

# SUU Educational Talent Search College Readiness Action Plan

The Southern Utah University Educational Talent Search Program has created a comprehensive plan to prepare students from 7th to 12th grade for post-secondary access and admittance. This effort is a focus of a Federally funded grant program that gives first-generation and/or low-income students the necessary information, connections and tools to navigate the educational system and apply to, secure funding for and attend institutions of higher education.

The focus of the Talent Search Program is college access. The Program utilizes group workshops, individual sessions and college tours to offer readiness planning for its participants. Advisors attempt to help students align secondary preparation with postsecondary expectations and readiness.

The curriculum included in the College Readiness Action Plan, along with advisor contacts links the Talent Search objectives with the intended program outcomes. Utilizing the structural measure of Bloom's Taxonomy, advisors are able to determine whether the mandatory and permissible services offered Talent Search participants are creating the type of incremental awareness that will lead to postsecondary admission and attainment.

**Combining parts to make a new whole**

**Create**

**Judging the value of information or ideas**

**Evaluate**

**Breaking down information into component parts**

**Analyze**

**Applying the facts, rules, concepts, and ideas**

**Apply**

**Understanding what the facts mean**

**Understand**

**Recognizing and recalling facts**

**Remember**

# 7th Grade College Readiness Action Plan

The Educational Talent Search Program at Southern Utah University offers informational workshops and on-campus experiences for 7th grade students. We align our curriculum and campus tours to coincide with Bloom's taxonomical structure to provide a foundation for post-secondary completion.

The Center for American Progress (Improving Academic Preparation for College, 2009) has found the biggest predictor of post-secondary attainment to be a 'college going culture'. The first step in this is providing knowledge of terminology and details regarding preparation for classwork in high school and requirements for college readiness.

# SUU TALENT SEARCH SERVICE PLAN 2016 - 2021

**7th Grade**

| REQUIRED SERVICES                       | SUU ETS SERVICES                                  | PLAN OF ACTION                  | RESOURCES   |
|---|---|---------------------------------|---|
| Tutoring                                | Khan Academy On-Line Tutoring Program Information | Newsletter                      |   |
|   | Connections to Tutoring                           | Individual Contact              |   |
| Advice & Assistance in Course Selection | Parent Conference - CCR/SEOP                      | Chart in Blumen when they occur |   |
|   | Academic Advisement                               | Individual or group contact     |   |
|   | College Readiness Action Plan                     | Individual or group contact     |   |
|   | Utah Scholars/Regents Scholarship Program Info    | Newsletter/Mailing              | <a href="https://higheredutah.org/utah-scholars-is-making-a-difference-in-utah-schools-and-you-can-help/">https://higheredutah.org/utah-scholars-is-making-a-difference-in-utah-schools-and-you-can-help/</a> |
|   |   |                                 | <a href="https://stepuputah.com/id/students/utah-scholars-the-first-step-to-college/">https://stepuputah.com/id/students/utah-scholars-the-first-step-to-college/</a>   |
|   |   |                                 | UTAH SCHOLARS INITIATIVE Brochure: The First Step to College, Utah Scholars 8th Grade Presentation, USI Presentation Notecards, Utah Scholars Student Survey  |
| Concurrent Enrollment Information       | Newsletter/Personal Contact                       |                                 |   |
| Financial Aid Information & Assistance  | Scholarship Search                                | Newsletter                      |   |
| Improving Financial & Economic Literacy | Financial & Economic Literacy Workshop            | Group Workshop                  | Chutes & Ladders<br>Banking & Personal Credit (WA 7-21)<br>Income, Savings & Spending (WA 6-15)   |
|   | SALT Financial Literacy Program                   | Newsletter                      |   |
|   | Utah Education Saving Plan 529 Information        | Mailing                         |   |
|   |   |                                 |   |
| PERMISSIBLE SERVICE                     | SUU ETS SERVICES                                  | PLAN OF ACTION                  | RESOURCES   |
| Personal & Career Counseling Activities | Successful Classroom Skills                       | Group Workshop                  | How to Be a Rockstar<br>Transitioning to High School (WA 8-17)  |
|   | Career Exploration (on-line inventories)          | Group Workshop                  | College = Opportunities (Granite p 3-6)<br>Career Worm (Tauna)  |
|   | Introduction to Colleges                          | Group Workshop                  | Video: Utah Council<br>Utah Colleges and Universities (Granite pg 24)   |
| College Visits                          | ETS Days at SUU                                   | Group Campus Visit              |   |
| Cultural Events                         |   |                                 |   |

### **Connections to High-Quality Tutoring**

The Talent Search project will identify student(s) to participate in after school tutoring with a teacher. In addition to this, any TS student at risk of academic failure will be referred to credit recovery programs. Performance and progress of participants will be monitored by TS advisors on a weekly monthly, quarterly and annual basis. Advisors will consult with teachers to determine academic performance and progress in completing course requirements, and counsel participants as appropriate.

All TS students will be given access to the free on-line tutoring program sponsored by Khan Academy. Identified 8th grade students may participate in an 8th grade after school tutoring program addressing the difficult transition year from middle school to high school, and to help those students prepare for a more rigorous level of coursework.

## Generation Z

They are all about communication with Social Media – 81% use media rather than face-to-face communication

They want to know they matter; however, you must go to them as they will not come to you.

This group now comprises 1/3 of the population.

These students

- Lack situational awareness
- Are oblivious to their surroundings
- Rely on their devices

84% multitask

76% want to turn their hobby into a career – they are individualists and believe in their entrepreneurial abilities. They also want to grow in a career and are self-directed.

42% expect to work for themselves – they have worries about the economy

They speak in emojis and find emotion to be the most important way to judge experience. They have a short attention span and communicate in symbols. They speak their mind and want interactive communication. They will talk to you in person but they want you to get to the point right away.

Generation Z don't want debt or payments as they have been influenced by the recession of 2008. They save money but they do it for savings' sake, they don't save for anything in particular

Because of their individual requirements, they want flexibility and instant results. They are easily frustrated.

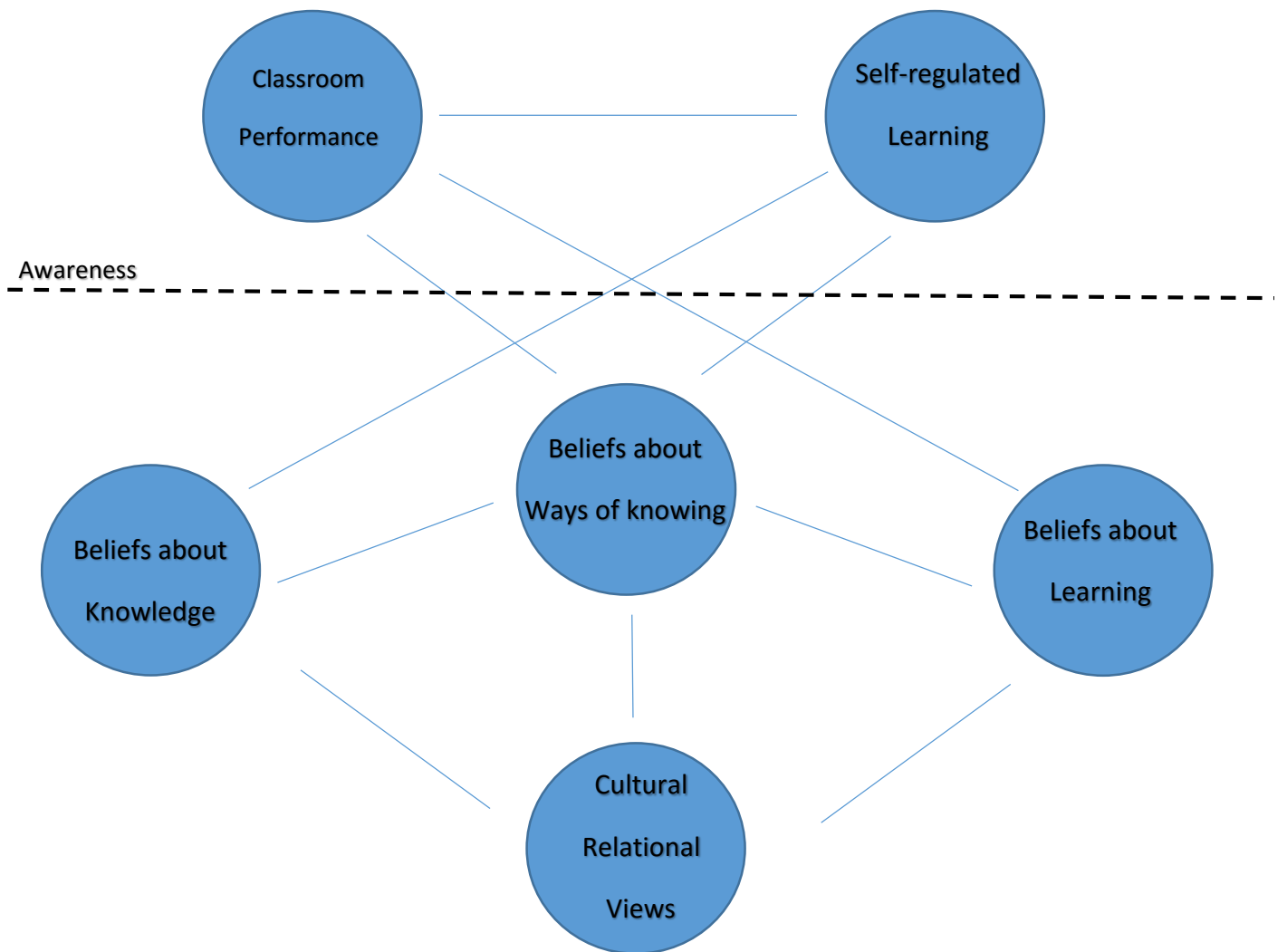
They are also intimidated by those in authority and would rather text than talk on the phone or meet with authority face-to-face. In addition to this, they don't listen to authority other than their parents who they will call for advice and approval.

Ways to influence/communicate with Gen Z:

1. Focus on the future but make it 'their' future
2. Use multiple social media platforms to get information to them
3. Go to the student – pro-active and/or intrusive counseling
4. They do well with peer mentoring
5. Help them understand the why
6. They connect with education when they can make or create something

# Hidden and/or Invisible Barriers to Academic Success for Low-Income Students

Taken from the work of Marlene Schommer-Aikins



low income students have a sense of foreboding and weight in relation to their families. They feel a lot of pressure; however, they cannot articulate much about the pressure as their cultural-relational views are embedded and unquestioned.

In primary and secondary schooling, the focus is on classroom performance and self-regulated learning. Students who are low income operate from a place below awareness. They have beliefs about knowledge and learning that cannot be addressed by performance and self-regulation.

