**TOOLKIT FOR THE CLASSROOM**

Instructor Guide

College Scorecard Website Training

*These lessons are designed as Tier I support and intended for all students in grades 9-12.*

**Instructor Guide**

College Scorecard: Empowering Data-Driven Decision Making

**Learning Objectives**

**Activity 1– Introduction to College Scorecard (75 minutes)**

* Understand the purpose of the College Scorecard and how it can be used to help students and families make informed decisions about college.
* Explore theCollege Scorecard's layout, main features, and functionalities to aid navigation.

**Activity 2 – School Data (60 minutes)**

* Understand how tocompare schools’ data to evaluate similarities and differences across institutions.
* Identify specific school-level data points, discuss their significance, and determine how they are relevant to a student's unique college search priorities.

**Activity 3 – Field of Study Data (60 minutes)**

* Locate fields of study data within the College Scorecard.
* Evaluate how outcomes for the same fields of study differ across institutions and how this can be used to make an informed decision about college.

**Activity 4 – Grasping Financial Commitments (60 minutes)**

* Identify typical borrowing and repayment patterns at a selected institution.
* Understand the long-term financial implications and responsibilities associated with attending a given institution.
* Explore other financial resources from the U.S. Department of Education that are available to inform students’ college attendance and financing decisions.

**Activity 5 – Drawing Conclusions (60 minutes)**

* Review and reflect on data to make an informed decision that aligns with personal interests, needs, and desires for college.

**Considerations for Engaging Diverse Learners:**

* **Modeling**: Provide demonstrations and modeling of the College Scorecard website, explaining key features and how to navigate it.
* **Scaffold Learning**: Break down tasks into smaller, manageable steps. Provide clear instructions and use visual aids.
* **Language Assistance**: Offer resources in multiple languages and provide access to language support services, including translators and bilingual counselors.
* **Supportive Technologies:** Utilize assistive technologies such as speech-to-text, text-to-speech, and other tools that aid learning.
* **Collaborative Learning**: Pair multilingual learners with peers who are proficient in English to promote language learning through collaboration.
* **Check-ins**: Schedule regular check-ins with students to provide personalized support and address any challenges they may encounter.
* **Mentorship**: Connect students with mentors who can provide advice and share their own college experiences.
* **Cultural Considerations**: Be mindful of cultural differences and provide information about colleges that have strong support systems for international students and multilingual learners.
* **Customized Search Criteria**: Help students identify colleges with strong support services for disabilities, such as dedicated disability resource centers and inclusive campus facilities.
* **Virtual Tours**: Use virtual college tours to provide additional ways for students to explore and learn about college campuses.

**Activity 1– Introduction to College Scorecard (75 minutes)**

**Objectives:**

* Understand the purpose of the College Scorecard and how it can be used to help students and families make informed decisions about college.
* Explore the College Scorecard's layout, main features, and functionalities to aid navigation.

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| **Time**  | **Activity**  | **Facilitation Notes**  | **Materials Needed** |
|  |  | ***NOTE: The instructor will need to be familiar with navigating the College Scorecard website and have a good understanding of how to search, filter, and compare both schools and fields of study prior to leading these activities with students.*** |  |
| 5 minutes | Activator[Slide 3] | **Ask**: What matters most to you about your future? What are your long-term aspirations? What kind of lifestyle do you envision for yourself as an adult? What kind of work environment or setting do you see yourself thriving in? Allow students 2-3 minutes to write down their ideas.Have students share ideas with the group. **Ask:** What next steps will you need to take to make many of the things you just mentioned a reality? How might your college selection impact your ideal future?Summarize key themes. Use these themes to inform the following discussions.  |  |
| 5 minutes | Introducing the College Scorecard[Slides 4-10] | **Say**: For students, higher education may be the single most important investment you can make in your future to ensure you have the knowledge and skills needed to compete in an increasingly global marketplace. Experts say that by 2027, 70% of all jobs will require education or training beyond high school ([U.S. Department of Education](https://www.ed.gov/raisethebar/postsecondary-pathways)). Statistics have shown that those with postsecondary degrees are likely to earn more and experience lower unemployment than those with only a high school diploma. For, example, in 2022, workers with a bachelor’s degree had median weekly earnings of $1,432, compared with $853 for workers with a high school diploma. And the unemployment rate for bachelor’s-level workers was 2.2 percent, compared with 4.0 percent for those whose highest level of education was a high school diploma ([U.S. Bureau of Labor Statistics)](https://www.bls.gov/careeroutlook/2023/data-on-display/education-pays.htm). [Slide 5]Note: You may also want to include that median earnings varied across student groups. Example: * “The median earnings of males with a bachelor’s degree ($75,100) were 23 percent higher than those of their female peers ($60,800). The median earnings of males who completed high school ($46,400) were 26 percent higher than those of their female peers ($36,700).”
* “The median earnings were higher for high school completers who were Asian ($51,000) and White ($45,100) than for those who were Hispanic ($41,200) and Black ($37,500); Whereas, the median earnings for bachelor’s degree earners who were Asian ($81,400) than for those who were White ($70,300), Hispanic ($57,100), and Black ($56,000).”

