www.hesc.ny.gov/prepare-for-college/choosing-a-major-college/college-fairs.html#horizontalTab2>  
<https://www.khanacademy.org/college-careers-more/college-admissions/applying-to-college/admissions-essays/v/writing-a-strong-college-admissions-essay>  
<https://www.collegeboard.org/>  
<https://www.collegeessayadvisors.com/>  
<https://prepmaven.com/blog/applying/best-college-essay-service/>

## TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:

1. **Research Institutions:** Start by thoroughly researching the various colleges and universities in New York City. Consider factors such as academic programs, campus culture, location, tuition costs, and student resources. Make a list of your top choices and narrow it down based on your preferences and goals.
2. **Plan Ahead:** Create a plan for your academic journey. Understand the prerequisites and requirements for your desired major and keep track of important deadlines for admission, financial aid, and course registration. Use the college's website, catalogs, and academic advisors to gather the necessary information.
3. **Visit Campuses:** Whenever possible, visit the campuses you are interested in. Attend campus tours, information sessions, and open houses to get a feel for the atmosphere and community. Take the opportunity to speak with current students, professors, and advisors to gain insights and clarify any questions you may have.
4. **Financial Aid and Scholarships:** Explore all available financial aid options and scholarships. Research grants, loans, work-study programs, and merit-based scholarships offered by the colleges you are applying to. Additionally, consider external scholarship opportunities to help fund your education.
5. **Connect with Advisors:** Once you enroll, establish a relationship with your academic advisor. They can provide guidance on course selection, major requirements, and career planning. Regularly meet with your advisor to discuss your academic progress and any concerns or questions you may have.
6. **Get Involved:** Participate in extracurricular activities, clubs, and organizations on campus. Engaging in these activities can enhance your college experience, help you make new friends, develop leadership skills, and build your resume. It's also an excellent opportunity to explore your interests beyond academics.
7. **Seek Support:** Utilize the various support services available on campus. These may include tutoring centers, writing labs, career services, counseling services, and health centers. Don't hesitate to reach out for assistance when needed—it's a sign of strength, and these resources are there to support your well-being and success.
8. **Networking Opportunities:** Take advantage of networking events, career fairs, and alumni connections. NYC offers a vibrant professional network, so make connections early on. Attend industry events and join relevant professional associations to expand your network and gain valuable insights into your field of interest.
9. **Explore the City:** New York City is a hub for culture, arts, entertainment, and diverse experiences. Take time to explore the city, visit museums, attend concerts, try different cuisines, and engage in community events. Embrace the unique opportunities the city offers, as it can greatly enrich your personal and educational journey.
10. **Balance and Self-Care:** College life can be demanding, so make sure to prioritize self-care. Find a balance between academics, extracurricular activities, social life, and personal time. Take care of your physical and mental health, maintain a healthy sleep schedule, and seek support when needed.



**RESOURCE(S):****1. The City University of New York (CUNY):**

- Website: [www.cuny.edu](http://www.cuny.edu)
- Contact: You can find contact information for individual CUNY colleges on their respective websites.

**2. Columbia University:**

- Website: [www.columbia.edu](http://www.columbia.edu)
- Contact: General contact information is available on their website, and you can find specific contact information for different departments and programs on their respective webpages.

**3. New York University (NYU):**

- Website: [www.nyu.edu](http://www.nyu.edu)
- Contact: General contact information is available on their website, and you can find specific contact information for different schools, colleges, and programs on their respective webpages.

**4. Fordham University:**

- Website: [www.fordham.edu](http://www.fordham.edu)
- Contact: General contact information is available on their website, and you can find specific contact information for different departments and campuses on their respective webpages.

**5. The State University of New York (SUNY):**

- Website: [www.suny.edu](http://www.suny.edu)
- Contact: You can find contact information for individual SUNY campuses on their respective websites.

**6. College of Staten Island:**

- Website: [www.csi.cuny.edu](http://www.csi.cuny.edu)
- Contact: General contact information is available on their website, and you can find specific contact information for different departments and programs on their respective webpages.

**7. Baruch College:**

- Website: [www.baruch.cuny.edu](http://www.baruch.cuny.edu)
- Contact: General contact information is available on their website, and you can find specific contact information for different departments and programs on their respective webpages.

**8. Pace University:**

- Website: [www.pace.edu](http://www.pace.edu)
- Contact: General contact information is available on their website, and you can find specific contact information for different schools and programs on their respective webpages.

## Lesson #3: Finding Scholarships

**Estimated Total Time:** 1 session, 120 minutes per session (including 20 minutes for the welcome, icebreaker, review and reflection each session)

### Essential Question(s):

- Where can I go to find scholarships or grants?

**Welcome (5 Mins):** Facilitator greets students, introduces the lesson and its essential questions, and takes attendance.

### Icebreaker (15 Mins.): [Speed dating](#)

1. This activity allows students to talk to a maximum number of classmates in a short time. To begin, have your class form two concentric circles facing each other. Ask an icebreaker question and tell them they have a minute to discuss it. After one minute, the outer circle rotates counter-clockwise in one position – and the activity is repeated with another student and another question. Continue until students have returned to their original partners.

### Question(s):

- What is FAFSA?
- What is school debt?
- When is school debt worth it?

### Reference(s):

Article: What Is the FAFSA?

<https://blog.collegeboard.org/what-is-the-fafsa>

Website: Complete the FAFSA® Form

<https://studentaid.gov/h/apply-for-aid/fafsa>

Article: Student Debt Definition

<https://www.investopedia.com/terms/s/student-debt.asp>

### Exploration Exercise (20 Mins.):

- Facilitator will engage students in a read aloud in finding answers to questions using references.

### Question(s):

- What is FAFSA?
- What is school debt?
- When is school debt worth it? How do we decide if it's worth it?

### Reference(s):

Article: What Is the FAFSA?