#### EPISTEMOLOGICAL BELIEFS

- Certain Knowledge
  - Responsibility for Learning
  - Simple Knowledge
  - Speed of Learning
  - Fixed Ability
1. Certain Knowledge
    - a. There is only one right answer – they become frustrated if there are more right answers and they can't believe that facts don't change.
    - b. Primary and secondary institutions solidify this belief system.
    - c. Becoming very confusing with 'fake news'.
    - d. Research is difficult for them.
  2. Responsibility for Learning (Omniscient authority)
    - a. The teacher knows everything.
    - b. The teacher is responsible for my learning (this is becoming institutionalized at the primary and secondary levels).
    - c. If I don't learn, it is someone else's fault – I am off the hook (they try to get 'off the hook' for everything possible. (Remember the pressure they feel).
  3. Simple Knowledge
    - a. Knowledge is made up of information bits.
    - b. Learning means memorization of facts.
    - c. They cannot synthesize or analyze.
    - d. Use Bloom's taxonomy in planning lessons.
  4. Speed of Learning
    - a. Learning should be quick and easy.
    - b. They will give up after a few minutes.
    - c. 'I'll never get it.'
    - d. They want instant gratification in learning also – impossible for most!
    - e. Don't believe you should have to 'chew on' and idea.
  5. Fixed Ability
    - a. Born smart in some areas and dumb in others.
    - b. IQ is set.
    - c. Negate the idea that time and effort build capacity (including dendrite action).



Methods to challenge hidden beliefs:

1. Student must participate in exploration of personal knowledge – they have to ask continually ‘is this true’ about their assumptions.
2. Student must engage in processes that examine differing points of view.
3. Scenarios that are more global must be presented.
4. Debate as a method of learning should be incorporated into discussions – the student must take on the view of an opponent to challenge simple knowledge.
5. Common ground can be established and should be encouraged.
6. Student needs to understand another belief system, they do not have to change their own.
7. Opposing views need to be safe.



## Learning in College Moving from Counterproductive Beliefs to Proactive Beliefs

|  | What does the student believe?  | What problems are created by the belief?   | What activities encourage more sophisticated beliefs?  |
|--|---|--|--|
| Responsibility for Learning<br>(All-knowing) | <ul style="list-style-type: none"> <li><input type="checkbox"/> Knowledge comes only from experts.</li> <li><input type="checkbox"/> It is the teacher's job to see that I learn.</li> </ul>                  | <ul style="list-style-type: none"> <li><input type="checkbox"/> Lack of critical thinking.</li> <li><input type="checkbox"/> Reliance on teachers, not own reasoning.</li> <li><input type="checkbox"/> Sees no value in studying independently.</li> </ul>        | <ul style="list-style-type: none"> <li><input type="checkbox"/> Active learning</li> <li><input type="checkbox"/> Problem-solving tasks</li> <li><input type="checkbox"/> Collaborative learning</li> <li><input type="checkbox"/> Independent learning</li> </ul> |
| Certainty of Knowledge<br>(Unchangeable)     | <ul style="list-style-type: none"> <li><input type="checkbox"/> Knowledge does not change.</li> <li><input type="checkbox"/> Every question has a right answer.</li> </ul>                                    | <ul style="list-style-type: none"> <li><input type="checkbox"/> Frustration with complex problems.</li> <li><input type="checkbox"/> Not open to new knowledge.</li> </ul>   | <ul style="list-style-type: none"> <li><input type="checkbox"/> Exposure to varied view points</li> <li><input type="checkbox"/> Structured controversy</li> <li><input type="checkbox"/> Arguing for the opposite view point</li> </ul>                           |
| Simple Knowledge<br>(Information Bits)       | <ul style="list-style-type: none"> <li><input type="checkbox"/> Knowledge is made up of bits of information.</li> <li><input type="checkbox"/> Learning is a process of memorizing facts.</li> </ul>          | <ul style="list-style-type: none"> <li><input type="checkbox"/> See no need to use learning strategies.</li> <li><input type="checkbox"/> Overconfidence about knowledge of concepts.</li> <li><input type="checkbox"/> No monitoring of understanding.</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Understand Bloom's Taxonomy of learning levels.</li> <li><input type="checkbox"/> Practice doing complex tasks.</li> <li><input type="checkbox"/> Use reflection activities.</li> </ul>            |
| Speed of Learning<br>(Fast-n-easy)           | <ul style="list-style-type: none"> <li><input type="checkbox"/> If a problem can't be solved quickly, it can't be solved.</li> <li><input type="checkbox"/> If you fail once, you'll never get it.</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Give up quickly if they don't understand.</li> <li><input type="checkbox"/> Unwillingness to pursue difficult tasks.</li> <li><input type="checkbox"/> Resistance to using strategies.</li> </ul>  | <ul style="list-style-type: none"> <li><input type="checkbox"/> Realize time is required for understanding.</li> <li><input type="checkbox"/> Understand learning is a process not an event.</li> </ul>  |
| Ability<br>(Born smart or dumb)              | <ul style="list-style-type: none"> <li><input type="checkbox"/> The ability to learn is innate.</li> <li><input type="checkbox"/> It cannot be acquired.</li> </ul>   | <ul style="list-style-type: none"> <li><input type="checkbox"/> See effort and use of strategies as futile.</li> <li><input type="checkbox"/> Avoid academic obstacles.</li> <li><input type="checkbox"/> Concern for grades not learning.</li> </ul>              | <ul style="list-style-type: none"> <li><input type="checkbox"/> Seek role models of students or famous people who have succeeded despite obstacles.</li> </ul>   |

## FINANCIAL LITERACY

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### LESSON 7-21 ▲ BANKING AND PERSONAL CREDIT

#### LEARNING GOALS/OUTCOMES

- ▶ Differentiate between ATM, debit card, checking account, savings account, money market account, and certificate of deposit.
- ▶ Define the risk and reward of using a credit card or loan to purchase items.

#### MATERIALS NEEDED

- ▶ **Student Handouts:**
  - Money Vocabulary (Answer Key included in this lesson plan)
  - True Cost of Borrowing Money (Answer Key included in this lesson plan)
  - Journal Page

#### CLASSROOM ACTIVITIES

1. **Students consider the true cost of things.** Tell students they have likely heard the advertisement, “Some things in life are free, for everything else, there’s your credit card.”

Ask students to: (1) List everything that they have done in the past week that costs money, and (2) List everything that they did in the past week that didn’t cost money. Have them write their responses under two titles in their notebooks – FREE and NOT FREE.

Ask students to rethink the list that they think doesn’t cost anything. Often there are hidden costs. Have students name activities on the list that cost a one-time fee or that have hidden costs (example: walking = cost of shoes). Ask students to move those activities from the FREE to the NOT FREE column. Explain to students that many of the things they thought were free really aren’t – almost everything has a cost – sometimes they just can’t see it.

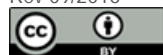
Refocus the classroom’s attention back to the list of activities you know cost money. Tell them there are other costs associated with the things they do. Ask the students to think about the costs associated with going to the movies. They may come up with ideas such as: the cost of transportation to the theater, the cost of gas, admission ticket costs, the cost of snacks, the opportunity costs (what you could have been doing instead).

Tell students that all things have a cost. For this reason, it is wise for people to get at managing their money, assuring they have the financial capacity to pursue whatever interests come their way.

2. **Students learn the language of banking and loans.** Tell students there are a lot of words used in the world of banking and credit. This first exercise is going to teach them some of that language. Put students into groups of four students. Distribute a copy of Money Vocabulary to each student. Ask students to answer the matching questions in groups. One student at a time proposes a match – students discuss and accept or reject as a group. After some discussion, review the right answers with students. The Answer Key is provided below.
3. **Students practice using the language of money.** Ask students to stay sitting in their groups. Ask them to pretend they are an expert in the world of banking and lending. Ask them to create a single sentence that uses three or more of the Money Vocabulary words. The more words they use correctly in one sentence, the better! For example, a student may write, “I went to the ATM at my bank and obtained a balance on my account.” Once they have their sentence, the groups read their sentences to each other. Tell the group to select a nominee for best money sentence. End the exercise by having each group read their nominee sentence to the class. You or the class can pick the winning sentence.
4. **Students calculate the cost of borrowing money.** Put students into four groups. Place a copy of True Cost of Borrowing Money with each student. Ask one student to read the first scenario aloud to their group. The team calculates the cost of borrowing the money and then must reach consensus on whether to take the loan or not. After a few minutes, ask groups for their decisions. Repeat for all four scenarios. When all four are done, review the answers and have students fill out the calculation as you review each one. Encourage students to understand that taking a loan or not a judgment of how people spend their money. Borrowing is completely up to each individual, as long as they are informed about the real cost of borrowed money.
5. **Students discuss the impact of borrowing money.** Lead a group discussion on the following:
  - Ask students why lenders don’t want to advertise the real cost of money.
  - Ask students why people don’t save to purchase instead of borrowing to purchase.
  - Having savings in a bank account earns interest for the saver. Borrowing money from a bank costs interest. What tips or ideas do students have to make interest work for you instead of against you?
6. **Students identify their own spending and saving habits.** Ask students to write answers to the following questions in their *Journal Page*.
  - Are you a good saver or do you tend to spend all you have? Give an example
  - Are you a good shopper or do you buy the first thing you see? Give an example.
  - What kinds of products are you willing to borrow money to obtain?

## STUDENT PRODUCTS

- ▶ **Completed *Journal Page*** on individual spending and saving habits



## FINANCIAL LITERACY

### LESSON 7-21 STUDENT HANDOUT

#### MONEY VOCABULARY

Draw a line to connect the words to their definitions below:

|  |  |
|--|--|
| Account                                | A. Automated Teller Machine used to withdraw money.  |
| ATM                                    | B. Record of money spent and remaining in account.   |
| Balance                                | C. Plan for the use of money.  |
| Bank                                   | D. Amount of money remaining in an account.  |
| Bank Statement                         | E. Safe place to keep money.   |
| Budget                                 | F. Financial account with a bank.  |
| Cash Advance                           | G. Bank account to write checks from. Does not earn interest.                                    |
| Check                                  | H. A loan in your pocket. Must repay interest on balances.                                       |
| Checking Account                       | I. Card that pays money directly from a person's checking account for purchases.                 |
| Credit Card                            | J. Paper directing the bank to pay money from your account.                                      |
| Credit Check /<br>Credit Score         | K. A way to access money prior to earning it. (ex: payday loan)                                  |
| Debit Card / Bank Card<br>/ Check Card | L. A number bankers use to determine how likely money will be repaid if loaned to an individual. |
| Default                                | M. What you pay to borrow other people's money.  |
| Deposit                                | N. What people pay to borrow your money  |
| Interest                               | O. Put money into a bank account.  |

## MONEY VOCABULARY cont.

|                 |  |
|-----------------|--|
| Interest Earned | P. Individual Retirement Account   |
| Interest Due    | Q. Failure to repay loan or credit purchases. Fees and litigation may occur.                                       |
| IRA             | R. The cost of borrowing money.  |
| Loan            | S. Fee charged to person who has spent more money than the account has in it.                                      |
| Loan Officer    | T. Repayment of a debt.  |
| Mortgage        | U. Money borrowed to be repaid.  |
| Overdraft Fee   | V. To take money out of one's bank account.  |
| Payment         | W. Bank account that earns interest.   |
| Savings Account | X. A loan for purchase of property (home or land). This loan has a set date to be repaid, often in 15 or 30 years. |
| Withdrawal      | Y. A person who sells loans to borrowers.  |

