

Welcome!

Entry Task:

1. Log in to **Naviance**

Student Tools



Username:
district ID#

Password:
district
password

Warm up: *Think of when you were just starting middle school. What is one piece of advice you would give your younger self?*

AFFORDING MY FUTURE

Naviance Student

FUTURE EDUCATION & TRAINING

Education & Training Cost \$\$

After you graduate high school any class/training course you take will cost money!

Just to attend a class at college and learn the content, you will pay **tuition and/or fees**. (This doesn't take into consideration any living expenses.)

Public 2-Year College	Public 4-Year College	Private 4-Year College	Out of State Public 4-Year College
\$3,881	\$11,841	\$45,140	\$58,195
  	  	  	 HSBP GR 8

WHY PAY?

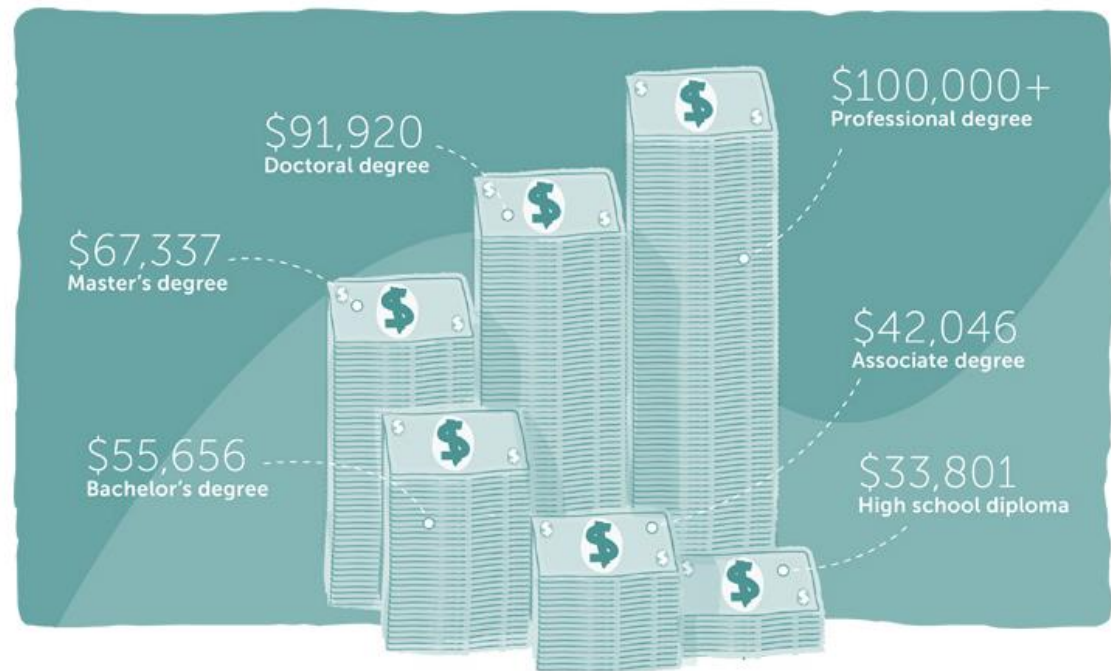
Education & Training = Earning Potential

Did you know that your *earning potential* for the future is tied to your education and training after high school?

It pays to continue your education or training!!

Learn More, Earn More

People with more education earn more money. Here are annual earnings based on degree:



Source: U.S. Census Bureau

Note: Chart shows 2008 median earnings for full-time workers at least 25 years old.

Money, Money, Money!

Financial aid is money that the government and other organizations give or lend to you to pay for education and training.

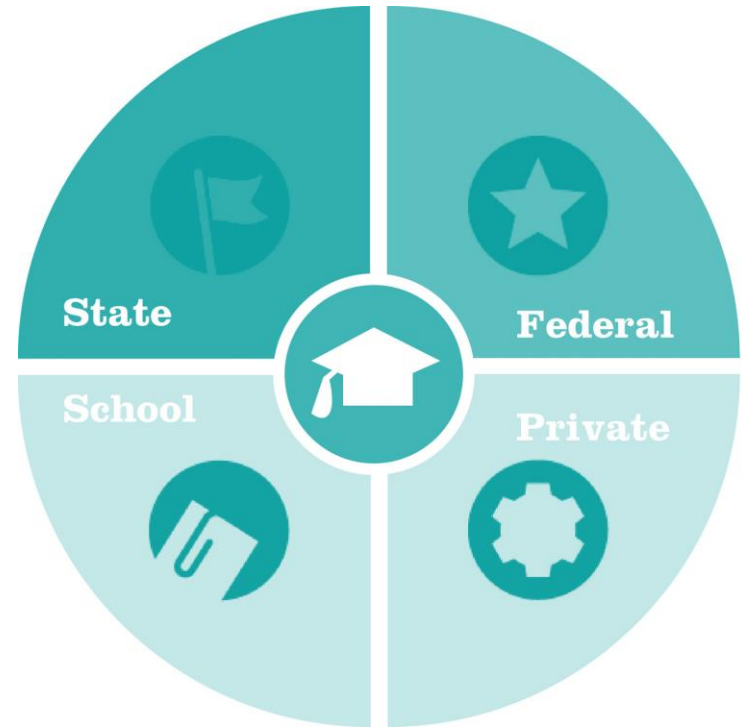
To qualify for financial aid, you have to apply during your senior year in high school.