(National Center for Education Statistics, 2024))**Say**: The U.S. Department of Education created the College Scorecard, a free online tool to help students of all ages and families, make data-informed decisions when choosing a postsecondary institution to attend. College Scorecard brings together information on college costs, demographics, test scores, graduation rates, student loan debt, post-college earnings, and more to provide students and families with information to make more informed choices. [Slide 6}**Ask:** Why is this information important for your higher education decisions and determining the right college fit? **Say:** An informed decision is a decision based on facts or information. What do you need to know to make an informed decision about attending college? [Slide 7]**Say:** There are certain data elements that are very important when making a decision about college. Research shows that many students think college is too expensive and they can’t afford it. Many don’t know about scholarships and grants that can help pay for college. This misunderstanding leads to fewer students, especially from low-income and minority backgrounds, applying to college. This misunderstanding may also lead students to only consider cheaper colleges, not realizing they could afford better ones with financial aid. [Slide 8] ([Velez, E. D. and Horn, L., 2018](https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2019404))**Say:** Data shows that completion rates across different institution types have remained consistent since 2020. Private nonprofit four-year universities have that highest completion rate at 77.5 percent, followed by four-year public institutions at 67.4 percent, with for-profit private institutions at 46 percent and two-year public institutions at 43.4 percent (Lee, S. & Shapiro, D., 2023).**Ask:** What concerns does this raise for you? How can using data to inform your college search help limit the potential risks related to degree completion? **Say:** Lower completion rates can negatively affect both individuals and the community. Students who do not complete their degree not only tend to take on debt but are more likely to work in jobs that have lower average earnings and limited access to employment benefits. By using data to inform your college search, you can ensure that the institutions you are considering are high quality and align to your individual interests, needs, and goals. [Slide 9]**Say**: The site allows you to make specific searches based on what’s most important to you. For example, you can use the College Scorecard to find men- or women-only institutions, Hispanic-Serving Institutions, Historically Black Colleges and Universities, specific religious affiliations, schools that offer particular types of degrees and academic programs, and so much more. [Slide 10]College Scorecard can be used to:* Inform decision-making
* Plan your finances
* Compare schools easily
* Tailor your search results to your needs
* Ensure trustworthy information

**Ask**: Why is it important to consider many data points when making an informed decision? Why is it important to use a trusted data source?**Summarize** the key themes. Use the themes to inform the discussion. **Say:** By making federal data on the performance of U.S. institutions widely available to the public, the U.S. Department of Education hopes that increased transparency and information from a trusted source will help support you as you pursue your academic and career goals through a college education and seek to find the institutions that will be a strong fit and give you the best chances for success. | Using the College Scorecard(file name: *Using\_the\_College\_Scorecard.pdf)* |
| 40 minutes | Understanding the College Scorecard Tool[Slides 11-20] | ***Note: Instructor will need to pull up the College Scorecard website. Students can also pull up the website to walk through the features with the instructor*.** **Say**: Today, we will focus on becoming familiar with the College Scorecard’s layout, main features, and functions. In future activities, we will dive deeper into learning how to search and compare data using the different search options. [Slide 11]**Say**: College Scorecard is user-centered and includes the following key features [Slide 12]:* Detailed school profiles: Provides thorough profiles of institutions including information on field of studies (majors) offered, cost, typical debt, and student demographics.
* Outcome data: Displays critical outcome data such as graduation rates, average debt upon graduation, and median earnings for former students.
* Comparison tools: Allows users to compare multiple institutions or fields of study side by side evaluating key metrics like graduation rates and posts completion earnings.
* Customized search options: Offers a flexible search feature that lets users find schools or fields of study based on various factors like location, degree, type, and average annual cost.

**Say**: However, it’s important to note that the College Scorecard does not include all data. You will not find the following on the College Scorecard [Slide 13]:* College rankings
* Information about sports teams or student clubs
* Student satisfaction
* Program Rankings

**Ask:** Where else might you look to find this information?**Note:** College Scorecard is concerned with connecting prospective students with the institutions that are the best fit for their needs, and while an institution may be ranked very high nationally, it does not mean that it will be the institution at which a student is most likely to find success academically, feel belonging on campus, or provide the best return on investment when it comes to colleges costs vs. future earnings. Much of the data available on the College Scorecard comes from the Integrated Postsecondary Education System (IPEDS), a system of surveys that gathers information from every college, university, and technical and vocational institution that participates in the federal student financial aid programs. While IPEDS collects a broad array of information from institutions, it does not collect information directly from students, making it difficult to capture qualitative information like student satisfaction, and it does not collect information about on-campus sports teams or student clubs.**Say:** There are three distinct ways to begin your search. You can search by school, fields of study (major), or a broad list of school characteristics, such as degree type offered, graduation rate, cost, acceptance rate, etc. [Slide 14]**Review** key terminology on this page, including [Slide 15]: * School/College – A 2- or 4-year degree-awarding educational institution.
* Field of Study – A category of academic programs offered by institutions of education. Field of study is also known as a major.

**Demonstrate** where to go to find the following features and functionalities and orient students with the features and functionalities. You may ask students to practice using the various features as you walk them through the different ways to search. [Slide 16]* Show students where to go to search by school by clicking on “Search Schools”.
* Show students where to go to customize their search when searching by schools by clicking on “Custom Search.” Students do not need to do this yet; they just need to know where to go to customize their search.
* Show students where to go to search by fields of study by clicking on “Search Fields of Study.” Note that students will need to know a field of study (major) and a degree type to search by field of study.
* Show students where to go to create a customized list of schools that meets their needs by clicking on “Show Me Options.”