## FINANCIAL LITERACY

### LESSON 7-21 TEACHER HANDOUT

#### MONEY VOCABULARY ANSWER KEY

|  |   |  |
|--|---|--|
| Account                                | F | Financial account with a bank.   |
| ATM                                    | A | Automated Teller Machine used to withdraw money.   |
| Balance                                | D | Amount of money remaining in an account.   |
| Bank                                   | E | Safe place to keep money.  |
| Bank Statement                         | B | Record of money spent and remaining in account.  |
| Budget                                 | C | Plan for the use of money.   |
| Cash Advance                           | K | A way to access money prior to earning it. (ex: payday loan)   |
| Check                                  | J | Paper directing the bank to pay money from your account.   |
| Checking Account                       | G | Bank account to write checks from. Does not earn interest.   |
| Credit Card                            | H | A loan in your pocket. Must repay interest on balances.  |
| Credit Check /<br>Credit Score         | L | A number bankers use to determine how likely money will be repaid if loaned to an individual. (high score is best) |
| Debit Card / Bank Card<br>/ Check Card | I | Card that pays money directly from a person's checking account for purchases.                                      |
| Default                                | Q | Failure to repay loan or credit purchases. Fees and litigation may occur.  |
| Deposit                                | O | Put money into a bank account.   |
| Interest                               | R | The cost of borrowing money.   |

## MONEY VOCABULARY ANSWER KEY cont.

|                 |   |   |
|-----------------|---|---|
| Interest Earned | N | What people pay to borrow your money  |
| Interest Due    | M | What you pay to borrow other people's money.  |
| IRA             | P | Individual Retirement Account   |
| <hr/>           |   |   |
| Loan            | U | Money borrowed to be repaid.  |
| Loan Officer    | Y | A person who sells loans to borrowers.  |
| Mortgage        | X | A loan for purchase of property (home or land). This loan has a set date to be repaid, often in 15 or 30 years. |
| Overdraft Fee   | S | Fee charged to person who has spent more money than the account has in it.                                      |
| Payment         | T | Repayment of a debt.  |
| Savings Account | W | Bank account that earns interest.   |
| Withdrawal      | V | To take money out of one's bank account.  |
| <hr/>           |   |   |



## FINANCIAL LITERACY

### LESSON 7-21 STUDENT HANDOUT

#### TRUE COST OF BORROWING MONEY

##### SCENARIO 1: CASH ADVANCE LOAN

You want to buy a new iPod head-set for \$80 but don't have any money saved. You see an ad for a payday loan and decide to give it a try. The short term loan is due to be paid in full on your next pay day in two weeks and you will be charged 18% interest per week on the principle amount. How much will interest will you have to pay? How much will the total payday loan cost?

$(\$80 \text{ principle} \times 0.\_\_\_ \text{ interest}) = (\$ \_\_\_\_\_ \times 2 \text{ weeks}) = (\$ \_\_\_ \text{ interest} + \$80 \text{ principle}) = \$ \_\_\_ \text{ paid.}$

Would you take this loan? YES NO

##### SCENARIO 2: CREDIT CARD

You want to buy the latest video gaming system. It costs \$500. A friend is coming to visit this coming weekend. You do not have time to save for the purchase, so you apply for a credit card. You are accepted and your new card has a monthly interest rate of 10%. You plan to pay the credit card off in 6 months. How much interest will you pay in 6 months? How much do you need to pay every month?

$(\$500.00 \text{ principle} \times 0.\_\_\_ \text{ interest}) = (\$ \_\_\_\_\_ \times \_\_\_ \text{ months}) = (\$ \_\_\_\_\_.00 \text{ interest} + \$ \_\_\_\_\_ \text{ principle}) =$   
 $(\$ \_\_\_\_\_\_\_\_.00 \text{ total paid for purchase of game system} / 6 \text{ months}) = \$ \_\_\_\_\_\_\_\_ \text{ monthly payment}$

Would you take this loan? YES NO

##### SCENARIO 3: CAR LOAN (3 YEARS)

You turn 16 and are ready to hit the road in style! You have a part time job and are approved for a car loan for up to \$5,000.00 for 3 years with a 7% annual interest rate. After lots of car shopping, you find the ride of your dreams, but what will it really cost you in interest? How much will the loan cost over 3 years (36 months)? How much will you need to pay monthly?

$(\$5,000.00 \text{ principle} \times 0.\_\_\_ \text{ interest}) = (\$ \_\_\_\_\_ \times \_\_\_ \text{ years}) = (\$ \_\_\_\_\_.00 \text{ interest} + \$ \_\_\_\_\_\_\_\_ \text{ principle}) =$   
 $(\$ \_\_\_\_\_\_\_\_.00 \text{ total paid for purchase of car} / 36 \text{ months}) = \$ \_\_\_\_\_\_\_\_ \text{ monthly payment}$

Would you take this loan? YES NO

##### SCENARIO 4: HOME MORTGAGE LOAN

You are ready to settle down and purchase a home. You apply for a first time home buyer's loan and contact your local real estate agent. After lots of searching, you find a home that suits your needs. It costs

## TRUE COST OF BORROWING MONEY cont.

\$100,000.00. Your loan is approved for \$100,000 for 30 years (360 months) at 5% fixed annual interest rate.

\$\_\_\_\_\_ principle x 0.\_\_\_\_ interest = \$\_\_\_\_\_ x \_\_\_\_ years = \$\_\_\_\_\_ interest + \$\_\_\_\_\_ principle =  
\$\_\_\_\_\_.00 total paid for purchase of home / 360 months) = \$\_\_\_\_\_.monthly payment

Would you take this loan? YES NO

## FINANCIAL LITERACY

### LESSON 7-21 TEACHER HANDOUT

#### TRUE COST OF BORROWING MONEY ANSWER KEY

##### SCENARIO 1: CASH ADVANCE LOAN

You want to buy a new iPod head-set for \$80 but don't have any money saved. You see an advertisement for a payday loan and decide to give it a try. The short term loan is due to be paid in full on your next pay day in 2 weeks and you will be charged 18% interest per week on the principle amount. How much will interest will you have to pay? How much will the total payday loan cost?

$(\$80 \text{ principle} \times 0.18 \text{ interest}) = (\$14.40 \times 2 \text{ weeks}) = (\$28.80 \text{ interest} + \$80 \text{ principle}) = \$108.80 \text{ paid.}$

Would you take this loan? YES NO

##### SCENARIO 2: CREDIT CARD

You want to buy the latest video gaming system. It costs \$500. A friend is coming to visit this coming weekend. You do not have time to save for the purchase, so you apply for a credit card. You are accepted and your new card has a monthly interest rate of 10%. You plan to pay the credit card off in 6 months. How much do you need to pay every month?

$(\$500 \text{ principle} \times 0.10 \text{ interest}) = (\$50 \times 6 \text{ months}) = (\$300 \text{ interest} + \$500 \text{ principle}) = (\$800.00 \text{ total paid} / 6 \text{ months}) = \$133.33 \text{ monthly payment}$

Would you take this loan? YES NO

##### SCENARIO 3: CAR LOAN (3 YEARS)

You turn 16 and are ready to hit the road in style! You have a part time job and are approved for a car loan for up to \$5,000.00 for 3 years with a 7% annual interest rate. After lots of car shopping, you find the ride of your dreams, but what will it really cost you in interest? How much will the total loan cost over 3 years (36 months)? How much will you need to pay every month?

$(\$5,000 \text{ principle} \times 0.07 \text{ interest}) = (\$350 \times 3 \text{ years}) = (\$1050 \text{ interest} + \$5,000 \text{ principle}) = (\$6050.00 \text{ total paid} / 36 \text{ months}) = \$168.05 \text{ monthly payment}$

Would you take this loan? YES NO

##### SCENARIO 4: HOME MORTGAGE LOAN

You are ready to settle down and purchase a home. You apply for a first time home buyer's loan and contact your local real estate agent. After lots of searching, you find a home that suits your needs. It costs \$100,000.00. Your loan is approved for \$100,000 for 30 years (360 months) at 5% fixed annual interest rate.

Answer is not amortized, so interest paid and total cost will be high:

$(\$100,000 \text{ principle} \times 0.05 \text{ interest}) = (\$5000 \times 30 \text{ years}) = (150,000 \text{ interest} + \$100,000 \text{ principle}) =$   
 $(\$250,000 \text{ total paid for house} / 360 \text{ months}) = \$694.44 \text{ monthly payment}$

Most loans are amortized, which is a calculation that subtracts the payment from original loan amount, then calculates interest owed every month. If amortized, interest paid is \$93,255.78 over the life of loan = \$193,255.78 total paid to purchase the house and a monthly payment of \$536.82.

Would you take this loan? YES NO

## FINANCIAL LITERACY

### LESSON 7-21 STUDENT HANDOUT

#### JOURNAL PAGE

DATE: \_\_\_\_\_

Lesson 7-21 | ***BANKING AND PERSONAL CREDIT***

**Q1:** Are you a good saver or do you tend to spend all you have? Give an example.

**Q2:** Are you a good shopper or do you buy the first thing you see? Give an example.

**Q3:** What kinds of products are you willing to borrow money to obtain?

**Answers:**

## FINANCIAL LITERACY

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### LESSON 6-15 ▲ INCOME, SAVINGS AND SPENDING

#### LEARNING GOALS/OUTCOMES

- ▶ Identify multiple sources of money.
- ▶ Rate different uses of money as 'need to have' or 'want to have'.
- ▶ Outline several benefits of saving money.
- ▶ Identify and examine several influences on how money is spent.

#### MATERIALS NEEDED

- ▶ **Student Handouts:**
  - Money Management
  - The Benefits of Saving Money
  - What Would You Do?
- ▶ **Blank paper and writing utensil**

#### CLASSROOM ACTIVITIES

1. **Students indicate their knowledge of money and how it works.** Read the following statements and have students reply after each statement with a 'Fist to Five' gesture - holding up a closed fist (no understanding), one finger (very little understanding), and a range up to five fingers (I understand it completely and can easily explain it to someone else).
  - I know several ways a person can earn income to make a living.
  - I feel comfortable explaining how a savings account works.
  - I understand how money in a savings account accumulates interest.
  - I can define compound interest.
  - I know the difference between wanting something and needing something.
  - I can identify 10 different sources of money.
  - I can give three reasons why people save money.

Tell students that learning how to earn, save, and spend money is a very important life skill. In today's lesson, they will get their first look at how money works in our society.

- 2. Students identify multiple sources of money.** Tell students that, once upon a time, the world did not have any money. People made their own food, built their own homes, created their own clothing, hammered out their own hunting gear and cooking pots, and made their own gifts for others. If they wanted something that someone else had, they ‘bartered’ – traded something they had too much of (eg. potatoes) for something they wanted more of (eg. corn). Ask students why someone ever invented money. Encourage students to understand that sometimes corn owners have enough potatoes. As our culture advanced, people’s needs could not always be met with bartering. By enabling the potato seller to get money for his crop, he/she could use that money to buy anything from anybody. Money gave flexibility to people – enabling them to purchase whatever they needed to live.