<https://blog.collegeboard.org/what-is-the-fafsa>

Website: Complete the FAFSA® Form

<https://studentaid.gov/h/apply-for-aid/fafsa>

Article: Student Debt Definition

<https://www.investopedia.com/terms/s/student-debt.asp>

**Expression Exercise (20 Mins.):**

1. Facilitator will instruct students to collaborate using the Write.Think.Pair.Share writing and discussion protocol to complete a graphic organizer with their findings.

Questions	Responses	What questions do I still have?
What is FAFSA?		
What is school debt?		
When is school debt worth it? How do we decide if it's worth it?		

2. Facilitator will distribute the FAFSA form, and instruct students to work with partners to read through the form and highlight any lines or directions that need clarification. (Give each pair of students one FAFSA (Free Application for Federal Student Aid) form and a highlighter.) Moreover, instruct students to use the resources and help each other to answer each other's questions. When students have finished working, have each group share what they found. Clarify for students as needed.
3. Facilitator will instruct students to begin to fill in the FAFSA form. *(Help students begin to fill in the form to the best of their ability. If they do not finish the form in class, or if students need help discovering some of the information on the form, have them complete it at home with their parents or guardians. Remind students that their parents/guardians may not want to share their financial information with them. When the time comes to submit the FAFSA to schools, parents/guardians might choose to complete and submit it without sharing it with students. Tell students to keep these forms in a safe place so they can use them when they are applying to college.)*

**Question(s):**

- Where can I go to find scholarships or grants?

**Reference(s):**

Article: Types of Aid

<https://studentaid.gov/resources/types-infographic-accessible>

Article: Scholarships by Type

<https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/>

**Exploration Exercise (20 Mins.):**

1. Facilitator will tell students that the cost of college should NOT be the deciding factor in their selection of schools. Point out that two of the most expensive schools, Harvard and Stanford, give financial aid to more than

half of the students they accept. Tell them that close to half of all college students receive some sort of financial aid. Also, many students work while going to school.

2. Facilitator will divide students into groups and assign each of the following words to the groups: “scholarship,” “grant,” “work-study,” and “loan.” Moreover, the facilitator will instruct each group to develop a definition for their word as they think it relates to financing college, and using the reference provided.
3. Facilitator will have students share their developed definitions, and share their findings with the class.
4. Facilitator will instruct each group to develop a list of questions that they have about financial aid and getting money for college. When groups have finished, ask a volunteer from each group to write their questions on the board or chart paper. The list of questions will be displayed for students to refer and add to throughout this lesson.

**Question(s):**

- Where can I go to find scholarships or grants?

**Reference(s):**

Website: Easily find college scholarships that fit you

[www.fastweb.com](http://www.fastweb.com)

Website: Get Matched to College Scholarships Today

[www.scholarships.com](http://www.scholarships.com)

Website: Research schools, get scholarships, and understand where you fit — at any stage of your college journey.

[www.cappex.com](http://www.cappex.com)

Website: Find scholarships for students like you

[www.chegg.com/scholarships](http://www.chegg.com/scholarships)

**Expression Exercise (20 Mins.):**

1. Facilitators will divide the class into pairs or small groups. They will have the following written on index cards and placed in a bag:
  - Federal Stafford Loan
  - Federal PLUS Loan
  - Federal Perkins Loan
  - Federal Pell Grants
  - Federal Work-Study Program (FWS)
  - Military and Veterans’ Programs
  - Federal Supplemental Educational Opportunity Grant (FSEOG)
  - Federal Family Education Loan (FFEL)
  - [Name of your state] aid programs
  - Athletic scholarships
  - Aid for women
  - Aid for people with disabilities
  - Aid for ethnic minorities
  - Local banks
  - Student Choice

2. Facilitators will have each group pick a card from the bag. Then, the groups become financial aid “experts” about the program, group, or source of aid they have chosen. Each group will find as much information as they can and that they will present that information to the rest of the class.

\*The following websites and books from the school library or guidance office will get students started on their research:

- [www.fastweb.com](http://www.fastweb.com)
- [www.finaid.org](http://www.finaid.org)
- <https://studentaid.ed.gov/sa/>
- [www.collegeboard.org](http://www.collegeboard.org)

3. Facilitator will instruct the groups to share their findings with the class. Give each group time to prepare and present the results of their research to the class.
4. Facilitator will review and address questions students’ posed at the beginning of class.

**Review (5 Mins.):** Students summarize the lesson by restating its questions, references, answers/findings, and exercises.

**Reflection (5 Mins.):** Students share their feedback on the lesson.

## Tip Sheet #3: Finding Scholarships

### TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:

- **Topic:** Finding Scholarships
- **Question:** Where can I go to find scholarships or grants?

### KEY WORDS/GLOSSARY:

- **Scholarships/ a grant-** Payment made to support a student's education, awarded on the basis of academic or other achievement.
- **FAFSA-** Free Application for Federal Student Aid
- **School Debt-** Refers to loans used to pay for college tuition that are due after the student graduates or leaves school.

### RELEVANT FACT/RESEARCH/STATISTICS (within current year):

#### **Importance of Scholarships:**

- According to a study by Sallie Mae, scholarships and grants accounted for 28% of undergraduate student funding in the 2020-2021 academic year, making it the second-largest source of funding after parent income and savings.
- Scholarships can significantly reduce the burden of student loan debt, allowing students to focus on their studies and future career without excessive financial stress.

#### **Scholarship Availability:**

- There are numerous scholarships available to students, ranging from merit-based to need-based, and from specific fields of study to diverse demographic groups.
- Scholarships are offered by a variety of sources, including colleges and universities, private organizations, government agencies, foundations, community groups, and businesses.

#### **Scholarship Search Platforms:**

- Online scholarship search platforms like Fastweb, Scholarship.com, and Cappex provide comprehensive databases of scholarships, allowing students to search for opportunities based on their interests, qualifications, and demographic information.
- These platforms often require students to create profiles and provide relevant information to match them with suitable scholarships.

#### **Application Process and Eligibility:**

- Scholarships may have specific eligibility criteria, such as academic achievement, extracurricular involvement, community service, leadership qualities, or specific demographics (e.g., minority groups, women in STEM fields, veterans).
- Applicants are typically required to submit applications, including essays, recommendation letters, transcripts, and other supporting documents.
- Deadlines for scholarship applications vary, with some scholarships accepting applications year-round, while others have specific deadlines.