**Say:** We will now focus on the main features found in a school profile.**Demonstrate** how to search by a school and locate specific information and data points about a particular school:* In the “Search Schools” box, type in the name of a university or college near you.
* Click on “View School.”
* Once on the school’s College Scorecard page, navigate through the school’s page to show what data can be found. Explain to students that right now we are doing a high-level overview of the main features of a school’s profile and that we will look more at the other data points in future activities.
* Show students the various icons and note the data students can gather about a school from the school profile. **Define** each data point as you review them with students and help students **understand why** this information might be useful in their college search.
* **Ask:**
	+ Is this a public or private school? What does that mean for students?
	+ Where is the school located?
	+ Is this a small or large university? How might that impact your college experience?
	+ Is this a 4-year university? What is the difference between a 4-year and a 2-year?
	+ Is the school in a city, suburban, or rural area? How might that impact your college experience?
	+ Why is it important to consider the demographic information of students when choosing a college?
	+ How might the diversity of the student body influence your educational experience and personal development?
* **Demonstrate** how to find more information about each data point by hovering over the information icon. For instance, to find out more information about *graduation rate,* click on the information icon next to the that text. It will also be important to show students how to navigate between the midpoint for 4-year schools and all schools. As you demonstrate, discuss how to interpret these data, how the definitions may impact that interpretation, and why these data points matter in a school or college search. [Slide 17]
	+ Graduation Rate [Slide 18] – The share of students who graduated within 8 years of entering this school for the first time, regardless of full-time or part-time status. The Department of Education reports graduation rates as the percentage of students who graduated within 8 years of entering postsecondary education for the first time. While we may talk about schools as “4-year”, a large share of students do not graduate college within 4 -years. Scorecard uses data over an 8-year span to allow schools with different student bodies to be represented to the largest extent possible. The other ways to measure previous graduation rate are often only reflective of institutions with a subsequent number of first-time full-time students, which exclude many institutions, and makes it hard to compare apples-to-apples.
	+ **Say:** Considering the graduation rate of an institution is crucial when making your college decision.
	+ **Ask:**
		- Why might a student not graduate within 8 years?
		- Why is it important to be aware of the national graduation rates, which may not be as high as you expect?
		- Who is included in this data point? Who is excluded?
		- What impact does the “of entering this school for the first time” have?
		- What factors influence an institutions graduation rate?
		- Why would one want to know the percentage of students who graduated within 8 years of entering the school?
		- How might this information influence your perception of a college's effectiveness in educating and graduating its students?
	+ Average Annual Cost (in-state only) [Slide 19] – The average annual cost is the average net price for students who receive federal financial aid (e.g., Pell grants, federal loans) for one academic year of study. Net price is calculated by adding the advertised price for tuition, fees, books, supplies, and the average living costs at the school (on-campus, off-campus not with family, and off-campus with family) and subtracting the average grant and/or scholarship aid (e.g., Pell grants, school-based grants, merit scholarships). For public schools, the average annual cost that is reported in the College Scorecard is the average cost for in-state students. Students should understand that state/public institutions charge higher tuition prices to students from other states, and that when looking at public schools, the average annual cost that they see only applies to them if that school is within the state that they reside in.
	+ **Ask:**
		- Who is included in this data point? Who is excluded?
		- What costs are included and excluded?
		- What does it mean to be an "average” cost?
		- What factors might influence the average cost?
		- What factors might influence if a student’s actual costs are different from the average costs?
			* **Note:** Under “Costs” in a school’s College Scorecard, students can get an estimate on their average annual cost for an institution based on their family income bracket. Students and families can also use the calculator tool to estimate their personal net price.
		- Why does the school’s average cost of attendance matter to students and families? How is the average net cost different from a school’s “sticker price”?
		- How does this metric provide a more comprehensive understanding of the financial commitment involved?
	+ Median Earnings [Slide 20] – The median annual earnings of individuals who received federal student aid and began college at this institution 10 years ago, regardless of their completion status (i.e., graduating, transferring, withdrawing).
	+ **Ask:**
		- What does “median earnings” mean in plain language?
		- Who is included in this data point? Who is excluded?
		- What impact does the “regardless of their completion status” have?
		- Why would you want to know the earnings for someone who hasn’t completed the program?
		- If this data point includes students who “began college at this institution 10 years ago”, how old are most people likely to be now? How long since they graduated college?
		- Why would you want to know the median earnings after 10 years?
		- How do you find out median earnings for degree holders?
			* *You can see median earning for degree completers by Field of Study. This is accessed either by expanding the "Fields of Study" section on an institution profile or by using the "Search Fields of study" function. To access this through the Fields of Study search function, select the table labeled "Search Fields of study" on the College Scorecard homepage, then select a Field of Study or a Degree Type from the two dropdown menus. On the search results, you will see institutions what offered that field of study and degree program, along with data on median earnings, median debt, monthly earning, and monthly loan payment.*
		- How does “graduation rate” impact “median earnings”? What other factors might impact median earnings?
		- How does “median earnings” relate to “average annual cost”?
			* *If students find that schools/programs have higher average annual costs and low median earnings, then they can determine that those schools may fall short on delivering a strong return on their investment.*