Tell students that money has progressed a lot since the days of using it to obtain ‘needs’. Nowadays, money is regarded as a tool for giving people choices for things they ‘want’ and ‘need’.

Ask students if they know where a person can get money nowadays. Tell students a source of money is part of a person’s ‘income’. Lead the class in a general brainstorming session about different sources of income. They should identify things like a salary, overtime pay, a bonus or gift, interest on savings, investments, selling things (eg. garage sale), community services (eg. bottle return), government support (eg. welfare), scholarships, loans, insurance claims, pensions, profit sharing, and gaming (eg. lottery ticket). Record brainstormed ideas on the board. Tell students to record the list of income sources on their blank sheet of paper.

Encourage students to recognize that income is available from a variety of sources. Families use many of these sources to keep themselves alive and healthy. Students will use a combination of those sources to pay for their post-secondary education.

- 3. Students differentiate between ‘wants’ and ‘needs’.** Ask students to explain the difference between “Needing to Have” something and “Wanting to Have” something. For example: “I need to have food for dinner, but I want to have a touch screen cell phone.” Help students to see that a need is something you require to live. A want is something that is not necessary but would be great to have.

Ask students to categorize listed items on the worksheet into the most appropriate column. Allow students to work in pairs as they place items into each column on the table. The last question on this handout asks students to add five additional items of their choice into each column. After the students have had time to complete the tables, the teacher will ask a few students to share their additional items from each column with the class and include the rationale for placement.



4. **Students assess the influence on how money is spent.** Tell students there are five key influences on how money is spent. Write them on the board – The Cost of Living, Emergencies, Tradition, Change, and Advertising. Put students into five groups and assign one of these topics to each group. Their task is to define the influence and explain how it shapes the way we spend our money. After a few minutes of discussion, have groups summarize their conclusions. Encourage students to produce responses similar to the following.
  - **The Cost of Living** is the first influence on how we spend our money. The first payments go to our mortgage/rent, car payments, food, clothing, and other ‘needs’.
  - **Emergencies** can influence how money is spent. Sometimes people need to purchase something requiring a large sum of money that wasn’t planned.
  - **Tradition** can consume a lot of a person’s income. If you always travel to a certain spot, always spend a lot on birthdays, always bring gifts when you visit a home, or always buy lottery tickets, these traditions can use up a lot of your available funds.
  - **Change** drives people to spend more. The latest fashion, video gaming systems, cell phones, iPods, and music players make the ones you have seem out-of-date.
  - **Advertising** can also influence what we think we need or want. Ads can make one brand seem more important, one item more popular, and/or one product more irresistible.
  
5. **Students ask questions about the value of saving money.** Distribute a copy of *The Benefits of Saving Money* to each student. Ask each student to read the page. After they finish reading, quiz students on their comprehension, using the following questions.
  - How does saving money help when you want to buy something? Why not borrow?
  - How does saving money help when an emergency happens?
  - Why would people save money to use when they are much older – at retirement age?
  - What is interest and how does it encourage a person to save money?
  - What is compounding interest and how does it encourage a person to save money?
  
6. **Students debate the value of spending vs saving.** Tell students the following scenario, “*You have \$5,000 in a savings account that is earning approximately \$16.00 in interest a month.*” Divide the class into two groups. Give the handout, *What Would You Do?*, to one person in one group and assign them Situation #1, and do the same for Situation #2 in the other group. Explain that they must reach ‘consensus’ (everyone agrees) on their response. Additionally, they will present their solution to the other half of the class. There is a possibility that each large group might not come to a full consensus. The power of this lesson is in the student’s discussion and persuasion about whether to save or spend the money.
  
7. **Students reflect on what they learned about money.** Repeat the ‘Fist to Five’ introductory activity by asking students to show what they know for the following statements.
  - I know several ways a person can earn income to make a living.





- I feel comfortable explaining how a savings account works.
- I understand how money in a savings account accumulates interest.
- I can define compound interest.
- I know the difference between wanting something and needing something.
- I can identify 10 different sources of money.
- I can give three reasons why people save money.

## STUDENT PRODUCTS

- ▶ Completed *What Would You Do?* Handout



## FINANCIAL LITERACY

### LESSON 6-15 STUDENT HANDOUT

#### THE BENEFITS OF SAVING MONEY

**Why do people save money? There are several reasons:**

- ▶ Sometimes people save their income so that they can buy something that is very expensive, such as a college education. Adults may save money for their own child's college expenses or a new car or vacation. If people don't have the money right away – and they don't want to borrow the money so they won't have to pay interest – they might save money a little at a time until they can afford what they want.
- ▶ Some people save their income in case they need it for an emergency. Let's say you own a fancy bicycle. It might be a good idea to have some money saved so that if your bicycle breaks, you can afford to have it repaired. Adults might save money for home and car repairs or to have an income in case they get sick and are temporarily not able to work.
- ▶ People also save their income for their retirement/old age. If they have money saved up, they can afford to retire and work as little as they like (or not at all!).

**Advantages of placing income in a savings account:**

It is important to save your income. It's an intelligent way that YOU can plan to get what you need or want. It is a strategy used so that your money can earn more money. When money is placed in a savings account in a financial institution, the money earns interest. Interest is 'a fee paid for borrowed or saved money'.

Lisa inherited \$2,500 from a close relative. She decided to put \$2,000 in a savings account at the bank, collecting 4% annual interest over the next five years. How much will she earn in interest over those five years?

Year One -  $\$2,000 + \$80$  (4% interest) =  $\$2,080$

Year Two -  $\$2,080 + \$83.20$  =  $\$2,163.20$

Year Three -  $\$2,163.20 + \$86.53$  =  $\$2,249.73$

Year Four -  $\$2,249.73 + \$89.99$  =  $\$2,339.72$

Year Five -  $\$2,339.72 + \$93.59$  =  $\$2,433.31$

The compounding interest in her savings account increased Lisa's savings over time. The longer that money is left alone in a savings account, the larger the savings accumulation. This occurs because interest earned is added to the amount of money originally saved (principal). Any new interest earned after that is calculated on a larger amount (principal + past interest earned). Your money grows at a more rapid rate by earning a larger amount of interest each time interest is added to principal.

## FINANCIAL LITERACY

### LESSON 6-15 STUDENT HANDOUT

#### WHAT WOULD YOU DO?

**Scenario:** You have \$5,000 in a savings account that is earning approximately \$16.00 in interest a month. Based on what you have learned in this lesson, what would you do in the following scenarios?

**Situation #1:** Apple has just launched the new iPad™ product, which is still hard to buy in stores. To buy the top-of-the-line iPad, it will cost you approximately \$900. Your parents don't want you to touch your savings because it has been designated for college. You know that you could save allowance or do yard work to earn the money, but you really want the iPad now. What would you do – buy now or wait?

**Situation #2:** Your family planned a vacation to Disneyland for spring break. Assume you've never been there before. You are very excited to go as it has been your dream for three years now. But the family car just broke down and all the money for the trip was used up toward the repair of the car. You know that there is enough money in your savings account to cover the cost of the entire trip. Your parents said you don't have to use your savings account, that they would start saving again, and when enough money was resaved, they would take you to Disneyland at that time. You really want to go to Disneyland now. What would you do – travel now or wait?

According to brain research, the teen brain develops permanent neuron connections for habits formed during adolescence. That means habits (good or bad) made NOW could stick with you for the rest of your life!

What habits can you develop to become a ROCK STAR student?

Planning for college starts BEFORE high school! It's up to you to make it happen.

College in your future? Then make middle school through high school years a warm up for college by ROCKING as a student. No rock star, in the history of *ever* was able to pick up a guitar for the first time and immediately take the stage. It takes *years* of practice to be ready for the big time. Although college may seem SO FAR from now, the time will pass more quickly than you think. To be ready for the rigorous level of study in college, you need to spend these years practicing what it takes to be a student ROCK STAR.

Ⓐ  
SET LIST FOR  
THE YEARS  
ⒶHEAD

HOW TO BE A  
SUCCESSFUL  
STUDENT

It's not only about making good grades! Colleges look for students who have more than just a decent GPA (grade point average). Colleges want students who challenge themselves with harder classes, are involved in extracurricular activities, volunteer, extend themselves to social causes, show leadership, and demonstrate the ability to work through obstacles. Do you have what it takes to ROCK in college?

# ROCK IT LIKE A BOSS

Research shows that students with few or no absences have higher grades, better standardized test scores, and increased performance in school. Unless you are at death's doorstep, get yourself to class. This is great practice for college because professors often have attendance policies with class participation factoring into your grade. Also, college courses advance at a rapid pace, covering enormous amounts of material which could be on the test. Get in the habit of showing up now, so you'll be ready for this expectation in college, not to mention later in your life when you have a JOB.

Also! If you sign up for extracurricular activities, don't miss meetings. Joining means participating. Show up and do your part, taking on added responsibility if necessary. Continue this habit in high school, as well. You'll need to show leadership and volunteer work on college applications!

SHOW UP

How many days of school have you missed this year?

HAVE EPIC COURAGE

Develop a "stick with it" attitude. The ability to keep going through adversity (also known as *grit* or *resilience*) is one of the most critical life skills you can develop. Even some adults struggle with this ability! Although it may be tempting to call it quits at times, hang in there. You'll be glad you endured those challenges in the long run, and it will do wonders for your strength of character. Start with being realistic about your expectations. Know that obstacles will pop up without warning and must be addressed with determination and positivity.

If you start working on your GRIT skills now, it will make the transition to college MUCH easier. Be proactive! Get help when needed. Don't hesitate to ask questions. Take charge of situations that affect you. Also, forgive mistakes (both your own and those of others). Think of mistakes as learning opportunities, where failure isn't always a bad thing. Keep trying and persevere until you reach your goal.

Why are you going to college?

What obstacles might you encounter?

How will get you through the hardest parts?

Force yourself to venture outside your comfort zone! From making new friends, to joining extracurricular activities, to even the food you eat... **TRY. NEW. THINGS.** Not only is this a good rule for life (you only live once, after all), but this will prepare you for experiencing college to the fullest. College is all about meeting new people, learning innovative ideas, and experiencing the world in a whole different way. An open mind will suit you well on a college campus. Practice this now by taking part in different activities/clubs/social groups. Even if you're shy, you must learn to be assertive and be your own best advocate!

What are **FIVE** new things you want to try for the first time during the next year? (for example: take guitar lessons, learn a foreign language, sample different ethnic foods, read a new genre of books, etc.)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

ROLL WITH IT

Can you think of a time in your life when you had to show GRIT and keep going despite adversity? What lessons did you learn from that experience?

## ROUND IT OUT

Colleges and scholarship committees want to see more in an applicant than simply grades and test scores. They want to see that you have knowledge of current events, appreciation for diversity, and concern for the world around you. Be someone who gets involved and volunteers your time to make the world (at least the part where you live) a better place. Volunteering not only helps others but also has been proven to improve mood and overall satisfaction with life. Plus, you'll gain experience, make social connections, and improve your social skills. The point is to be well-rounded in your experiences, general knowledge, and education so that you stand out from other applicants for college admission as well as scholarships. See below for ROCKIN' tips to help you become a better all-around student.