Where Does it Come From?

Financial aid comes from these sources:

- **Federal government** (the largest source)
- **State governments**
- **Colleges** and **universities**
- **Private organizations**, such as companies, clubs and religious organizations
- **Banks** and **lending companies**



Financial Aid Types

Scholarships are called **gift aid** because they **do not** have to be paid back.

A **loan** is when you borrow money from a bank that you **do** pay back over time.



Grants are called **gift aid** because they **do not** have to be paid back.

The **Federal Work-Study Program** offers paid part-time jobs to help students pay for college costs.

Are You a College Bound Scholar?

The College Bound Scholarship is an early commitment of state financial aid to eligible students who...

- **Sign up in 7th or 8th grade**
- Fulfill the College Bound pledge

What do I get with the scholarship?

Once you apply for financial aid as a **senior** the scholarship will pay the average tuition cost at a public college including some fees and a small book allowance.

Where can I use it?

- Public community and technical colleges
- Public four-year colleges and universities
- Independent colleges and universities
- Private career colleges



Are There Ways to Save?

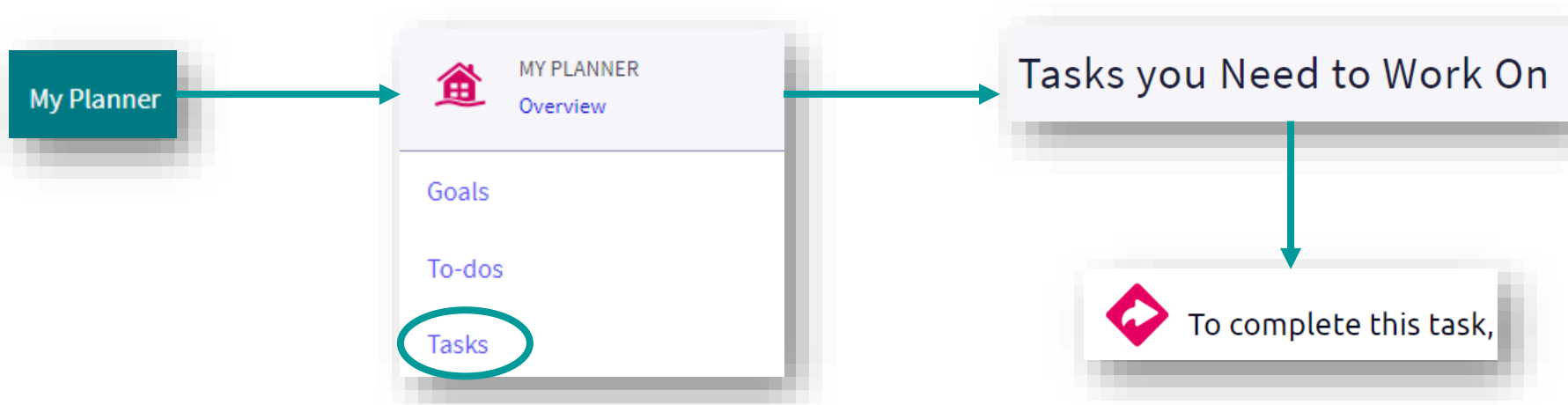
There will be opportunities in high school to earn college credit and ultimately save you money later!

Opportunities	When can I start?
Sno-Isle Tech	11 th -12 th grades
College in the High School	Course dependent
Advance Placement	9 th -12 th grades
Running Start	11 th -12 th grades

COMPLETE THE LESSON...

Complete the Lesson Task...

To complete the lesson, click **My Planner** > **Tasks** > **Tasks you Need to Work on**. Click the title of the task to **Complete 8th Affording My Future Survey** then click the link to begin.



Naviance Questions?

If you have any questions, please contact naviance@everettsd.org.

Be sure to provide your name and school.

To check messages sent to you through Naviance *Student*, login and click the icon for your **messages** in the upper-right corner.