#### **Local Resources and Organizations:**

- Local community organizations, professional associations, and businesses often offer scholarships specifically for students in their region or within a particular field of study.



- High schools, colleges, and universities may also have their own scholarship programs or resources available to students.

#### **Scholarship Success Rates:**

- The competition for scholarships can be intense, with a high number of applicants for limited funding opportunities.
- Success rates vary depending on the scholarship and the applicant pool. Some scholarships may have relatively low application numbers and higher chances of success, while others are highly competitive.

#### **REFERENCES:**

<https://blog.collegeboard.org/what-is-the-fafsa>

<https://studentaid.gov/h/apply-for-aid/fafsa>

<https://www.investopedia.com/terms/s/student-debt.asp>

<https://studentaid.gov/resources/types-infographic-accessible>

<https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/>

Fastweb: [www.fastweb.com](http://www.fastweb.com)

Scholarships.com: [www.scholarships.com](http://www.scholarships.com)

Cappex: [www.cappex.com](http://www.cappex.com)

Chegg Scholarships: [www.chegg.com/scholarships](http://www.chegg.com/scholarships)

#### **TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:**

1. Start early: Begin your scholarship search as soon as possible. Many scholarships have early application deadlines, so it's important to start researching and preparing well in advance.
2. Research extensively: Look for scholarships that align with your interests, field of study, achievements, and background. Use online scholarship search engines, websites, and databases to find a wide range of opportunities.
3. Read the eligibility criteria carefully: Make sure you meet all the requirements before applying for a scholarship. Pay attention to factors such as academic performance, extracurricular activities, community involvement, and financial need.
4. Create a scholarship calendar: Keep track of important dates, deadlines, and application requirements using a calendar or spreadsheet. This will help you stay organized and ensure you don't miss any opportunities.
5. Tailor your applications: Customize your scholarship applications to match the specific requirements of each scholarship. Highlight relevant achievements, experiences, and skills. Write compelling essays and personalize recommendation letters when necessary.
6. Gather strong recommendation letters: Request recommendation letters from teachers, counselors, mentors, or employers who can speak to your abilities and achievements. Provide them with ample time to write the letters and offer them any necessary information to support their writing.
7. Write impactful essays: Craft compelling and authentic essays that showcase your passion, goals, achievements, and how the scholarship will help you. Pay attention to the prompt, structure your essay effectively, and proofread carefully for errors.
8. Maintain a strong academic record: Many scholarships prioritize academic excellence, so strive for high grades and consistent performance throughout your academic career.
9. Engage in extracurricular activities: Participate actively in extracurricular activities that align with your interests and demonstrate leadership, teamwork, and initiative. Scholarships often value well-rounded individuals.
10. Volunteer and give back: Engage in community service and volunteer work to demonstrate your commitment to making a positive impact. Scholarship committees often value applicants who actively contribute to their communities.

11. Polish your resume: Create a comprehensive resume that highlights your achievements, experiences, skills, and qualifications. Update it regularly as you accomplish new things or gain new skills.
12. Seek local scholarships: Check with local organizations, community foundations, and businesses in your area. They often offer scholarships specifically for students from the community or region.
13. Stay organized: Keep copies of all the scholarship applications, essays, recommendation letters, and other required documents. This will help you stay organized and ensure you submit everything accurately and on time.
14. Apply for multiple scholarships: Cast a wide net and apply for a variety of scholarships to increase your chances of success. Don't limit yourself to a few options.
15. Proofread and edit: Before submitting your applications, thoroughly proofread all the documents to ensure they are free from spelling, grammar, and formatting errors. Consider seeking feedback from teachers, mentors, or family members to improve the quality of your applications.

#### **RESOURCE(S):**

##### **1. Scholarship Search Engines and Databases:**

- Fastweb: [www.fastweb.com](http://www.fastweb.com)
- Scholarships.com: [www.scholarships.com](http://www.scholarships.com)
- College Board Scholarship Search: [bigfuture.collegeboard.org/scholarship-search](http://bigfuture.collegeboard.org/scholarship-search)
- Cappex: [www.cappex.com](http://www.cappex.com)
- Chegg Scholarships: [www.chegg.com/scholarship](http://www.chegg.com/scholarship)

##### **2. Government and Organization Websites:**

- Federal Student Aid (FAFSA): [studentaid.ed.gov/sa/types/grants-scholarships](http://studentaid.ed.gov/sa/types/grants-scholarships)
- Department of Labor's Scholarship Search: [www.careeronestop.org/toolkit/training/find-scholarships.aspx](http://www.careeronestop.org/toolkit/training/find-scholarships.aspx)
- United Negro College Fund (UNCF): [www.uncf.org](http://www.uncf.org)
- Hispanic Scholarship Fund: [www.hsf.net](http://www.hsf.net)
- American Indian College Fund: [collegefund.org](http://collegefund.org)

##### **3. College and University Websites:**

- Check the financial aid and scholarship sections of the websites of the colleges or universities you are interested in attending. They often provide information on scholarships available to their students.

##### **4. Professional Associations and Organizations:**

- Many professional associations and organizations offer scholarships in specific fields. Check the websites of associations related to your area of study or career interests.

##### **5. Community Foundations:**

- Local community foundations may offer scholarships for students in their area. Search for community foundations in your city or region and explore their scholarship opportunities.

##### **6. Contact High Schools, Colleges, and Universities:**

- Reach out to your high school guidance counselor or the financial aid offices of colleges and universities you are considering. They may have information on scholarships or be able to guide you to additional resources.

##### **7. Social Media:**

- Follow scholarship-related accounts on social media platforms like Twitter, Instagram, and Facebook. They often post updates and information about scholarship opportunities.



# MONEY MATTERS

This course helps students learn to create and follow a budget; how to save and invest their money and how to complete taxes forms and file correctly.