- ★ Watch the local/national news
- ★ Discuss current events with others
- ★ Work on school newspaper/yearbook/website
- ★ Volunteer with church/community organization
- ★ Go see a play/concert/guest speaker
- ★ Visit multiple college campuses
- ★ Read books for fun (not because you have to)
- ★ Read the news online or with smartphone app
- ★ Run for student government or join the debate team
- ★ Help out with school events or fundraisers
- ★ Get involved in the arts: band, orchestra, choir, drama
- ★ Travel every chance you get, if possible
- ★ Job shadow in your area(s) of career interest
- ★ Set a goal to work toward, like training for an event

ROCK  
★★★★★ STAR

## MANAGE YOUR STUFF

A little organization goes a LONG way, plus it saves undue stress from misplacing important items (like your homework!). Although you may not have much to keep up with now, that will change when you get to high school (and even more so in college) when you'll be responsible for keeping up with your class and extracurricular schedules, assignments, class notes, test dates, and more. Get in the habit of managing your stuff and taming the clutter, whether it be your locker at school or room at home.

For keeping classwork organized, have a folder for every class, preferably in **different** colors. Put away graded and returned assignments/tests immediately when you get them. Keep all notes for these classes neat (be sure to date your notes) and store in the appropriate class folder. Show up to class with all necessary materials (including a few extras like pens and sheets of paper). At home, when your homework is done for the night, pack your bag for the next day so you aren't scrambling the next morning. Get a calendar or day planner to write down important dates, deadlines, events, club meetings, etc. Don't be the student who shows up late, forgets to study, or misses events. Part of growing up and being independent means taking responsibility for yourself. Learn to manage your stuff and your time.


## MOSH PIT OF MISTAKES


Beware of common mistakes students make! If you're guilty of doing any of these, **DRAW A BIG STAR** next to it so you recognize areas for improvement. Be honest!


- Having a negative attitude
- Putting off doing an assignment until the last minute
- Copying homework from another student
- Leaving an assignment at home
- Procrastinating study for an upcoming test
- Losing your homework or other important paper(s)
- Forgetting about a test or assignment due
- Not doing an assignment
- Choosing to watch TV/play video games/waste time on social media instead of doing homework
- Missing a day of school unnecessarily
- Making an excuse to avoid a meeting or practice
- Showing up for class unprepared (forgetting items in your locker or not having supplies like pen, paper, etc.)

# STUDY JAM SESSION

The truth is that you may not have to study *all* that much in middle school, but that likely won't be the case in high school when the intensity of coursework increases (especially if you take a **RIGOROUS CURRICULUM** that includes advanced, honors, Pre-AP/AP, or dual credit). Challenging yourself academically matters for college applications in the future as well as prepares you for the intense level of study required in college. Plus, you'll want to hone those study skills for college placement exams (**ACT** and/or **SAT**) typically taken during junior year of high school. Brush up on your study tactics now to make the years ahead excellent practice for rocking in college.


 Waiting until the last minute to study (AKA: cramming) does not work for the brain to seal new information into long-term memory. Revisit the material at least three separate times, making certain to **SPREAD OUT STUDY SESSIONS** with prolonged periods of time in between. Scientists believe we may "relearn" studied material each time we revisit it, reinforcing comprehension and memory.


 Research shows that studying different kinds of information (or subjects) in a single study session results in better retention of the material. This could be because we subconsciously strive to find deeper patterns among different kinds of material, craving novelty while making connections. **MIX IT UP WHILE YOU STUDY.**


 **SELF TEST** or quiz yourself following a study session. Research has proven quizzing (after studying) results in retaining the info longer than simply studying the material twice. This could be as simple as self-reflection after reading a passage, answering questions at the end of a chapter, or taking a practice test. If you were the teacher, what material would you put on the test?


Use your **BRAIN** when you study. Scientists who research the brain (neuroscientists) have found proven techniques to help the brain better retain info in long-term memory, which is the key to *learning*.


Use the tips below to help you study smarter and more efficiently!

 For your brain to work most efficiently, **AVOID MULTI-TASKING.** Focus on one task at a time, rather than juggling several projects at once. Along those same lines, find a quiet place to study that is free from distractions (no television, cell phone, etc.).

 Be sure to take breaks periodically when studying or learning new information. For neurons in your brain to connect together (forming long-term memory), you need to take a break from the material to allow what researchers call **THINK TIME.** Occasional daydreaming and free thinking without distraction is good for you!

 One of the best things you can do for your brain is **SLEEP.** This is when your brain consolidates and processes all the new learning from the day. Shoot for 7-8 hours (or more) of sleep per night in order for your brain to function at its prime. Sleep improves memory, lowers stress levels, increases creativity, sharpens attention, stabilizes mood, strengthens the immune system, and so much more. Losing one night's sleep can impair reasoning and memory for up to 4 days!

 Did you know that the brain is made up of about 75% water? Even minor dehydration can affect the brain negatively, causing lack of concentration and sluggish thinking. **DRINK PLENTY OF WATER** throughout the day and during study sessions. Remember that caffeinated and sugary beverages can impact the brain by spiking blood sugar and affecting concentration. Stick with water.

 In addition to water, the brain requires oxygen to function and stay alert. If you start to feel distracted or sleepy while studying, **BREATHE DEEPLY.** In fact, take several deep breaths to fully oxygenate your blood and regain focus. To get the blood flowing, stand up and walk around a bit.

 **DREAMCATCHER**  
Curriculum

## TRANSITION SKILLS

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### LESSON 8-17 ▲ TRANSITIONING TO HIGH SCHOOL

#### LEARNING GOALS/OUTCOMES

- ▶ Summarize their top ten achievements in middle school.
- ▶ Identify the three most important 'things to work on' to be successful in high school.
- ▶ Students celebrate successes and challenges from the past year.

#### MATERIALS NEEDED

- ▶ Student Handouts:
  - Pre-High School Thoughts
  - Journal Page
- ▶ Two poster boards
- ▶ An item for catching and throwing

#### CLASSROOM ACTIVITIES

1. Students compare watching life to doing life. Write this quote on the board:

***"There's a difference between knowing the path and walking the path."***  
The Matrix (1999) - Morpheus (Laurence Fishburne)

Ask students what they think Morpheus is saying. What is the primary difference between watching a sport and playing a sport? What is the benefit of playing over watching? What is the benefit of watching over playing? If you want to build personal capacity, explore personal interests, discover new things in the world, is it better to watch or play the game? Which is safer - watching or playing? Help students understand that sometimes, it is better to 'know the path' and just watch things going on. However, most of the time, it is better to 'walk the path' and get fully engaged with wherever you happen to be.

Tell students that today, they are going to evaluate their middle school experience - identifying their top achievements, celebrating personal successes and challenges.



2. **Students reflect on their years of middle school.** Distribute a copy of *Pre-High School Thoughts* Handout to each student. Ask students to look back at their middle school years. Ask them to identify their top ten achievements since entering 6<sup>th</sup> grade. They may identify academic achievements, activity achievements, social achievements, family achievements, or personal achievements. Encourage students to recognize that they have accomplished things, even if they wanted to accomplish more.
3. **Students code their top achievements.** Ask students to look over their top achievements in middle school. Tell them to put the word 'academic' beside any achievements that involve grades, awards, courses, or skill development. Have them write the word 'activity' beside any achievements that involved in-school teams, clubs, or other school activities. Have them write the word 'social' beside any achievements that involved communication, friendship, or expansion of personal networks. Write the word 'family' beside any things that have improved with your parents, siblings, or other relatives. Finally, write the word 'personal' beside the development of new interests, new future goals, or anything else that is not coded. Ask students to notice which category showed the greatest number of top accomplishments. Tell students that they should be proud of what they have achieved in middle school.
4. **Students discuss their hopes and fears about high school.** Ask students what they are most excited about when they think of attending high school next year, and what concerns them most. Have a ball or something that students can toss to one another. When the ball is caught they must share an answer. Recommend that students think of at least three or four answers before the game starts. Give the students a few minutes to think of answers or write them down if necessary. After students have had several minutes to answer and toss the ball, ask students to write their top two hopes and top two fears on the handout.
5. **Students discuss ways for making high school a meaningful experience.** Ask students to define what a meaningful experience is. Encourage them to see 'meaningful' as an active connection between what a person does and who they are (or are becoming). Ask students to think of one way that a student could make high school more meaningful. On your signal, ask all students to come to the board and write their one idea. Ask students to look at all the ideas and look for common themes.
6. **Students select the three best ways for them to make high school a meaningful experience.** Ask students to think of the three most important things to work on in order to be more successful in high school and get meaning from the experience. Encourage them to get ideas from the board. Have them write their answers on the handout.



7. **Students write their last middle school entry in their Journal.** Ask students to look back over their years in middle school and estimate how much time was spent watching (“knowing the path”) and how much of it were they fully engaged in the experience (“walking the path”). Tell students that it is okay to be a watcher sometimes, as long as you are also an active participant in other times. Ask them to answer the following questions on their Journal Page.
- Did you spend more time watching or actively engaged in your middle school years?
  - When you are in high school, what do you want to get involved in to make your experience more meaningful?
  - What could you do this summer to make it more meaningful and fun?

## STUDENT PRODUCTS

- ▶ Completed *Pre-High School Thoughts*
- ▶ Completed *Journal Page*





## TRANSITION SKILLS

### LESSON 8-17 STUDENT HANDOUT

#### PRE-HIGH SCHOOL THOUGHTS

*Summarize your top ten achievements in middle school.*

(consider Academic, Activity, Social, Family, and Personal achievements)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_

*Write your top hopes and fears about high school next year.*

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*List three most important 'things to work on' to be successful in high school.*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