Related topics: * + - Why might one want to know how much graduates with federal student loan debt earn after leaving the school or college?
* **Ask**: When thinking about graduation rate, average annual cost, and median earnings, what might cause a school to be lower or higher than expected? What does this mean about who is included or excluded from the data?
* **Explain** the parameters of the College Scorecard data and articulate its unique role for students within the postsecondary education admission process. Include the following:
	+ The data represents students with different experience—people come into college at different stages (e.g., different ages, someone could come in with college credits).
	+ Explain/lead a discussion about how this representation might impact the data.
		- How might an adult student impact the data?
		- Which schools may be likely to have more/less of these types of students?
	+ The data represented on the Scorecard includes data for federal and non-federal financial aid recipients. If a student got a full scholarship or if they paid for school out of pocket (or with private loans) they would not be represented in this data. This may make it less applicable to some students, but also uniquely beneficial for students who will qualify for financial aid (more representative of their potential experience).
	+ Explain/lead a discussion about how this representation might impact the data.
		- Who is most likely to receive a full scholarship or to pay out of pocket?
		- How might excluding those students impact the data?
		- Which schools may be likely to have more/less of these types of students?
* **Ask:** Where might I go on a school’s profile if I want to find out the median earnings or number of graduates for a particular field of study?
* Demonstrate where students go to find this information by scrolling down to “Field of Study” and typing in a specific degree field. Show students how they can find the top fields of study for that institution under Fields of Study.
 | Individual devices (i.e., laptop, computer) |
| 20 mins | Exploratory Activity[Slide 21] | **Say**: Now you will engage in an exploratory activity to practice searching and navigating the College Scorecard. **Note:** Because this is an introductory lesson and students are just learning to use the interface, the field of study is limited to engineering. We chose engineering because its diverse specialty areas provide students with a wide range of career options within the field to explore. This will provide students with choice in the activity as they narrow down their search to a more specific area or field of engineering, such as agricultural, architectural, chemical, electrical, etc. The remaining lessons all include exploration activities that are tailored to the interests and goals of the students, thus providing choice. You may wish to have students work together to complete the scenario or have students work independently. Students will record their responses on Handout 1.**Say:** You are interested in studying engineering. You would like to attend a college in-state that has an annual cost less than $15,000 a year. Use College Scorecard to find schools that align to these criteria. **Note:** As students begin to search, they will likely realize there are multiple fields of study related to engineering. This would be a good place to support students in narrowing down their search to a more specific area or field of engineering, such as agricultural, architectural, chemical, electrical, etc.**Say:** Once you have located a few options for schools, choose one and find the following information on the school’s scorecard:* Where is the school located?
* What is the size of the university?
* What is the graduation rate? Is this higher or lower than other 4-year schools? Than all schools? (Hint: Use the midpoint to help you)
* What is the average annual cost? Is this higher or lower than other 4-year schools? Than all schools?
* What is the median earnings? Is this higher or lower than other 4-year schools? Than all schools?
* What is the median earnings for students majoring in engineering?
* What is the median total debt after graduation?
* What is the median total debt after graduation for students majoring in engineering?
* How many students graduated with a degree in engineering?

**Ask:** Which three pieces of information are most important to you (e.g., debt, earnings, retention)? How can this information help you make an informed decision about college? If students only provide superficial responses, scaffold higher order responses with them.Summarize key themes. Use these themes to inform future discussions.  | Handout 1(file name: *Activity-1\_Handout-1.docx*) |
| 5 minutes  | Closing Activity[Slide 22] | Provide an overview of what topics will be covered in future activities.Pose these questions and encourage responses. * What did you find useful with the College Scorecard?
* How could you see yourself using these features of the College Scorecard in your college search?
* What questions do you still have?
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**Activity 2: Using School Data to Compare Schools (60 minutes)**

**Objectives:**

* Understand how to compare schools’ data to evaluate similarities and differences across institutions.
* Identify specific school-level data points, discuss their significance, and determine how they are relevant to a student's unique college search priorities.

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| **Time**  | **Activity**  | **Facilitation Notes**  | **Materials Needed** |
| 5 minutes | Activator[Slides 3-4] | **Ask:** What is most important to you when it comes to selecting an institution? Close to home, far from home, costs, small or large, exclusive, has programs that interest you? [Slide 3]Have students share their responses with the group.**Ask:** Is there other information that you haven't considered that may be important?**Share:** according to a report from the U.S. Department of Education, the following are factors that most students rate as important when they are choosing a school or college to attend after high school. (U.S. Dept. of Ed., 2019) [Slide 4]* Academic quality/reputation
* Having a desired program of study
* Job placement after graduation
* Cost of attendance”

**Ask:** What data points on the school profile page could help you learn more about these factors? (For instance, students could point out the "average annual cost" data point to find out about the cost of attendance for the school.)**Share** that the College Scorecard includes data metrics to support these important factors.  | None |
| 25 minutes | Understanding How to Use the Comparison Feature[Slides 5-12] | **Note: Instructor will need to pull up the College Scorecard Website. Students can also pull up the website to walk through the features with the instructor.** **Say:** In the previous activity, we explored the different ways to search and some of the key data points that can be found on a school profile. Another feature of the College Scorecard website is that it allows you to compare up to 10 schools and 10 fields of study at a time. Today, we are going to search by school and use school data to compare institutions. [Slide 6]**Ask:** How can comparing data from different institutions help you make an informed decision about college?**Say:** In our previous activity, we learned how to search for a particular school by simply typing in the name of the institution. Today, I’m going to show you how to use the custom search feature to find schools. [Slide 7]**Model** how touse the “CUSTOM SEARCH” feature:* Under “SEARCH SCHOOLS”, Click on “CUSTOM SEARCH”
* Model how to use the custom search feature to narrow down a search for schools by clicking on the various checkboxes and/or typing in an academic field. Define search fields as you go, including why and how these data might be useful for students.
* Once you have selected what criteria you want to search by, click on “FIND SCHOOLS” to see the results.
* Model how to add schools to the “Compare” list by clicking on the gray checkmark.

