



ACTIVITY B

Paying for School

SAVE OR SPEND MATCH

Directions: Cut out and distribute cards and have students find the 'save more' or 'spend more' behavior that matches with their own. Display the correct pairs, moving any students who are mismatched.

Went to community college for core credits, then transferred to more expensive school of choice to complete degree

Went straight to expensive school of choice and started in on core credits

Had a course containing material already learned; challenged for those credits, taking a test in order to skip the course

Had a course containing material already learned; stayed in the course and went over the material again in a new setting

Looked at many scholarships, grants and awards; applied for as many as possible

Looked at many scholarships, grants and awards; never got around to applying for any

Looked far and wide for a scholarship, then immediately started gathering information, and applied right away

Looked a bit for a scholarship, then thought that without sports star status or academic perfection, it would be a long shot, so never applied



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Found out which grants and awards might help out with school, then followed through and tried for as much extra funding as possible

Found out which grants and awards might help out with school, then figured that others with greater need would get the money, so didn't apply

Applied for grants, awards and scholarships before starting school, then kept up on new deadlines throughout every year of schooling

Applied for grants, awards and scholarships before starting school, then started school and forgot all about it

Had lots of tuition to pay for school, got a part-time job to help keep the cost from adding up

Had lots of tuition to pay for school, decided to focus on studying rather than working part time, and pay the bill after graduation

Had lots of extra expenses for school, enrolled in a work-study program to help keep them from turning into future debt

Had lots of extra expenses for school, decided to study now and deal with the debt later, as a working professional



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Directions: Cut out and distribute cards and have students find the 'save more' or 'spend more' behavior that matches with their own. Display the correct pairs, moving any students who are mismatched.

Got a student loan offer and borrowed as little as possible to prevent debt from piling up

Got a student loan offer and borrowed as much as possible to have extra money for school

Consolidated multiple student loans into a single loan with a lower interest rate

Consolidated multiple student loans into a single loan with a higher interest rate

Found out employer offers funding for employee education, followed up with employer and got the process started

Found out employer offers funding for employee education, didn't bring it up to avoid annoying the boss

Participated in a local service club, and applied for the education funding they offer

Participated in a local service club, but never thought to check if they offer any education funding



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Heard about extra grant money that may be available through parents, did the research and worked with parents to get the funding

Heard about extra grant money that may be available through parents, decided to be independent and handle education funding alone

Wanting a loan with more flexible repayment options, applied for a government-funded student loan

Wanting a loan with more flexible repayment options, applied for a private student loan

Wanting student loans that could be easily consolidated later, applied for government-funded student loans

Wanting student loans that could be easily consolidated later, applied for private student loans

Sold old textbooks, tutored other students and worked as a teacher's assistant to earn extra money for school

Kept old textbooks for sentimental value, and ignored tutoring and other on-campus gigs