## TRANSITION SKILLS

### LESSON 8-17 STUDENT HANDOUT

#### JOURNAL PAGE

DATE: \_\_\_\_\_

#### Lesson 8-17 | *TRANSITIONING TO HIGH SCHOOL*

**Q1:** Did you spend more time watching or actively engaged in your middle school years?

**Q2:** When you are in high school, what do you want to get involved in to make your experience more meaningful?

**Q3:** What could you do this summer to make it more meaningful and fun?

**Answers:**

# College Education = Opportunities

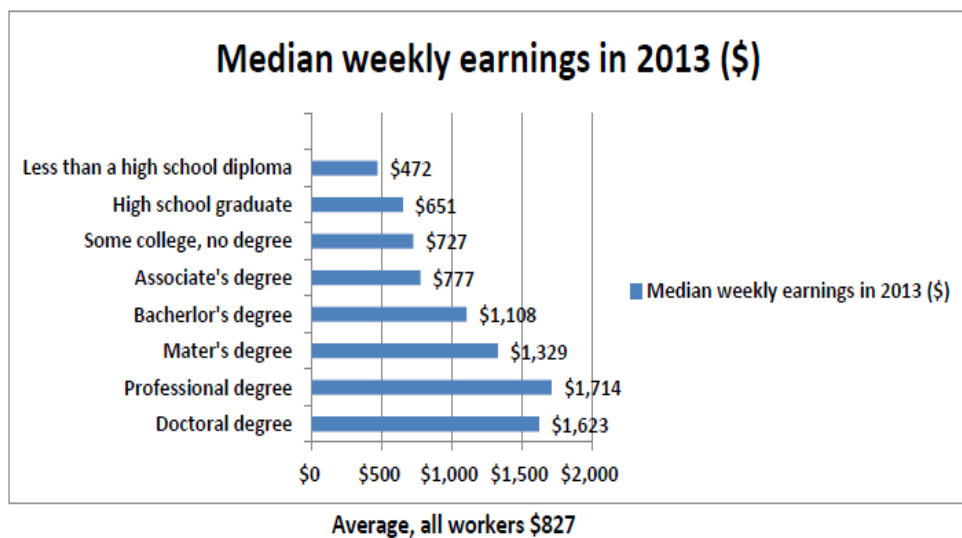
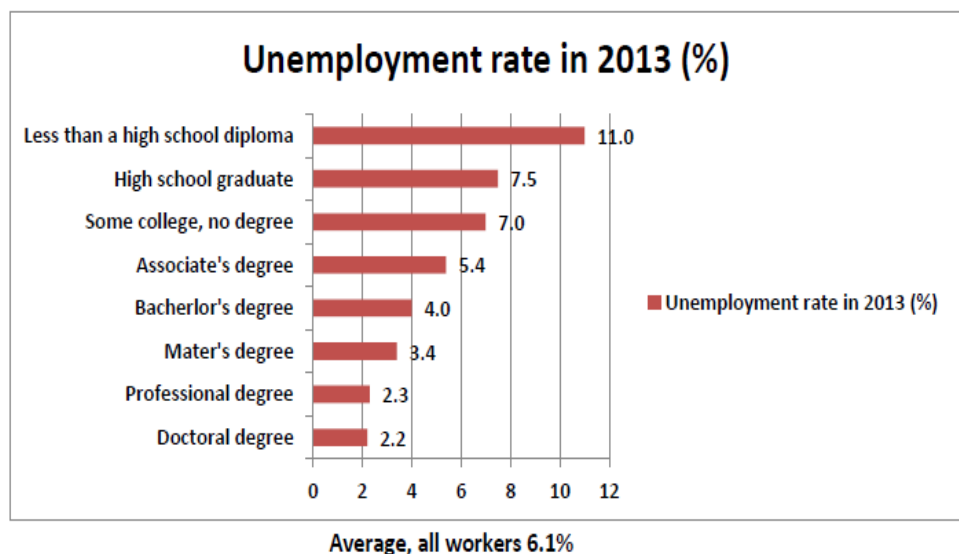
Your college education and training will be the best investment you will ever make. People with the most education and training usually make the highest wages and have more opportunity for job advancement particularly if they study math and science. A positive future awaits those who plan for education and training after high school graduation.

## Top 5 Reasons to Go to College

1. **A better paying job** -- On average college graduates earn as much as 65% more than high school graduates. Most students want the best paying job they can get.
2. **A more secure future** -- Statistics show that people with higher levels of education and advanced training tend to have better job security and stay ahead of unemployment curves.
3. **Respect** -- Going to college and earning a certificate, a diploma, or a degree will help you feel better about yourself and also help you gain more responsibility and get promotions at work.
4. **More choices** -- Most jobs today require specialized training that you can only get in college. That means you will need 1, 2, 4, or more years of education and training after high school to be prepared for jobs in your future.
5. **Be the first!** Are you hesitant because no one in your family has gone to college? Start a tradition! Education and training in college can have a positive impact on you and your entire family.

## Education Pays

Source: Bureau of Labor Statistics, Current Population Survey



# Plan Now!

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It takes time to acquire the knowledge, skills and attributes you need to be ready for college and career. The courses you take and the experiences you have each school year are developmentally appropriate and sequentially put together so that each school year builds on the next.



## **EXPLORE your way to success in 7<sup>th</sup> grade!**

Every 7<sup>th</sup> grade student takes College and Career Awareness, a new course that sets a strong foundation for college and career exploration. Seventh grade students and their parents are introduced to the CCR-Planning process and the important role exploration plays in planning.

## **EXPAND 7<sup>th</sup> grade exploration in 8<sup>th</sup> grade!**

Take elective classes in Career and Technical Education (CTE), fine arts (art, music, and drama), world language and more. The CCR-Planning process in 8<sup>th</sup> grade includes creating a 4-year plan for high school completion (9<sup>th</sup>, 10<sup>th</sup>, 11<sup>th</sup>, and 12<sup>th</sup> grades).

## **PLAN seriously in 9<sup>th</sup> grade!**

Take time in 9<sup>th</sup> grade to plan your school schedule to include classes related to your future college and career goals. Plan to take classes that challenge and prepare you for your future. Learn about the GTI, Connection High School, flexible learning options and other opportunities.

## **SET GOALS in 10<sup>th</sup> grade!**

Take classes that prepare you to be college and career ready. Your 4-year plan now includes education after high school. Take classes at the GTI, Granite Connect classes, concurrent enrollment, and more. Set goals to get involved in school activities, to do some community service, to take the most rigorous classes you can, and to get the best grades possible.

## **DECIDE to succeed in 11<sup>th</sup> grade!**

Prepare for 1, 2, or 4 years of college education and training after high school. Make all the necessary preparations to reach your goals. Know where you are going after high school graduation and how to get there.

## **APPLY all of your knowledge in 12<sup>th</sup> grade!**

Know that you can go to college! College after high school is for all students. Keep your options open as you make plans to attend 1, 2, or 4 years of college. Complete college application, apply for scholarships and financial aid.

# Monitor Progress!

In addition to taking rigorous courses, monitor your progress toward completion of other college and career readiness milestones.



## Rigorous high school program of study in grades 9-12 aligned to Utah Scholars Initiative/Regents' Scholarship

- 4 years/credits of English
- 4 years/credits of math
- 3.5 years/credits of social science
- 3 years/credits of lab-based science
- 2 years/credits of a world language

## College and Career Readiness Milestones

|                                   |   |                                  |                          |                          |                                   |                          |  |
|-----------------------------------|---|----------------------------------|--------------------------|--------------------------|-----------------------------------|--------------------------|--|
| <input type="checkbox"/>          | <input type="checkbox"/>                            | <input type="checkbox"/>         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>          | <input type="checkbox"/> | <input type="checkbox"/>                   |
| College Level Course (AP, CE, IB) | CTE Skill Certificate and/or Industry Certification | CCR Assessments Explore Plan ACT | College Application      | FAFSA Completion         | College Admission                 | High School Diploma      | College Enrollment                         |
| Grades 9-12                       | Grades 9-12   | Grades 8, 10 and 11              | Grade 12                 | Grade 12 After Jan 1     | Grade 12 College Application Week | Grade 12 (or earlier)    | Fall semester after High School Graduation |

COLLEGE. CAREER. LIFE.

**READY** 

elementary | junior high school | high school

# Set Goals with College and Career in Mind

Goals make planning meaningful. How do you know what goals to set? Do some serious thinking about what you want to accomplish in the future. Dream a little. Write down your thoughts and think about what steps to take, goals to set that will help you make those dreams come true. Once you have something in mind, planning will make more sense and hold more value. It will be easier to create a 4-year plan for high school and know what you need to do to be college and career ready. Remember, *If you don't know where you're going, you're likely to end up someplace else!*

## Dream big! What do you see yourself doing after high school – college, career and life?

What is your “dream” for YOUR future? Start with at least three ideas or goals

1. Your college dream

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2. Your career dream

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3. Your life dream

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## What are some specific steps you can take to accomplish your goals?

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## Make your school experiences meaningful and productive, take charge!

Take classes that:

- Prepare you to reach your goals
- Meet graduation requirements
- Prepare you for 1, 2, 4 or more years of education and training after high school.
- Prepare you with marketable skills that lead to a job

Get involved and participate in a school club or other school activity groups.

Track your success! Keep a file of your grades, school progress, and school activities.



# Career Interest Survey

In order to choose a career that will give you personal satisfaction, you must spend some time thinking about what really interests you. This activity helps you match your interests to different types of careers. For each item, circle the letter of the activity you would rather do. It doesn't matter if you like both of them a lot or dislike both of them a lot; just pick the one you would rather do, and circle that letter.

- |  |   |  |
|--|---|--|
| A – Operate a printing press             | E – Make three-dimensional items          | L – Build kitchen cabinets               |
| B – Study the causes of earthquakes      | D – Analyze handwriting                   | N – Refinance a mortgage                 |
| C – Plant and harvest crops              | B – Design indoor sprinkler systems       | A – Sing in a concert                    |
| R – Replace a car window and fender      | F – Run a factory sewing machine          | R – Direct the takeoff/landing of planes |
| E – Analyze reports and records          | G – Develop personnel policies            | G – Operate a cash register              |
| F – Operate a machine                    | Q – Train racehorses                      | B – Collect rocks                        |
| G – Work in an office                    | D – Guard an office building              | G – Start a business                     |
| H – Answer customer questions            | H – Run a department store                | L – Draft a blueprint                    |
| D – Write reports                        | A – Write for a newspaper                 | M – Assess student progress              |
| J – Help former prison inmates find work | G – Use a calculator                      | L – Design an airplane                   |
| L – Design a freeway                     | O – Help people at a mental health clinic | O – Wrap a sprained ankle                |
| M – Plan educational lessons             | L – Remodel old houses                    | I – Guide an international tour group    |
| N – Balance a checkbook                  | M – Care for young children               | P – Solve technical problems             |
| O – Take an X-ray                        | D – Locate a missing person               | J – Provide spiritual guidance to others |
| P – Write a computer program             | N – Plan estate disbursements/payments    | Q – Manage a veterinary clinic           |
| Q – Train animals                        | P – Enter data                            | K – Lead others                          |
| C – Be in charge of replanting forests   | A – Design a book cover                   | E – Operate heavy equipment              |
| A – Act in a TV show or movie            | E – Build toys with written instructions  | Q – Manage a fish hatchery               |
| D – Solve a burglary                     | B – Figure out why someone is sick        | F – Assemble cars                        |
| F – Check products for quality           | R – Fly an airplane                       | K – Protect our borders                  |
| E – Build an airport                     | C – Learn how things grow and stay alive  | A – Play an instrument                   |
| G – Keep company business records        | H – Sell cars                             | J – Plan activities for adult day care   |
| F – Put together small tools             | I – Work as a restaurant host or hostess  | C – Research soybean use in paint        |
| P – Design a website                     | D – Fight fires                           | J – Provide consumer information         |
| M – Tutor students                       | G – Keep payroll records for a company    | D – Guard money in an armored car        |
| Q – Work at a zoo                        | J – Work in a nursing home                | B – Study human behavior                 |
| J – Take care of children                | G – Hire new staff                        | E – Fix a television set                 |
| O – Plan special diets                   | O – Run ventilators/breathing machines    | M – Run a school                         |
| A – Choreograph a dance                  | R – Drive a taxi                          | F – Fix a control panel                  |
| K – Lobby or show support for a cause    | A – Broadcast the news                    | J – Help friends with personal problems  |
| H – Sell clothes                         | K – Audit taxes for the government        | C – Oversee a logging crew               |
| E – Work with your hands                 | B – Sort and date dinosaur bones          | B – Study weather conditions             |
| I – Work at an amusement park            | O – Give shots                            | R – Pack boxes at a warehouse            |
| N – Sell insurance                       | C – Design landscaping                    | A – Teach dancing                        |
| I – Learn about ethnic groups            | P – Give tech support to computer users   | O – Sterilize surgical instruments       |
| P – Manage an information system         | D – Work in a courtroom                   | B – Study soil conditions                |
| N – Appraise the value of a house        | Q – Care for injured animals              | N – Play the stock market                |
| M – File books at the library            | I – Serve meals to customers              | C – Protect the environment              |