**Model** how to use the “Compare” feature to evaluate differences and similarities between selected schools using the following instructions:* Once you have selected a few schools to compare. Click on the green school icon at the top right of the website to compare the data points for the schools you selected to compare. You can also click on the same icons on the bottom of your screen to reference what institutions are on your list.
* When comparing by schools, students can compare schools based on Average Annual Cost, Graduation Rate, and Median Earnings, along with other data points.
* Identify the three key data metrics shown for each school. Hover over the information icon (the circular icon with a letter *i*) and review key terms with students. [Slide 8] Key data points include:
	+ Graduation Rate [Slide 9] – The share of students who graduated within 8 years of entering this school for the first time, regardless of full-time or part-time status. The Department of Education reports graduation rates as the percentage of students who graduated within 8 years of entering postsecondary education for the first time. While we may talk about schools as “4-year”, a large share of students do not graduate college within 4 years. Scorecard uses data over an 8-year span to allow schools with different student bodies to be represented to the largest extent possible. Other ways to measure graduation rate often only focus on groups of first-time full-time students, which excluded many institutions, and makes it hard to compare apples-to-apples.
	+ **Ask:**
		- Who is included in this data point? Who is excluded?
		- Why would one want to know the percentage of students who graduated within 8 years of entering the school?
		- What factors influence an institutions graduation rate?
		- Why is it important to be aware of the national graduation rates, which may not be as high as you expect?
		- How might this information influence your perception of a college's effectiveness in educating and graduating its students?
	+ Average Annual Cost (in-state only) [Slide 10]– school’s cost of attendance minus any grants and scholarships students typically receives.
	+ **Ask:**
		- Who is included in this data point? Who is excluded?
		- What costs are included and excluded?
		- What does it mean to be an "average” cost?
		- What factors might influence the average cost?
		- What factors might influence if a student’s actual costs are different from the average costs?
		- Why does the school’s average cost of attendance matter to students and families? How is the average net cost different from a school’s “sticker price”?
		- How does this metric provide a more comprehensive understanding of the financial commitment involved?
	+ Median Earnings [Slide 11] – The median annual earnings of individuals that received federal student aid and began college at this institution 10 years ago, regardless of their completion status (i.e., graduating, transferring, withdrawing).
	+ **Ask:**
		- What does “median earnings” mean in simple terms?
		- How might different fields of studies and completion statuses impact the median earnings?
		- Why might one want to know how much graduates with federal student loan debt earn after leaving the school or college?
		- How might different completion statuses impact the median earnings and future debt?
		- How does “graduation rate” impact “median earnings”? What other factors might impact median earnings?
		- How does “median earnings” relate to “average annual cost”?
* Share that there are several other data points that might be useful in a school or college search. Model how students can also compare other information and data points such as full-time enrollment, school information, socio-economic diversity, race/ethnicity, financial aid and debt, test scores, and acceptance. Review key terms for each data set.
* Discuss what factors might influence these data, and why higher/lower may not necessarily mean better/worse.
* Summarize the themes. Use the themes to inform further discussion about the purpose for these data metrics.

**Say:** Another feature of College Scorecard is that your compare list is retained in the browser you are using so, if you are on your phone, and you pull it up later on your phone, it should be there, but if you pull it up somewhere else, such as our desktop, it won't be saved. At the top of the compare page, there is a way to share your comparison. This can be helpful to share your list with parents/guardians or counselors, or vice versa. This share feature allows you to move your lists between browsers, or to send a link to the comparison via text or email. You can also print or save to a PDF on your phone or computer. | Individual devices (i.e., laptop, computer) |
| 20 minutes | Guided College Scorecard Comparison Analysis Activity[Slides 12-14] | **Say:** Earlier you identified what is important to you when considering a postsecondary institution to attend. What you value as important becomes a priority for you in your college search. In just a minute, you are going to write down your top 3 priorities and use the College Scorecard to flag schools that have a strong match to your priorities. You must select at least three schools. [Slide 13]**Say:** Let’s say that my top priorities are to find a school that has an annual cost of less than $15,000, is in Florida, and has a high graduation rate. How can I search for schools based on these priorities? What data sources could I use? [Slide 13]Wait for student responses and clarify any misunderstanding.**Share** Activity 2\_Handout 2.2 - College Scorecard Data Sources with students to help them connect priorities to the college scorecard data sources. **Model** how to use search for schools based on the priorities in the scenario. Model how to navigate to the “custom search” feature and filter for schools that have an annual cost less than $15,000. Next, show students how to filter by institutions by state. Lastly, model how to filter by graduation percentage rate. **Say:** Now that I’ve searched based on my top priorities, I can add schools to my Compare List and begin comparing the schools based on my priorities. **Say:** In your handout, I want you to write down your top 3 priorities. After you write down those priorities, I want you to use the College Scorecard to flag schools that have a strong match to your priorities and add them to your compare list. [Slide 14]**Say:** Once you have a list, use the Compare Feature to compare the schools based on your top priorities and explore each school’s Scorecard to find additional information that can be used to help you make an informed decision based on your top priorities. Use Activity 2 Handout 2.2 to help you determine which data sources would be best to consider. Based on this comparison, identify the top school(s) that meet your interests and complete the chart in your handout. Lastly, you will respond to the following questions on the back of your handout:* Why are these your top priorities?
* How do the selected schools support those priorities?
* What does this data mean for your college search?

**Ask** 2-3 students to share key findings with the group and how those findings inform their college search.  | Handout 2.1(file name: *Activity-2\_Handout-2.1.docx*)Handout 2.2(file name: *Activity-2\_Handout-2.2.docx*) |
| 10 minutes  | Closing Activity[Slide 15] | Pose these questions and ask for student responses. * What was useful with the comparison feature?
* How could you use this comparison data to make decisions about college? If students only provide superficial responses, scaffold higher order responses with them.
* What questions do you still have?
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**Activity 3: Using School Data to Compare Fields of Study (60 minutes)**

**Objectives:**

* Locate fields of study data within the College Scorecard.
* Evaluate how outcomes for the same fields of study differ across institutions and how this can be used to make an informed decision about college.