- ✓ Lesson #1: Budgeting
- ✓ Lesson #2: Banking
- ✓ Lesson #3: Filing Taxes

# Lesson #1: Budgeting

**Estimated Total Time:** 1 session, 2 hours per session (including 20 minutes for the welcome, icebreaker, review and reflection each session).

## Questions:

1. What is the purpose of a budget?
2. What can help me stick to a budget?

## References:

<https://www.investopedia.com/financial-edge/1109/6-reasons-why-you-need-a-budget.aspx#:~:text=Having%20a%20budget%20keeps%20your,risky%20spending%20habits%2C%20and%20more.>  
<https://www.valleyfirst.com/simple-advice/money/ways-to-stick-to-your-budget>

## Resources/Special Instructions:

1. To involve students in the expression exercise, groups may need access to at least one computer.
2. If technology is unavailable, the facilitator would download and print the references for students. Facilitator will display articles on Smartboard, phones or a tablet.
3. Graphic Organizer

## Exploratory exercises:

1. Facilitator will distribute and display the Investopedia article, “What Are the 5 Purposes of Budgeting?” with the link or document to the participants. Facilitator will divide participants into pairs to read 1 of the 5 purposes of budgeting.
2. The pairs will share their understanding of their budgeting purpose.
3. Facilitator will distribute and display the VallyFirst article, “11 Ways to Stick to your Budget and Jump Start your Savings” with the link or document to the participants. Facilitator will assign the pairs one of the 11 ways to whisper read.
4. Participants will share elements of their assigned way of sticking to a budget. Participants will discuss the way which appeals most to them.

## Expression exercise:

The Facilitator will direct the participants' pairs to role play a commercial to pitch the idea of sticking to a budget. Pairs will be encouraged in creating a scenario with roles. The role play must highlight the following:

1. What is a budget?
2. Why is a budget important?
3. 1-2 ways of sticking to a budget.

## Tip Sheet #1: Budgeting

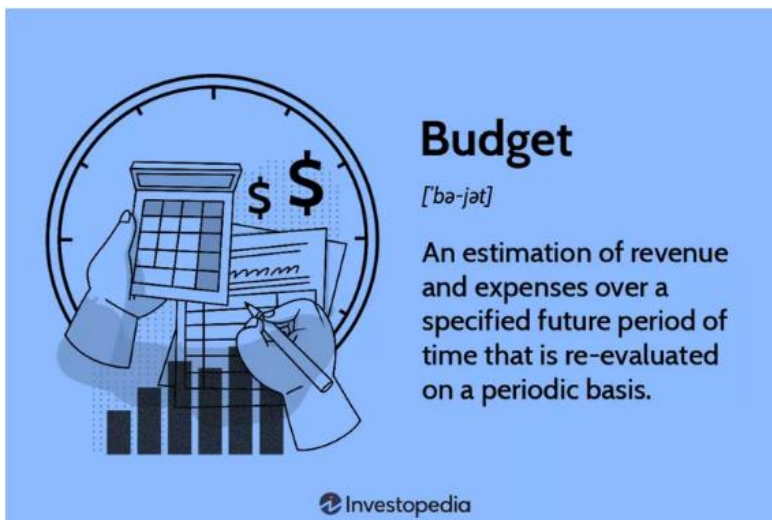
### **1. TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:**

What is the purpose of a budget?

What can help me stick to a budget?

### **2. KEY WORDS/GLOSSARY (with definitions):**

- A budget is simply a spending plan that takes into account estimated current and future income and expenses for a specified future time period, usually a year.
- Having a budget keeps your spending in check and makes sure that your savings are on track for the future.
- Budgeting can help you set long-term financial goals, keep you from overspending, help shut down risky spending habits, and more.



### **3. RELEVANT FACT/RESEARCH/STATISTICS (within current year):**

Debt.com polled more than 1,000 Americans on their budgeting and spending habits. The majority say they budget their finances and it's helped them get out and stay out of debt.

For the past five years, Debt.com has conducted its annual budgeting survey. The number of respondents who say they budget their spending and saving has increased each year. The latest has hit an all-time high. More than 8 in 10 (86 percent) respondents track their monthly income and expenses. In 2021 and 2020, that was 80 percent. Pre-pandemic, in both 2018 and 2019, that number was roughly 70 percent.

### **4. REFERENCES:**

<https://www.investopedia.com/financial-edge/1109/6-reasons-why-you-need-a-budget.aspx#:~:text=Having%20a%20budget%20keeps%20your,risky%20spending%20habits%2C%20and%20more.>  
<https://www.valleyfirst.com/simple-advice/money/ways-to-stick-to-your-budget>  
<https://www.investopedia.com/terms/b/budget.asp>  
<https://www.debt.com/research/best-way-to-budget/>  
<https://mint.intuit.com/blog/budgeting/spending-knowledge-survey/>  
<https://www.bankrate.com/banking/savings/average-household-budget/>

## **5. TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:**

### **How to Budget in 7 Steps**

1. Add up your total income. This should include all sources, such as a paycheck, tips, Social Security, disability, alimony, or investment income.
2. Track your spending. Spend a month keeping track of everything you spend, whether you pay with a credit card or cash, to find what your real expenses are. Be sure to include automatic payments, subscriptions, and utilities.
3. Set financial goals. Do you want to save money? Pay off debt? Stop overspending? Decide on realistic goals. Remember, you can adjust these over time. Pick the most pressing goals, such as paying off debt or creating an emergency fund, first.
4. Calculate mandatory expenses. These are expenses you must pay each month, such as rent, insurance premiums, taxes, childcare, or your cell phone bill. Subtract these from your total income.
5. Identify debt payments. If you are paying off debt, such as student loans or a credit card bill, find the minimum payment for each debt. Subtract that from your income as well.
6. Make a spending plan. The amount of income you have left is what you can spend on discretionary expenses. These can include your goals, such as debt payment or savings. It should also include things like groceries, entertainment, gas, or surprise expenses. Give every dollar a job, based on your goals and what you discovered when you tracked your spending.
7. Adjust each month. Each month, look at your spending and goals, Reevaluate and adjust where you assign your discretionary spending. A flexible budget will help you avoid overspending.