- M – Grade papers
- R – Operate a train
- L – Order building supplies
- E – Paint motors
- P – Develop new computer games
- H – Buy merchandise for a store
- K – Work to get someone elected
- C – Identify plants in a forest
- D – Guard inmates in a prison
- L – Read blueprints
- H – Line up concerts for a band
- K – Ask people survey questions
- E – Manage a factory
- O – Work as a nurse in a hospital
- A – Paint a portrait
- K – Testify before Congress
- B – Work with a microscope
- I – Schedule tee times at a golf course
- C – Classify plants
- O – Transcribe medical records
- F – Install rivets
- Q – Raise worms
- N – Balance accounts
- M – Develop learning games
- J – Read to sick people
- P – Repair computers
- F – Compare sizes and shapes of objects
- Q – Fish
- R – Repair bicycles
- K – Deliver mail
- M – Teach Special Education
- P – Set up a tracking system
- G – Manage a store
- H – Advertise goods and services
- R – Distribute supplies to dentists
- I – Compete in a sports event
- I – Check guests into a hotel
- M – Teach adults to read
- L – Follow step-by-step instructions
- N – Collect past due bills
- R – Inspect cargo containers
- F – Work in a cannery
- I – Coach a school sports team
- P – Update a website
- Q – Hunt
- K – Enlist in a branch of the military
- H – Sell sporting goods
- J – Cut and style hair
- B – Experiment to find new metals
- N – Work in a bank
- G – Work with computer programs
- N – Loan money
- L – Hang wallpaper
- D – Make an arrest
- O – Deliver babies
- H – Persuade people to buy something
- H – Stock shelves
- I – Serve concession stand drinks

## Career Evaluation

Count the number of times you circled each letter and record each number in the chart below.

|    |    |    |    |    |    |
|----|----|----|----|----|----|
| A: | D: | G: | J: | M: | P: |
| B: | E: | H: | K: | N: | Q: |
| C: | F: | I: | L: | O: | R: |

Now that you have the results from your career interest assessment, it's time to learn about specific career fields that match your interests.

Write down the two letters with the most responses. These are your top two areas of career interest. If you have a tie, list three:

\_\_\_\_\_

Find and read the description of your top area of career interest on the next page. Then, record your interest area(s) here:

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# Career Interest Areas

- A. Arts, A/V Technology and Communications:** Interest in creative or performing arts, communication or A/V technology.
- B. Science, Technology, Engineering and Mathematics:** Interest in problem-solving, discovering, collecting and analyzing information and applying findings to problems in science, math and engineering.
- C. Plants, Agriculture and Natural Resources:** Interest in activities involving plants, usually in an outdoor setting.
- D. Law, Public Safety, Corrections and Security:** Interest in judicial, legal and protective services for people and property.
- E. Mechanical Manufacturing:** Interest in applying mechanical principles to practical situations using machines, hand tools or techniques.
- F. Industrial Manufacturing:** Interest in repetitive, organized activities in a factory or industrial setting.
- G. Business, Management and Administration:** Interest in organizing, directing and evaluating business functions.
- H. Marketing, Sales and Service:** Interest in bringing others to a point of view through personal persuasion, using sales or promotional techniques.
- I. Hospitality and Tourism:** Interest in providing services to others in travel planning and hospitality services in hotels, restaurants and recreation.
- J. Human Service:** Interest in helping others with their mental, spiritual, social, physical or career needs.
- K. Government and Public Administration:** Interest in performing government functions at the local, state or federal level.
- L. Architecture, Design and Construction:** Interest in designing, planning, managing, building and maintaining physical structures.
- M. Education and Training:** Interest in planning, managing and providing educational services, including support services, library and information services.
- N. Finance, Banking, Investments and Insurance:** Interest in financial and investment planning and management, and providing banking and insurance services.
- O. Health Sciences, Care and Prevention:** Interest in helping others by providing diagnostic, therapeutic, informational and environmental services, including researching and developing new health care services.
- P. Information Technology (IT):** Interest in the design, development, support and management of hardware, software, multimedia, systems integration services and technical support.
- Q. Animals, Agriculture and Natural Resources:** Interest in activities involving the training, raising, feeding and caring for animals.
- R. Transportation, Distribution and Logistics:** Interest in the movement of people, materials and goods by road, pipeline, air, railroad or water.

# Career Evaluation

Now that you know what career areas may interest you, explore some of the careers that fall in those categories below. Do you see any occupations you want to know more about? If so, those are the careers you might want to research as future occupations.

## Agriculture, Animals and Natural Resources

Agricultural Engineer  
Agricultural Scientist  
Animal Trainer  
Chef  
Conservation Scientist  
Farm Equipment Mechanic  
Fish and Game Warden  
Forester  
Veterinarian  
Zoologist

## Architecture and Construction

Architect  
Cabinetmaker  
Carpenter  
Construction Manager  
Electrician  
Civil Engineer  
General Construction Worker  
Highway Maintenance Worker  
Interior Designer  
Sheet Metal Worker  
Surveying and Mapping Technician

## Arts, A/V Technology and Communications

Actor  
Art Director  
Broadcast Technician  
Camera Operator  
Composer and Music Arranger  
Film and Video Editor  
Cartographer  
News Reporter  
Photographer  
Producer and Director  
Set and Exhibit Designer  
Technical Writer  
Graphic Designer

## Business, Management and Administration

Accountant  
Advertising Manager  
Computer Operator  
Court Reporter  
Management Analyst  
Meeting and Convention Planner  
Payroll Clerk  
Property and Real Estate Manager  
Shipping and Receiving Clerk  
Statistician

## Education and Training

Audio/Visual Specialist  
Coach and Sports Instructor  
College/University Administrator  
Teacher/Professor  
Librarian  
Public Health Educator  
Special Education Teacher  
Speech Pathologist

## Finance

Accounting Clerk  
Appraiser  
Credit Analyst  
Credit Checker  
Economist  
Financial Counselor  
Insurance Adjuster and Examiner  
Insurance Agent  
Loan Officer  
Tax Preparer

## Government and Public Administration

City Planning Aide  
Construction/Building Inspector  
Interpreter and Translator  
License Clerk  
Occupational Health Specialist  
Tax Examiner

## Health Sciences

Anesthesiologist  
Athletic Trainer  
Chiropractor  
Dentist  
Emergency Medical Technician  
Physical Therapist  
Occupational Therapist  
Pharmacist  
Physician  
Registered Nurse

## Hospitality and Tourism

Baggage Porter and Bellhop  
Chef and Dinner Cook  
Food Service Worker  
Hotel Manager  
Janitor/Housekeeper Supervisor  
Reservation and Ticket Agent  
Restaurant Manager  
Tour Guide  
Travel Agent  
Umpire and Referee

## Human Services

Child Care Worker  
Clergy  
Cosmetologist  
Counselor  
Funeral Director  
Manicurist  
Professional Makeup Artist  
Financial Adviser  
Psychologist  
Residential Counselor  
Social Worker

## Information Technology (IT)

Computer/Information Systems Manager  
Computer Engineer  
Computer Programmer  
Computer Security Specialist

Computer Support Specialist  
Computer Systems Analyst  
Data Communications Analyst  
IT Mechanic

## Law, Public Safety, Corrections and Security

Coroner  
Corrections Officer  
Court Clerk  
Detective and Investigator  
Firefighter  
Judge  
Lawyer  
Life Guard and Ski Patrolman  
Police Patrol Officer

## Manufacturing (Mechanical/Industrial)

Chemical Engineer  
Forklift Operator  
Gas and Oil Plant Operator  
Jeweler  
Locksmith  
Metal/Plastic Processing Worker  
Office Machine Repairer  
Power Plant Operator  
Shoe and Leather Worker  
Welder

## Marketing, Sales and Services

Advertising Salesperson  
Buyer and Purchasing Agent  
Customer Service Representative  
Floral Designer  
Market Research Analyst  
Public Relations Specialist  
Real Estate Agent  
Sales Manager  
Telemarketer

## Science, Technology, Engineering and Mathematics

Aerospace Engineer  
Biologist  
Chemist  
Electrical and Electronics Engineer  
Geographer  
Petroleum Engineer  
Mechanical Engineer  
Meteorologist  
Physicist  
Safety Engineer