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| **Time**  | **Activity**  | **Facilitation Notes**  | **Materials Needed** |
| 5 minutes | Activator[Slide 3] | **Ask**: What are fields of study? What are some similarities and differences you might expect between fields of study at various schools? What factors may contribute to those differences? Why is it important to consider field of study information?Have students share their responses with the group. | None |
| 25 minutes | Understanding How to Use the Comparison Feature[Slides 4-7] | ***Note: Instructor will need to pull up the College Scorecard Website. Students can also pull up the website to walk through the features with the instructor.*** **Say:** The College Scorecard website allows you to compare up to 10 schools and 10 fields of study at a time. [Slide 5]**Say:** In our last activity, we compared schools. Today, we are going to compare using fields of study. [Slide 7]**Model** how to search by Field of Study:* In the “Field of Study” search box, type in Business Administration and Management and select bachelor’s degree for the degree type.
* On the results page, show students how to narrow down the results by using the filters and show them how to add schools to the compare list by clicking the gray check mark to the right of the school’s data points. This will allow students to compare the same field of study across multiple schools. NOTE: Add at least four schools to your list as a model for students.
* Allow time for students to practice adding Fields of Study to their list.

**Model** how to use the “Compare” feature to analyze data between selected schools using the following instructions:* Once you have selected at least four schools to compare. Click on the yellow degree icon at the top right of the website to compare the data points for the schools you selected. You can also click on the same icon on the bottom of your screen to reference what institutions are on your list.
* Explain that when comparing by field of study, students can compare schools based on Salary After Completing, Financial Aid, and Number of Graduates.
* Identify the key data metrics shown for each field of study. Hover over the information icon (the circular icon with a letter *i*) and share key terms with students. Key data points include [Slide 7]:
	+ Salary After Completing
		- Median Earnings – The median annual earnings of students **four years** after graduation. Only data from students who received federal financial aid are included in the calculation. Note that this is different from the overall school median earnings which shows the median earnings at 10 years after entering school.
		- Monthly Earnings - The median annual earnings divided by 12 for students who received federal aid.
	+ Financial Aid
		- Median Total Debt After Graduation - The median cumulative federal debt of federal loan borrowers who graduated in the indicated field of study. This figure includes only federal loans originated at the school awarding the credential; it excludes private student loans, Parent PLUS loans, and federal loans originated at previously attended schools.
		- Monthly Loan Payment - The median monthly loan payment for student borrowers who graduated in the indicated field of study, based only on federal loan debt originated at the school awarding the credential, if it were repaid over 10 years at a 4.99% interest rate.
	+ Number of Graduates – The total number of students, including those who did and those who did not receive federal financial aid, who graduated in this field of study.
		- Pose a discussion question about why you would want to know the number of graduates for a field of study. (i.e., cost-benefit analysis or what are the odds of me graduating with a degree in this field, pros and cons of a big program vs a small program)

Navigate to the one of the school’s scorecard and scroll down to the Typical Earnings * Explain the distinction between the two metrics under the “Typical Earnings,” in the School Profile page
	+ **Median Earnings**, the median earnings of former students who received federal financial aid at 10 years after entering the school
	+ **Earnings After Completing Field of Study**, which is the median annual earnings of students four years after graduation (only data from students who received federal financial aid are included in the calculation).
	+ Explain that the median earnings tell students what people who entered that school 10 years ago typically earn, whereas the earnings after completing field of study, tells students what someone might typically earn 4 years after earning a degree from that school.
	+ **Ask:** Why does College Scorecard show both of these metrics on the school profile?
	+ Discuss what factors might influence these data, and why higher/lower may not necessarily mean better/worse
 | Individual devices (i.e., laptop, computer) |
| 20 minutes | College Scorecard Comparison Analysis Activity[Slides-8-11] | ***NOTE:*** *The facilitator may need to provide additional guidance for students who have goals with a less clear pathway to a major. There may be some students who can identify what they want to do, but they don’t know the major. For example, a student may be interested in learning about and drawing plants, but they may not know that a career pathway could be horticulture or landscape architecture. There may also be some students who have unique career goals, and they need help understanding the pathway to this career. For example, a student may want to become a surgeon who works on robotic prosthetics. This student would have to start with a pre-med degree, attend medical school, and obtain a master’s degree in robotics. If students do not have a clear pathway to a major or if students are unsure of what they want to do, consider having them complete an interest identifier, such as the* [*O\*net Interest Profiler*](https://www.mynextmove.org/explore/ip)*. This will generate a list of career names which students can further explore. You may also consider helping students identify related majors. For example, if a student wants to be a community advocate, a related major would be social work.***Say:** You are now going to engage in a comparison analysis activity to determine which program(s) most closely align to your individual interests, needs, and goals. First, think about your interests and goals for the future. What are your top goals for the future? Based on those goals, what field of study are you interested in majoring in? Record your responses in the handout. [Slide 9]* Students will choose a field of study to explore based on their unique interests. Students can filter their search by a specific or desired location (column on the left). A list of schools that offer the field of study will appear. Students will choose four-five schools from the list to add to the comparison feature. If data isn’t available for that particular school, choose another school. *Note: Click the gray check mark to add a school to the comparison feature.*
* In the handout, students will write down their chosen field of study. [Slide 10]

**Ask:** what are you looking for in a program? What is most important to you in a program based on your future goals?* Students will add their priorities to the chart in the handout.

**Say:** Based on your interests, needs, and goals, use the Compare Feature to identify your top field(s) of study and write those in your handout. Remember to use Handout 2.2 - College Scorecard Data Sources from our previous activity to help you connect your priorities to the College Scorecard data. Use each school’s Scorecard to find additional information about your chosen field of study and the school that can be used to help you make an informed decision based on your top priorities. Lastly, you will respond to the following questions on the back of your handout [Slide 11]:* How do your selected field of study/schools support your interests, needs, and goals?
* What does this data mean for your college search?

**Ask** 2-3 students to share key findings with the group and how those findings inform their college search.   | Handout 3(file name: *Activity-3\_Handout-3.1.docx*) |
| 10 minutes  | Closing Activity[Slide 12] | Pose these questions and ask for student responses. * What did you find useful with the comparison feature?
* What implications does this data have on college searches?
* How could you use this comparison data to make decisions about college?
* What questions do you still have?
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**Activity 4 – Grasping Financial Commitments (60 Minutes)**

**Objectives:**

* Identify typical borrowing and repayment patterns at a selected institution.
* Understand the long-term financial implications and responsibilities associated with attending a given institution.
* Explore other financial resources from the U.S. Department of Education that are available to inform students’ college attendance and financing decisions.