## Lesson #2: Banking

**Estimated Total Time:** 1 session, 2 hours per session (including 20 minutes for the welcome, icebreaker, review and reflection each session).

### Questions:

1. Why are bank accounts a good place to store my money?
2. What are the different types of bank accounts?
3. Which banking features do I require?
4. What do I need to open a bank account?

### References:

<https://www.youtube.com/watch?v=i27z3VluaUo&t=1s>

<https://www.forbes.com/advisor/banking/how-to-open-a-bank-account/>

<https://www.nerdwallet.com/article/banking/how-to-open-a-bank-account-what-you-need>

### Resources/Special Instructions:

1. To involve students in the expression exercise, groups may need access to at least one computer.
2. If technology is unavailable, the facilitator would download and print the references for students. Facilitator will display articles on Smartboard, phones or a tablet.
3. Graphic Organizers

### Part 1:

#### Exploratory exercises

1. Facilitator will display the FDIC Deposit Insurance Coverage Overview. Facilitator will direct the participants to take notes during the video to answer the question: “Why are bank accounts a good place to store my money?”
2. Facilitator will distribute and display the Forbes article, “How to open a bank account” with the link or document to the participants.
3. Participants will partner-read the article to complete the Frayer Model for the term: bank.
4. Participants will share out and establish the definition, characteristics, examples and non-examples of the term.
5. Facilitator will point out the “Which is Best for You?” section in the article. Facilitator may have participants take turns reading out loud the questions. Participants will share out which questions appeal most to them as Facilitator creates a list of the following features based on order of questions: types of accounts; locations of branches/atms; bank fees; savings rates; minimum deposit/requirement; customer service; security and online banking.

#### Expression exercise

1. Participants will research at least three banks they would consider. Participants will be asked to consider the list of features that was collaboratively created when researching nearby or accessible banks. Facilitator may provide the graphic organizer for research support.
2. Participants will create a collage of at least 3 banks with their most desirable features illustrated.

### Part 2:

#### Exploratory exercises

1. Facilitator will distribute and display the NerdWallet article, “How to open a bank account, what you need” with the link or document to the participants.
2. Participants will choral-read the article to identify what is needed to open a bank account by listing the 5 items.

**Expression exercise**

1. Participants will be divided into pairs to role play a banking scenario. Participants will serve as the New Customer or Bank Teller. The Bank Teller will create a list of questions to ask by utilizing the list of needed items. The New Customer will create samples of the following: a photo id; social security card; play money and a co-owner if needed.
2. Pairs will take turns role playing a scene which involves a New Customer opening a new bank account with a Bank Teller.

Bank	Types of Accounts	Nearby Branch & ATM locations	Bank Fees	Savings Rates	Minimum Deposit/Balance requirement
Bank 1:	<ul style="list-style-type: none"><li>• Checking</li><li>• Saving</li><li>• Money Market</li><li>• CD/Invest-ment</li></ul>				
Bank 2:	<ul style="list-style-type: none"><li>• Checking</li><li>• Saving</li><li>• Money Market</li><li>• CD/Invest-ment</li></ul>				
Bank 3:	<ul style="list-style-type: none"><li>• Checking</li><li>• Saving</li><li>• Money Market</li><li>• CD/Invest-ment</li></ul>				

## Tip Sheet #2: Banking

### **1. TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:**

Why are bank accounts a good place to store my money?

What are the different types of bank accounts?

Which banking features do I require?

What do I need to open a bank account?

### **2. KEY WORDS/GLOSSARY (with definitions):**



### **3. RELEVANT FACT/RESEARCH/STATISTICS (within current year):**

The Federal Deposit Insurance Corp. (FDIC) is an independent federal agency insuring deposits in U.S. banks and thrifts in the event of bank failures. The FDIC was created in 1933 to maintain public confidence and encourage stability in the financial system through the promotion of sound banking practices. As of 2023, the FDIC insures deposits up to \$250,000 per depositor as long as the institution is a member firm. It is critical for consumers to confirm whether their institution is FDIC-insured

The FDIC covers checking and savings accounts, certificates of deposit (CDs), money market accounts, IRAs, revocable and irrevocable trust accounts, and employee benefit plans. Mutual funds, annuities, life insurance policies, stocks, and bonds aren't covered by the FDIC.

### **4. REFERENCES:**

<https://www.youtube.com/watch?v=i27z3VluaUo&t=1s>

<https://www.forbes.com/advisor/banking/how-to-open-a-bank-account/>

<https://www.nerdwallet.com/article/banking/how-to-open-a-bank-account-what-you-need>

<https://www.investopedia.com/terms/b/bank.asp>

## **5. TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:**

<https://www.citi.com/>

<https://www.chase.com/>

<https://www.td.com/us/en/personal-banking>

<https://www.capitalone.com/>

<https://www.nymcu.org/>

<https://www.bankofamerica.com/>

<https://www.mynycb.com/>

<https://www3.mtb.com/>

### **TYPES OF BANKS:**

Most banks can be categorized as retail, commercial or corporate, or investment banks. The big global banks often operate separate arms for each of these categories.

#### **Retail Banks**

Retail banks offer their services to the general public and usually have branch offices as well as main offices for the convenience of their customers. They provide a range of services such as checking and savings accounts, loan and mortgage services, financing for automobiles, and short-term loans such as overdraft protection. Many also offer credit cards. They also offer access to investments in CDs, mutual funds, and individual retirement accounts (IRAs). The larger retail banks also cater to high-net-worth individuals with specialty services such as private banking and wealth management services.

Examples of retail banks include TD Bank and Citibank.

#### **Commercial or Corporate Banks**

Commercial or corporate banks tailor their services to business clients, from small business owners to large, corporate entities. Along with day-to-day business banking, these banks also offer credit services, cash management, commercial real estate services, employer services, and trade finance. JPMorgan Chase and Bank of America are examples of commercial banks, though both have large retail banking divisions as well.