## Transportation, Distribution and Logistics

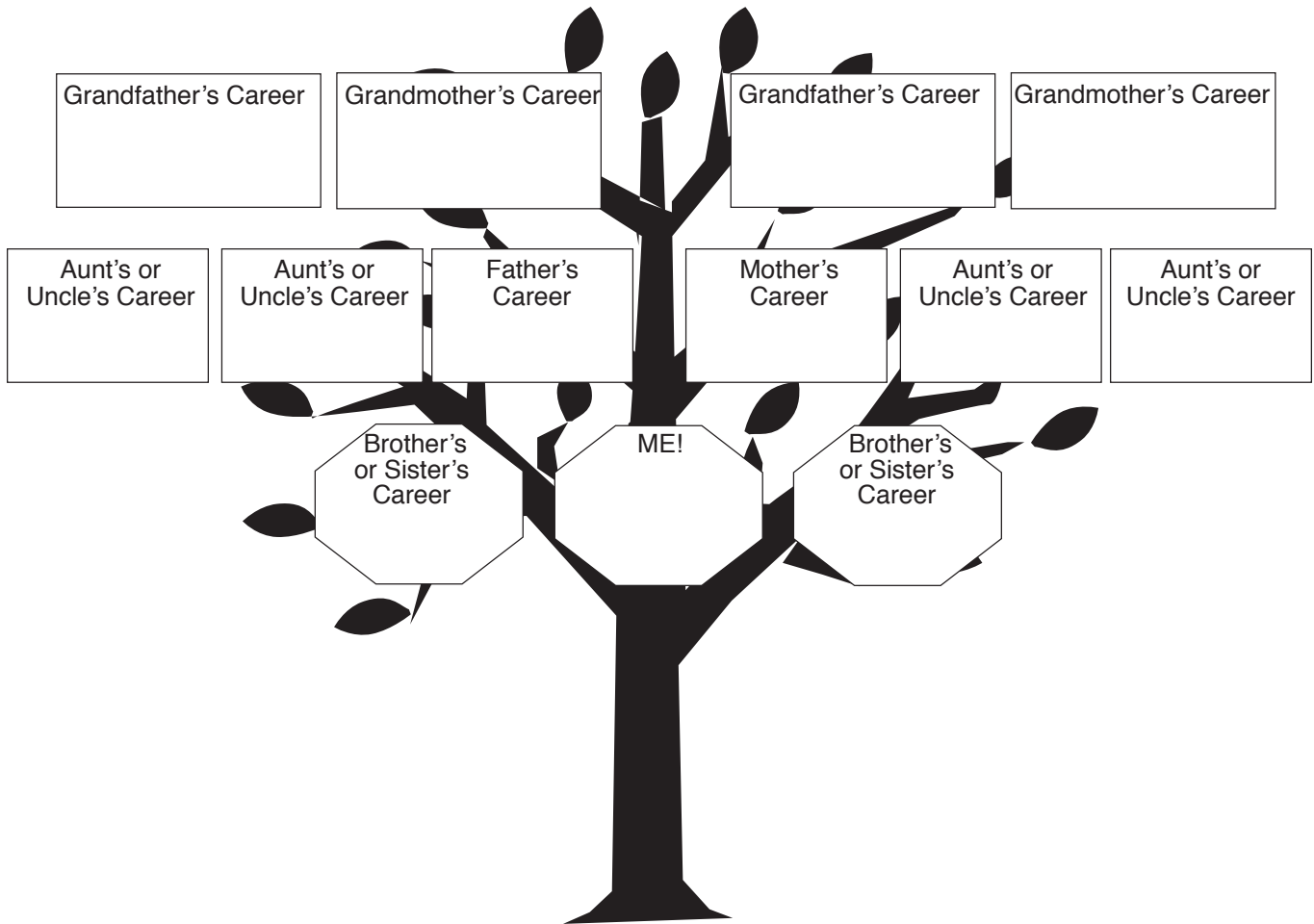
Air Traffic Controller  
Airplane Pilot  
Automobile Mechanic  
Flight Attendant  
Motorboat Mechanic  
School Bus Driver  
Subway and Streetcar Operator  
Traffic Technician  
Transportation Agent



# Career Family Tree Worksheet

Take a look at the careers chosen by your grandparents, parents, aunts, uncles, and other relatives.

It's fun to think about how family members' career choices have influenced their lives—and it may help you identify things you want and don't want in a career. Fill in each box with the career of the listed person. Add boxes for more aunts, uncles, cousins, brothers, and sisters if you can.



Are there career areas that several of your relatives have pursued? If so, list them here.

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How have your family members' career choices changed over time?

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What do your relatives tell you about reasons to choose or not choose careers like theirs?

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## Career worm

The purpose of this activity is to share students' knowledge of jobs they know about. In this activity students try to match the last and first letters of consecutive job names.

---

Structure: small groups

Duration: as long as you want, or for as long as the class enjoys it

Resources: large pieces of paper and pens, especially if you want to display the results or rolls of calculator tape

alphabet flashcards (optional)

list of job names (optional). Note: a lot of job names end in 'r' so include plenty

Instructions of jobs that start with 'r' in your list.

1. Divide students into groups.
2. Pick a letter of the alphabet. You could give all groups the same letter or each group a different letter.
3. Explain that the groups need to think of a job that starts with the letter they have and write that down. When they have done that, they need to think of a job that starts with the last letter of their first job, and so on. Give them a time limit.
4. You can give some or all groups the list of job names if they are finding it hard to come up with names themselves.
5. Declare the longest worm the winner, or the best looking, or reward all results. Positively reward all students for effort, no matter how long their worms.

### Variations

- Make a class worm by joining all the worms together. Students may need to think of an extra job or jobs to join their worm to the start of the next group's.
- Use another long animal (eg, snake, eel).

### Key competencies

- Participating and contributing

### Career management competencies

- Interact positively and effectively with others

# Utah's Colleges and Universities

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## Types of Colleges and Universities

From engineering to zoology, Utah's colleges and universities, public and private, offer a wide variety of programs and majors to meet the needs and interests of any student.

**Research-Based Universities** University of Utah (U of U) is Utah's flagship research university. Utah State University (USU) also performs extensive research as the state's land-grant university.

**Regional Universities and Colleges** are institutions such as Weber State University (WSU), Southern Utah University (SUU), Dixie State College of Utah (DSC), and Utah Valley University (UVU) perform both a community college and a 4-year college function primarily in the region they are located. Some schools also offer master's degrees.

**Community Colleges** are 2-year public institutions that grant certificates, diplomas, and associate's degrees – Salt Lake Community College, Snow College, USU Eastern and some four-year institutions that provide community college services across the state.

**Private Universities and Colleges** like Brigham Young University, Westminster College, and LDS Business College are private, non-profit institutions that grant certificates, associate's and bachelor's degrees, as well as several master's and doctorate degrees.

**Applied Technology Colleges** such as the Utah College of Applied Technology emphasizes preparation for specific skills or careers. Certificates are designed to take students right to work. Some programs transfer to other colleges or universities.

## Types of Degrees

### Certificates

Awarded by community or technical colleges for program completion related to a specific job or business such as bookkeeping, pipefitting, or diesel mechanics

### Associate's

Awarded by community colleges and some 4-year colleges upon completion of a program of study usually takes two years such as nursing

### Bachelor's

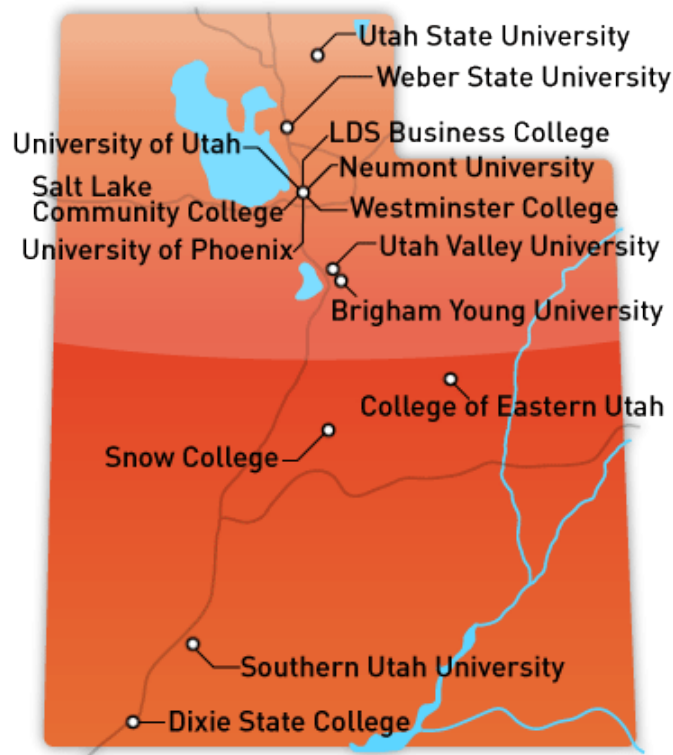
Awarded by colleges and universities for a major that generally takes four years such as finance, education, or political science

### Master's or professional

Offered at a postgraduate level (usually after earning a bachelor's degree or relevant work experience) occupations include medicine, law, education, engineering, business, etc.

### Doctorate

Provides further training in a more specialized area in occupations similar to masters or professional degrees



# UTAH COLLEGE TRIVIA










- Which school in the State of Utah has the highest tuition?
  - Utah Valley University
  - Westminster College
  - Brigham Young University
  - Snow College
- Name the mascot for Brigham Young University \_\_\_\_\_
  - What is the mascot's name? *Riley Cosmo Blue Thor Swoop*
- Can you name the school colors?
  - Weber State University \_\_\_\_\_
  - Snow College \_\_\_\_\_
  - Southern Utah University \_\_\_\_\_
- This school is the most northern school in the State of Utah \_\_\_\_\_
  - What city is this school located in? *Salt Lake City Ogden Provo Logan*
- Name the college & university campuses located in Salt Lake City.
  - \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_
- This school is the only university in the state that offers wrestling scholarships.
  - Snow College
  - Dixie State University
  - Utah Valley University
  - Southern Utah University
- True or False
  - \_\_\_\_\_ Snow College has the lowest tuition in the state of Utah
  - \_\_\_\_\_ Weber State is located in Ogden, Utah
  - \_\_\_\_\_ College of Eastern Utah is now called Utah State University Eastern
  - \_\_\_\_\_ Utah Valley University has an open enrollment policy
  - \_\_\_\_\_ BYU has an intense rivalry with UVU
  - \_\_\_\_\_ Dixie State University is the flagship research university of the west
- How do you become a True Aggie?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- This college is referred to as SLCC or 'Slick' \_\_\_\_\_
- This college located downtown Salt Lake City is a 2-year college that offers a degree in Social Media Marketing.



Complete the table by filling in the mascot, nickname and location of each school. Below is a list of each school's mascot and nickname to help you.

| COLLEGE/UNIVERSITY  | MASCOT | NICKNAME | LOCATION |
|---|--------|----------|----------|
|    |        |          |          |
|    |        |          |          |
|    |        |          |          |
|    |        |          |          |
|    |        |          |          |
|    |        |          |          |
|   |        |          |          |
|  |        |          |          |
|  |        |          |          |
|  |        |          |          |
|  |        |          |          |

**MASCOTS:**

Thunderbird, Swoop (Red Tailed Hawk), Griffin, Golden Eagle, Brooks the Bison, Wildcat, Bruin Bear, Wolverine, Big Blue (Bull), Cosmo, Buster

**NICKNAMES:**

Slick, Wolverines, Trailblazers, Aggie, No Nickname, Cougars, T-Birds, Westmo, Badgers, The Wildcats, Utes





**LDS**

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BUSINESS  
COLLEGE

**LDS**

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BUSINESS  
COLLEGE

**LDS**

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BUSINESS  
COLLEGE

**LDS**

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BUSINESS  
COLLEGE

Salt Lake  
Community  
College 

Salt Lake  
Community  
College 

Salt Lake  
Community  
College 

Salt Lake  
Community  
College 

 SNOW  
COLLEGE

 SNOW  
COLLEGE

 SNOW  
COLLEGE

 SNOW  
COLLEGE





**WEBER STATE**



**WEBER STATE**



**WEBER STATE**



**WEBER STATE**





**UCAT**



**UCAT**



**UCAT**



**UCAT**



**LOGAN**

**OGDEN**

**SALT LAKE CITY**

**SALT LAKE CITY**

**SALT LAKE CITY**

**SALT LAKE CITY**

**OREM**

**PROVO**

**PRICE**

**EPHRAIM**

**CEDAR CITY**

**ST GEORGE**



DIXIE STATE UNIVERSITY



SOUTHERN UTAH UNIVERSITY



SNOW COLLEGE



USU EASTERN



BRIGHAM YOUNG UNIVERSITY



UTAH VALLEY  
UNIVERSITY



LDS BUSINESS COLLEGE



WESTMINSTER COLLEGE



Salt Lake  
Community  
College



UTAH STATE  
UNIVERSITY



WEBER STATE UNIVERSITY



UNIVERSITY OF UTAH