

Start Where You Are magazine 2010–2011 curriculum — page 14, lesson 1

Paying for college: Would “swirling” work for you?

Objective: Students will explore some of the advantages of transferring from a two-year college to a four-year college.

Grade level: 10–12

Teacher prep time: 10 minutes

Class time: two class sessions

Materials

- Start Where You Are magazine (volume 1, 2010), page 14 (included here)
- Internet access
- worksheet (attached)

Format: individual and group work within the classroom

Procedure

1. Have students read page 14 of the Start Where You Are magazine.
2. Discuss the potential benefits of “swirling” (transferring from a two-year to a four-year school).
3. Review vocabulary terms that may be unfamiliar to students:
 - credit hour — the amount of time per week that a student spends in a class. One course is usually three or four credit hours, meaning that classes are held three to four hours each week. A certain number of credit hours is required for graduation.
 - tuition — the cost of an education at a college or training school. It will vary, based on type of school, academic program, and number of credit hours required by your program.
 - fees — expenses charged for orientation; lab costs (for science students); on-campus clubs, concerts, films, and cultural events; or particular campus initiatives such as upgraded recycling programs or wireless services. Fees will differ from school to school.
 - commuter — a person who does not live on campus, but travels back and forth to school
 - room and board — the cost of living arrangements and meal plan for students who live on campus. Some schools have one option, while other schools offer choices. Living at home can reduce or even eliminate these expenses.
 - books and supplies — To reduce costs, students can buy used books online or at the campus bookstore. Some online companies rent books by the semester or year, further reducing costs.
4. Have students use the Internet to investigate the cost of attending CCV or another two-year school versus the cost of attending an in-state public or private four-year school. Have students record their findings on the attached worksheet (see the last page of this file). To make the search easier, show students how to use the Advanced Search feature on Google to find information on the Web sites they’ve chosen.
 - Copy the college’s home page URL (for example, *www.uvm.edu*)
 - Go to *www.google.com*.
 - Click on the “Advanced Search” link (to the right of the Google search box).



- Paste the URL into the box “Search within a site or domain.”
 - Type your search term in either the “all of these words” box or the “this exact wording or phrase” box.
 - Hit “Enter” for more choices than might result simply from using the college’s search feature.
5. Have a class discussion on the varying costs from institution to institution.
- Would you consider going to a two-year college and then transferring? Why or why not?
 - Did any of the expenses surprise you?
 - Aside from saving money, what advantages are there to attending a local two-year school and then transferring?

NCDA guidelines for educational achievement and lifelong learning

- attain educational achievement and performance levels needed to reach your personal and career goals

Vermont’s Framework of Standards vital results

Section 1 Communication Standards

- 1.18** Students use computers, telecommunications, and other tools of technology to research, gather information and ideas, and represent information and ideas accurately and appropriately.

Section 2 Reasoning and Problem-Solving Standards

- 2.2** Students use reasoning strategies, knowledge, and common sense to solve complex problems related to all fields of knowledge

Section 3 Personal Development Standards

- 3.7** Students make informed decisions.

VTSCA career standards

Academic Development Domain, Standard A: Students will acquire the attitudes, knowledge, and skills that contribute to effective learning in school and across the life span.

A:A2.1 apply time-management and task-management skills

A:A2.2 demonstrate how effort and persistence positively affect learning

Personal/Social Domain, Standard B: Students will make decisions, set goals, and take necessary action to achieve goals.

PS:B1.1 use a decision-making and problem-solving model

PS:B1.9 identify long- and short-term goals

PS:B1.12 develop an action plan to set and achieve realistic goals

In a survey conducted by the National Association of Independent Colleges and Universities, more than 90 percent of private colleges that participated said they would increase financial aid in 2010. The association surveyed about 200 institutions and found that although tuition was estimated to increase by about 4 percent, financial aid was expected to increase by 9.8 percent, according to the Associated Press.

The 4-1-1 on financing college

What you've heard is true: College is expensive. Don't let that harsh your mellow, though. What you may not have heard is that two out of every three students attending four-year colleges in the United States receive some form of financial aid to help meet college expenses. In addition to financial aid, there are some planning strategies and programs that may make college or training after high school more affordable than you may have thought.

Consider "swirling"

"Swirling" is the growing phenomenon of attending multiple institutions on your way to a degree. The most popular swirling strategy is to begin at a less expensive two-year community college and then transfer to a four-year school to complete a bachelor's degree. In a 2008 National Survey of Student Engagement, more than 40 percent of all college seniors that responded said they'd started their education at a different school. This likely saved them tens of thousands of dollars, especially if they began at local community colleges.

In Vermont, the Community College of Vermont (CCV) has agreements with at least 14 Vermont colleges (including the University of Vermont; Saint Michael's College; Lyndon, Castleton, and Johnson state colleges; and Vermont Technical College) that make transfer hassle-free.

A degree in three?

How motivated are you? If you're willing to work year-round, you may be able to save yourself a year's worth of room and board, travel costs, and other expenses by accelerating your studies.

Look into accelerated classes held during the summer. These classes fit a semester's worth of material into six- or eight-week sessions. The work can be intensive, but these programs can help to move up your graduation date.

One option is to stay on campus at your own college to take summer courses, which are often less expensive than courses offered during the normal academic year.

If you need to return home for the summer, find out if local colleges offer classes for additional credits that will transfer back to your own school. **Note:** You'll have to take at least a half-time course load in order to remain eligible for federal financial aid.

In Vermont, state grants for students used to be available only for the fall and spring semesters. Now they're available for year-round study. Learn more about Vermont grants at www.vsac.org/grants.

Take a tuition break

Say you want to major in marine biology, but you know it isn't offered as a major at any public college in Vermont. You may think your only options are either to choose a new major or to consider an expensive out-of-state school. Not true!

Take advantage of the New England Tuition Break program that allows you to attend a public college in another New England state, without having to pay full out-of-state tuition, for any major not offered by Vermont state schools.

All 82 New England public colleges and universities participate in the Tuition Break program. Check out the catalog and the online database at www.nebhe.org (click on "Programs" in the menu bar at the top). You can search for:

- all colleges and degree programs available to Vermont residents
- colleges and the majors offered to Vermont residents, by degree level
- all available majors and the colleges that offer them



**Paying for college,
part 1: "swirling"
& comparing costs**

	Community College of Vermont	A Vermont public college (pick Castleton, Johnson, Lyndon, or VTC)	Any private college (pick one in Vermont or one out of state)
Cost per credit hour			
Cost per three-credit course			
Fees			
Books and miscellaneous expenses			
Room and board			
TOTAL	\$	\$	\$