#### **Investment Banks**

Investment banks focus on providing corporate clients with complex services and financial transactions such as underwriting and assisting with merger and acquisition (M&A) activity. They are primarily financial intermediaries in these transactions. Their clients include large corporations, other financial institutions, pension funds, governments, and hedge funds. Morgan Stanley and Goldman Sachs are among the biggest U.S. investment banks.

#### **Central Banks**

Unlike the banks above, central banks does not deal directly with the public. A central bank is an independent institution authorized by a government to oversee the nation's money supply and its monetary policy. As such, central banks are responsible for the stability of the currency and of the economic system as a whole. They also have a role in regulating the capital and reserve requirements of the nation's banks. The U.S. Federal Reserve Bank is the central bank of the U.S. The European Central Bank, the Bank of England, the Bank of Japan, the Swiss National Bank, and the People's Bank of China are among its counterparts in other nations.

**Bank vs. Credit Union**

Credit unions offer banking services but, unlike banks, they are not-for-profit institutions created for and managed by their members or customers. Credit unions provide routine banking services to their clients, who are generally called members. Credit unions are created, owned, and operated by their clients, and are generally tax-exempt. Members purchase shares in the co-op, and that money is pooled together to fund the credit union's loans. They tend to provide a limited range of services compared to banks. They also have fewer locations and automated teller machines (ATMs).

**6. RESOURCES:**

<https://www.youtube.com/watch?v=ftTGALaRZoc>

<https://www.youtube.com/watch?v=JT3DE-FEsUw>

## Lesson #3: Filing Taxes

**Estimated Total Time:** 1 session, 2 hours per session (including 20 minutes for the welcome, icebreaker, review and reflection each session).

### Questions:

1. What if I don't have a social security number - how can I get one to work?
2. How can I file my own taxes?
3. Do I have to file taxes?
4. What types of tax preparation services are available?

### References:

<https://www.ssa.gov/pubs/EN-05-10096.pdf>

<https://www.youtube.com/watch?v=3zmzQgWs-YI>

<https://www.ramseysolutions.com/taxes/five-simple-steps-to-file-your-taxes>

### Resources/Special Instructions:

1. To involve participants in the expression exercise, groups may need access to at least one computer.
2. If technology is unavailable, the facilitator would download and print the references for students. Facilitator will display articles on Smartboard, phones or a tablet.
3. Graphic Organizer

### Part 1:

#### Exploratory exercises

1. Facilitator will distribute and display the SSA.gov publication on Social Security Numbers for Noncitizens. Facilitator will direct the participants to skim through the publication to answer the question, "What if I don't have a social security number - how can I get one to work?" Facilitator will direct participants to identify important procedures and forms.

#### Expression exercise

1. Participants will create a half page infographic highlighting the following components: Who needs a SSN (social security number), how to get a SSN and card, documents needed, when to apply, how much it costs and contact information.

### Part 2:

1. Facilitator will display the IRS video, "Do-it-Yourself Free Tax Prep" to the participants. Facilitator will direct participants to take notes to the video while answering the question, "How can I file my own taxes?"
2. Facilitator will display the article on "Five Simple Steps to File Your Taxes" to the first section and charts which states, "Step 1: Determine if You Need to File". Participants will identify whether they need to file based on the chart.
3. Facilitator will point out to "Step 2: Gather Your Tax Documents" and direct students in pairs to identify the tax documents needed.
4. Facilitator will point out to "Step 3: Pick a Filing Status" and allow students to share with a shoulder-partner their filing status for the previous year.
5. Facilitator will point out to Step 4: Choose Between the Standard Deduction or Itemizing". Participants will whisper read the section to identify the difference between Standard Deduction or Itemizing.



**Expression exercise**

1. Participants will create a How to File your Own Taxes guide. Participants may use the graphic organizer. Participants will highlight the following elements in their guide: IRS website and video link to self-filing taxes; a hotline for customer service, eligibility criteria, tax documents, filing status and deductions.

How to get a SSN?	
Customer Support Number:	
Who needs a SSN?	How to get a SSN?
Documents Needed	Forms:
Cost	
When to Apply?	

A Step by Step Guide to Filing Your Own Taxes	
Weblink:	Customer Service Number:
Step 1: Are you eligible?	Step 4: Standard Deductions or Itemizing
Step 2: Tax Documents:	Tips
Step 3: Filing Status	

## **6. Resources:**

<https://www.youtube.com/watch?v=y96veRAWJEE>

<https://www.youtube.com/watch?v=HQzoZfc3GwQ>

<https://www.youtube.com/watch?v=UAM1la5Zlp8>

<https://www.youtube.com/watch?v=3pslPbfpnzk>

## **Tip Sheet #3: Filing Taxes**

### **1. TOPIC, CHALLENGE OR QUESTION TO BE ADDRESSED:**

1. What if I don't have a social security number - how can I get one to work?
2. How can I file my own taxes?
3. Do I have to file taxes?
4. What types of tax preparation services are available?

### **2. KEY WORDS/GLOSSARY (with definitions):**

**Social Security number:** In the United States, a Social Security number is a nine-digit number issued to U.S. citizens, permanent residents, and temporary residents under section 205 of the Social Security Act, codified as 42 U.S.C. § 405.

**Tax Return:** a series of forms that you fill out to show the government how much money you earned and how much you've already paid in taxes during the year.

### **3. RELEVANT FACT/RESEARCH/STATISTICS (within current year):**

So far, throughout the 2023 Tax Season for 2022 Returns as of April 2023, around 97% of 2022 Returns have been e-filed and, of the 113,201 million e-filed, around 51 million were self-prepared. Electronic tax return filing has become popular and trusted amongst taxpayers over the years.

Americans anticipating refunds.

About half (55%) of filers are expecting refunds for the 2022 tax year, with a refund expectation of \$2,205, on average. For the 2021 tax year, filers who expected a refund expected \$2,221 back, on average, but according to the IRS, the average return was \$3,167.

Tax minimization is popular.

About 7 out of 10 filers (71%) have taken or will take actions to lower their overall federal income tax bill, with charitable contributions (31%) topping the list of minimization activities.