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| **Time**  | **Activity**  | **Facilitation Notes**  | **Materials Needed** |
| 5 minutes | Activator[Slide 3] | **Ask:** What are your priorities in choosing a college? How might finances and debt matter in searching for colleges?  | None |
| 10 minutes | Grasping Financial Commitments[Slides 4-11] | **Note: Instructor will need to pull up the College Scorecard Website. Students can also pull up the website to walk through the features with the instructor. For more information on federal student aid and repayment options, visit** [**https://studentaid.gov/**](https://studentaid.gov/)**.** **Say:** Determining how you will pay for college is an important consideration when searching for and applying for colleges. Explain that today, we will look at typical borrowing and repayment patterns at a particular institution and consider the long-term financial implications and responsibilities associated with attending college.**Say:** Let’s first look at a few financial aid key terms [Slide 5]* Financial Aid - Financial aid is money to help pay for college or career school.
* Debt – money owed that was borrowed to pay for educational expenses.
* Federal loan - money borrowed from the federal government to help pay for your education, that must be repaid with interest. Talk about how this is different from a private loan.
* Repayment – the act of paying back a loan.
* Grants - Most types of grants, unlike loans, are sources of financial aid that generally do not have to be repaid. Grants can come from the federal government, your state government, your college or career school, or a private or nonprofit organization.
* Scholarships - Scholarships are gifts. They don't need to be repaid. There are thousands of them, offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups, and professional and social organizations.

**Demonstrate the following [Slide 6]:*** Navigate to the College Scorecard profile for an institution near you.
* Scroll down to “Financial Aid & Debt”.
* Show students how to find data based on loan type by clicking on the “LOAN TYPE” dropdown menu.
* Explain the difference between the loan types.
* Select “Federal Student Loans”. Demonstrate how to find more information about each data point by hovering over the information icon. For instance, to find out more information about *Students Receiving Federal Loans,* hover over the information icon next to the that text.
* Explain each data point below as you navigate through the College Scorecard. Discuss what is included/not included in each data point and how you might interpret the information. [Slide 7]
	+ Students Receiving Federal Loans [Slide 8] – The share of full-time, first-time undergraduate students who borrowed federal loans to help pay for college. Note that this percentage does not include students who transferred into the institution, part-time students, and non-first-year students.
	+ **Ask:**
		- Who is included in this data point? Who is excluded?
		- What impact does this have on the data?
		- What are the implications for borrowers from different backgrounds?
	+ Median Total Debt After Graduation [Slide 9]– The median cumulative federal debt of undergraduate borrowers who graduated. This figure includes only federal loans originated at the school awarding the credential; it excludes private student loans, Parent PLUS loans, and federal loans originated at previously attended schools. Note that this value includes federal loan debt from all undergraduate borrowers that completed their program.
	+ **Ask:**
		- Who is included in this data point? Who is excluded?
		- What impact does this have on the data?
		- How might this data influence students' decisions about where to pursue college?
		- How might this data impact students' post-graduation plans, such as career choices or further education?
	+ Typical Monthly Loan Payment [Slide 10] – The median monthly loan payment for student borrowers who completed, based only on federal loan debt originated at the school awarding the credential, if it were repaid over 10 years at a 4.99% interest rate. This 10-year fixed payment plan is just one of several plans available to federal borrowers. Mention that some repayment plans are longer (20, 25 years) and that interest rates fluctuate. Remind students of the term median.
	+ **Ask:**
		- How might this data influence students' decisions about where to pursue college?
		- What long term impacts can this have on students?
		- How does the availability of various repayment plans for federal loans impact graduates' ability to repay their debt?
	+ Repayment Rate [Slide 11] – The share of borrowers that graduated with federal student loans in repayment that belong to each status category two years after entering repayment. These percentages include only undergraduate federal loans originated at this school and exclude private student loans, Parent PLUS loans, and federal loans originated at other schools.
	+ Briefly discuss each status category.
		- Making Progress - making regular payments and the sum of all outstanding loan balances is less than the sum of the original loan balances.
		- Not Making Progress - making regular payments but the sum of all outstanding loan balances exceeds the sum of the original loan balances (balances can increase due to interest, including accrued interest upon entering repayment).
		- Paid in Full - the loan has not been discharged and the outstanding loan balance is $0.
		- Deferment - a temporary postponement of payment of a loan allowed under certain conditions such as re-enrolling in school.
		- Forbearance - a period of time when monthly loan payments are temporarily stopped or reduced due to special circumstances like financial difficulties, medical expenses, change in employment, etc. Interest will continue to be charged.
		- Defaulted - failure to repay loan(s) according to the terms agreed upon for more than 360 days.
		- Delinquent - failure to pay according to the terms agreed upon for a period between 31 and 360 days.
		- Discharged - the obligation to repay has been removed, typically due to death, disability, bankruptcy, fraud, or identity theft.
	+ **Ask:** [Slide 12]
		- Who is included in this data point? Who is excluded?
		- What impact does this have on the data?
		- What factors might contribute to differences in repayment rates among graduates of different schools?
		- How does the availability of income-driven repayment plans and other repayment options impact repayment rates?