Inflation's impact not broadly understood.

Despite a major shift planned for tax year 2023 brackets due to the impacts of inflation, less than 2 in 5 Americans (37%) correctly identified that income tax brackets are commonly adjusted to account for inflation.

Americans optimistic about green tax credits.

About 4 out of 5 Americans (81%) think filers should receive a tax credit if they install alternative energy systems at their home. Additionally, about 3 in 5 Americans (58%) say a tax credit for buying an energy-efficient vehicle would motivate them to purchase one.

About 9 out of 10 (86%) Americans plan to file a federal tax return for the 2022 tax year. Of those filers, just over half (55%) expect to receive a federal refund. On the other side of the fence, 21% of filers expect to owe money to the IRS.

Of those who expect to get money back, the expected refund is \$2,205, on average. This is in line with historical expectations, but lower than actual historical averages. For example, through October 2022, the average tax year 2021 refund was \$3,176. According to the IRS, the tax year 2020 average refund was \$2,815.

Many filers (59%) expecting a refund plan to put at least some of that refund into savings (personal, emergency or retirement savings accounts), but there are lots of other plans for those checks.

#### **4. REFERENCES:**

<https://www.ssa.gov/pubs/EN-05-10096.pdf>  
<https://www.youtube.com/watch?v=3zmzQgWs-YI>  
<https://www.ramseysolutions.com/taxes/five-simple-steps-to-file-your-taxes>  
<https://www.rocketmoney.com/learn/personal-finance/what-is-a-tax-return>  
<https://www.investopedia.com/terms/t/taxreturn.asp>  
<https://www.businessinsider.com/personal-finance/what-is-a-tax-return>  
<https://www.cnn.com/select/when-you-will-receive-tax-refund-in-2023/>  
<https://www.efile.com/efile-tax-return-direct-deposit-statistics/#:~:text=So%20far%2C%20throughout%20the%202023,amongst%20taxpayers%20over%20the%20years.>  
<https://www.nerdwallet.com/article/taxes/nerdwallet-2023-tax-report>  
<https://www.investopedia.com/terms/s/ssn.asp>  
<https://www.experian.com/blogs/ask-experian/tax-filing-tips/>  
<https://www.forbes.com/advisor/taxes/tips-to-get-ready-to-file-tax-return/>

#### **5. TIPS/STRATEGIES/SUGGESTIONS/RECOMMENDATIONS:**

- SSN Contact: 24 hours a day, 7 days a week, so you may not need to speak with a representative. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you're deaf or hard of hearing. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. We are less busy later in the week (Wednesday to Friday) and later in the month.
- IRS toll-free number, 1-800-TAXFORM (1-800-829-3676)

#### **Why You Need a SSN**

A Social Security number is very important to have due to its direct connection to the future benefits you may be entitled to receive from the U.S. government. An SSN is used to track an individual's yearly earnings and the number of years they've worked. These figures are required to compute potential financial benefits, whether they relate to retirement income, disability income, or health insurance. When people start their working careers, employers request their Social Security numbers as part of the application process. They provide the Internal Revenue Service (IRS) with details of salary payments associated with each SSN and the withholdings made for employees' contributions to Social Security and Medicare. Employers also report this information to any state that has an income tax.

#### **Other Reasons You May Need an SSN**

- To open a bank account or other financial account
- To apply for a federal loan
- To apply for unemployment
- As an identifier on tax returns
- To get a driver's license
- To obtain a passport
- When enrolling in Medicare
- How to Get a SSN
- A Social Security number and its corresponding card may be obtained by filling out Form SS-5: Application for a Social Security Card from the SSA. The form explains how to obtain an original card, replace a card, and change or correct SSN records. A full list of requirements, such as documentation that proves age, identity, and U.S. citizenship or immigration status, is included on the form. There is no cost to obtain a number or card. In some circumstances, an individual may change their Social Security number.

**Filing Taxes Tips:**

1. Start Early to Avoid Delays
2. File an Accurate Return
3. Plan for an Extension Now if You Need One
4. Check New Rules on Credits and Deductions
5. Don't Worry About Form 1099-K—Yet
6. Count Your Gig Work as Income
7. Report Profits, Deduct Losses on Investments

Who	Tax Forms and Documents
Investors	Interest Income (1099-INT) Dividend Income (1099-DIV) Sale of Property (1099-S) Partnership or S-Corporation Income (Schedule K-1) Rental Income (1099-MISC)
Employees	Wage and Tax Statement (W-2)
Self-employed and freelancers	Income for Non-Employee Compensation (1099-NEC) Payment Card and Third Party Network Transactions (1099-K)
Unemployed people	Certain Government Payments (1099-G)
College students and graduates	Tuition Statement (1098-T) Student Loan Interest Statement (1098-E)
Homeowners	Mortgage interest statement Real estate taxes
Charitable donors	Charitable receipts
Retirees	Social Security Benefit Statement (SSA-1099) Distributions From Pensions, Annuities, Retirement, etc. (1099-R)

Filing Status	Age as of December 31, 2022	File a Return If:
Single	Under 65	<ul style="list-style-type: none"> <li>Earned income was more than \$12,950</li> <li>Unearned income was more than \$1,150</li> <li>Gross income was more than whichever of these totals is bigger: \$1,150 or your earned income (up to \$12,550) plus \$400</li> </ul>
Single	65 or older	<ul style="list-style-type: none"> <li>Earned income was more than \$14,700</li> <li>Unearned income was more than \$2,900</li> <li>Gross income was more than whichever of these totals is bigger: \$2,900 or your earned income (up to \$12,550) plus \$2,150</li> </ul>
Single	65 or older and blind	<ul style="list-style-type: none"> <li>Earned income was more than \$16,450</li> <li>Unearned income was more than \$4,650</li> <li>Gross income was more than whichever of these totals is bigger: \$4,650 or your earned income (up to \$12,550) plus \$3,900</li> </ul>
Married Filing Jointly	Under 65	<ul style="list-style-type: none"> <li>Combined earned income was more than \$12,950</li> <li>Combined unearned income was more than \$1,150</li> <li>Combined gross income was more than whichever of these totals is bigger: \$1,150 or your earned income (up to \$12,550) plus \$400</li> </ul>
Married Filing Jointly	65 or older	<ul style="list-style-type: none"> <li>Combined earned income was more than \$14,350</li> <li>Combined unearned income was more than \$2,550</li> <li>Combined gross income was more than whichever of these totals is bigger: \$2,550 or your earned income (up to \$12,550) plus \$1,800</li> </ul>
Married Filing Jointly	65 or older and blind	<ul style="list-style-type: none"> <li>Combined earned income was more than \$15,750</li> <li>Combined unearned income was more than \$3,950</li> <li>Combined gross income was more than whichever of these totals is bigger: \$3,950 or your earned income (up to \$12,550) plus \$3,200</li> </ul>
Married Filing Separately		If your spouse files a return and itemizes deductions, and your income was at least \$5, you also have to file a return. <sup>3</sup>

## 6. RESOURCES:

<https://apps.irs.gov/app/understandingTaxes/teacher/index.jsp>

[https://apps.irs.gov/app/understandingTaxes/teacher/howso\\_mod05.jsp](https://apps.irs.gov/app/understandingTaxes/teacher/howso_mod05.jsp)

[https://www.youtube.com/watch?v=2Z\\_XxIdmmd0&t=1s](https://www.youtube.com/watch?v=2Z_XxIdmmd0&t=1s)

<https://www.youtube.com/watch?v=71vwVX67KNM>

<https://www.youtube.com/watch?v=fQwp-wJ9CW0>

<https://www.youtube.com/watch?v=Mj4hKF5a6Kw>

[https://turbotax.intuit.com/lp/ppc/1850?srqs=null&cid=ppc\\_gg\\_nb\\_stan\\_all\\_na\\_DeadlineExtension-TimeSensitive-Deadline-Broad\\_ty22-bu5-sb17\\_638115187668\\_142194624845\\_kwd-](https://turbotax.intuit.com/lp/ppc/1850?srqs=null&cid=ppc_gg_nb_stan_all_na_DeadlineExtension-TimeSensitive-Deadline-Broad_ty22-bu5-sb17_638115187668_142194624845_kwd-)

[453493933357&srid=Cj0KCQjwmtGjBhDhARIsAEqfDEeQocT3Psuo6P77\\_H0v-IXqnSFFGBbUjGI4MKIrbnwALYyHbsasqn4aAiFHEALw\\_wcB&targetid=kwd-453493933357&skw=when%20tax%20due&adid=638115187668&ven=gg&gad=1&gclid=Cj0KCQjwmtGjBhDhARIsAEqfDEeQocT3Psuo6P77\\_H0v-IXqnSFFGBbUjGI4MKIrbnwALYyHbsasqn4aAiFHEALw\\_wcB&gclsrc=aw.ds](https://www.irs.gov/efile/efile-453493933357&srid=Cj0KCQjwmtGjBhDhARIsAEqfDEeQocT3Psuo6P77_H0v-IXqnSFFGBbUjGI4MKIrbnwALYyHbsasqn4aAiFHEALw_wcB&targetid=kwd-453493933357&skw=when%20tax%20due&adid=638115187668&ven=gg&gad=1&gclid=Cj0KCQjwmtGjBhDhARIsAEqfDEeQocT3Psuo6P77_H0v-IXqnSFFGBbUjGI4MKIrbnwALYyHbsasqn4aAiFHEALw_wcB&gclsrc=aw.ds)



# K-12 YOUTH WORKSHOPS, PARENT ENGAGEMENT, STAFF TRAININGS AND CURRICULA DEVELOPMENT

Community Change, Inc. programs are based on our trademark framework that promotes research, critical thinking, and engagement through a structured yet creative mix of questions, references and fun, team-building exercises. Our programs aim to benefit K-12th grade students; students in temporary housing; English Language Learners; Students With Disabilities; and foster care youth. Community Change, Inc.'s programs can be offered in school, community, foster care and/or juvenile justice settings as the following types of programs:

- Before school
- In-/day-school
- Afterschool
- Summer
- Transitions to middle / high school programs

The following are Community Change, Inc.'s programs:

## CareerVisions

CareerVisions is our approach to career explorations, as it engages students in a variety of fun yet challenging activities that support them in defining and pursuing their career ambitions.

## Community Change

Community Change is our award-winning approach to community service, service learning and civic engagement, as students analyze and address their neighborhood concerns through the dynamic integration of critical questions, interesting activities and references. Past Community Change Projects include such issues as teen pregnancy, negative peer pressure, drugs, gangs, and violence.

## Legacy

Legacy engages students in an exploration of their culture and others' in their field of interest. The goal of Legacy is to increase students' cultural awareness. Through fun, age-appropriate and challenging activities, students become aware of the presence and impact of their people in a variety of subjects and fields.

## Money Move\$

Money Move\$ is our approach to financial literacy that engages youth in learning about investment strategies, including stocks, cryptocurrencies, and real estate.

## PEACE

Peace is our approach to restorative practices and relationship education, as students are engaged in a dynamic exploration of their relationship with their self, family, community, nation and world.

**Other programs that features Community Change, Inc.'s framework include:**



The Black Experience is a teacher guided, student-driven exploration of the past and present lives of Black people.



Los Embajadores is an affinity group that provides targeted support to newcomers and English Language Learners to strengthen their sense of community, cultural awareness, and leadership skills.



Genius applies science, technology, engineering, agriculture and math to addressing the needs, interests and concerns of the community.



Creative Expressions features a variety art, dance and other art forms to engage students in exploring their interests and engaging their community.



Level Up supports students in getting ready for the next stage of their educational pursuits, including exam preparation.

- for elementary school students – middle school preparation, selection and readiness.
- for middle school students – high school preparation, selection and readiness.
- for high school students – college preparation, selection and readiness.



For more information:

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[www.communitychangeinc.com](http://www.communitychangeinc.com)