**Say:** The information about student debt and post-graduation earnings plays a significant role in choosing a college or university. **Ask:** * Why is it important to look at these factors, especially in the context of national cohort default rates that may not be as low as anticipated?
* How does this data impact your expectations and decisions regarding a student’s future financial stability?
 | Individual devices (i.e., laptop, computer) |
| 10 minutes | Financial Aid & Debt [Slides 13-14] | **Note: Instructor may choose to have students work individually or with a partner to explore the “Financial Aid & Debt” section.**Using the same College Scorecard profile from earlier, navigate to the “Financial Aid and Debt” section of the school’s profile. **Ask** students the following questions based on the data. Use these questions to emphasize the importance of the Financial Aid & Debt metrics on the Scorecard. [Slide 14]**Ask:*** What is the percentage of students receiving Federal Loans and what does that tell us about this institution?
	+ Financial Planning: Knowing the percentage of students on federal loans helps assess how many students rely on such aid and gives us insights into the affordability.
* What is the typical total debt for undergraduate borrowers who complete college and what does that tell us about this institution?
	+ Debt Awareness: Understanding typical total debt informs students about the financial burden they might face post-graduation.
* Based on a standard 10-year payment plan, what is the typical monthly loan payment and what does that tell us about this institution?
	+ Budgeting for Future: Estimating the typical monthly loan payment helps in planning future finances and understanding the long-term impact of student loans.
* Tell students that there are other options available for repayment, such as income-driven repayment plans that could potentially decrease this monthly amount based on your income and family size. Also mention loan forgiveness options.
* For students that have graduated from the university, how many of those students are making progress in their repayment rate and what does that tell us about this institution?
	+ Repayment Success: Knowing the repayment rate progress indicates the financial well-being of alumni, reflecting on job market success and the value of the education received.
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| 10 mins | Federal Financial Resources[Slides 15-19] | **Say:** Understanding financial literacy and responsibility is important when searching and applying for schools, but it shouldn’t deter you from going to college. **Say:** There are several ways to pay for school, including federal financial aid. **Show** “Types of Federal Student Aid” Video [Slide 16]: <https://www.youtube.com/watch?v=Pn4OECMTh5w> **Ask** the following questions based on the video [Slides 17-19]: * What were the types of federal aid mentioned in the video? (Grants, loans, work studies)
* What can federal aid be used for? (To pay for school expenses, such as tuition, room and board, and books and supplies)
* What do you have to fill out to see if you are eligible for federal aid? (FAFSA) - Show students where to click to start their application – “Start My FAFSA Form”
* What is the difference between a grant and a loan? (You don’t have to pay back grant funds)
* Which should you consider first, a federal loan or private loan? Why? (Federal loan – lower fixed interest rates and offer many benefits, such as repayment plans to meet your individual needs or adjusting loan payments based on your income, defer federal loan payments, deduct students loan interest from your taxes, and consolidate loans into one monthly payment. Federal loans can also be forgiven depending on your type of employment)

**Say:** You can submit a Free Application for Federal Student Aid (FAFSA) to be eligible to receive federal grants or loans.  |  |
| 15 mins | Exploring Federal Aid[Slides 20-21] | **Say:** You are now going to work with a partner to explore other financial resources from the U.S. Department of Education that are available to inform students’ college attendance and financing decisions.**Demonstrate** how to navigate to the following website: <https://studentaid.gov/understand-aid/types>**Say:** With your partner, explore the studentaid.gov website and complete Handout 4 by learning about the different types of aid and responding to the following questions:* What can financial aid be used for?
* What types of aid are available for military families?
* What are other sources of aid available to students?
 | Handout 4(file name: *Activity-4\_Handout.docx*) |
| 10 minutes  | Closing ActivitySlide 22 | Pose these questions and ask for student responses. * How can you use the financial data provided on the College Scorecard website to help inform your college search?
* What are the long-term implications that paying for college may have?
* What resources are available to help students pay for college?
* What questions do you still have?
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**Activity 5 – Drawing Meaningful Conclusions (60 Minutes)**

**Objectives:**

* Review and reflect on data to make an informed decision that aligns with personal interests, needs, and desires for college.

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| **Time**  | **Activity**  | **Facilitation Notes**  | **Materials Needed** |
| 10 minutes | Activator[Slide 3] | **Say:** You have explored the key data points provided on the College Scorecard website. Now, we will consider your key takeaways based on your personal preferences and priorities. **Ask:** What schools are you interested in attending? What field of study are you interested in? What type of degree are you seeking? What type of school would you like to attend?  | None |
| 40 minutes | Planning for College[Slides 4-5] | **Say:** Use the College Scorecard website and the planning template in Handout 5 to compare 3 schools of your choice based on your personal preferences and priorities for college. Remember to use Handout 2.2 - College Scorecard Data Sources Handout to help you connect your personal preferences and priorities to the College Scorecard data.The handout has students explore the following:* What is your goal for attending college?
* What is important to you in a school?
* What are the 3 schools you are interested in attending?
* Use the comparison tool to compare your top 3 schools.
	+ Average annual cost
	+ Graduation Rate
	+ Median Earnings
	+ Median Debt/Financial Aid
	+ Number of Graduates

**Say:** After you have finished comparing your selected schools, respond to the following questions in your handout based on the data you collected from the College Scorecard:* + What does it mean that one number is higher/lower?
	+ What factors may influence these data?
	+ How does that difference, and those factors influence your decision making?
	+ What are your key takeaways after reviewing this data?
	+ Every person and family situation are different. As you move forward, who will it be important to discuss these data points with? Who might be an important person to discuss your college plans with?
 | Handout 5(file name: *Activity-5\_Handout.docx*) |
| 10 minutes  | Closing Activity[Slide 6] | Pose these questions and ask for student responses. * You’ve explored the data points and facts about your top 3 schools. What else is important for you to consider when choosing a school?
* Now that you have data and facts about your top 3 schools using the College Scorecard website, what is the next step in your college search?
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