To all teachers

Welcome to the CCBC financial literacy module for satisfactory academic progress and student financial aid for your English 101 and/or your 101/052 ALP sections. Of course, you can also use them in any other class as well. While written with the English curriculum in mind, they can be useful for many classes.

BUT do not consider them as written in stone. Instead, they are guides. Feel free to change anything to suit your class or teaching style. They are very adaptable. You can add or subtract readings, change homework, or anything else that is listed within.

I hope they are of help to you. I plan for them to be 3 to 5 week teaching modules depending on your approach. However, you may choose to use them for one class or one week.

Thank you,

Robert Miller

Table of Contents

Page 1 Letter of Explanation

Page 3 Outline

Page 4 Pre-test, Background Information for faculty

Page 5 Background Information for faculty, Readings, Homework,

Page 6 Optional HW, ENGL 052 Essay Topic

Page 7-8 Contextualized Classroom Activities: 2 possible Essays for ENGL 101

Page 8 Contextualized Classroom Activities; possible ENGL 052 Essay

Page 9 Grading Rubric for 101 Financial Literacy Essays

Toolkit – Satisfactory Student Progress and Financial Aid

Please find inside this toolkit materials that cover the following:

**Financial literacy/economic concept being taught**: Satisfactory Academic Progress and the possible loss of financial aid.

**Skill/strategy being addressed**: Reading, Critical Thinking (being able to form opinions and discuss this particular subject. MLA (Works Cited and in-text), Summary, Essay Writing, Research (including Library Data Base)

**Background information or reading**: Please see page 5

**Contextualized classroom activities**: Please see pages 6-8

**Related out of class assignment to extend learning such as problem set, writing prompt, or a short project/journal:**  Readings, Homework, Essay Assignments for ENGL 101 and ENGL 052 – Please see pages 5 - 8

**Rubric for scoring assignment:** Financial Aid Rubric – Please see page 9

**Module - Satisfactory Academic Progress- Student Financial Aid**

**English 101 and English 052**

Please find below a teaching module for Financial Aid. As stated in the cover letter, feel free to make any changes that will make it more satisfactory for your class. There should be plenty of time left for discussion

**Covered:**

Background information on the topic

Pre-quiz

English 101 Essay Assignment

English 052 Essay Assignment (no extra research needed)

Homework

Homework for producing a summary

Homework for making a Works Cited Page

**Other topics to include on your own:**

How to create a Works Cited.

**Satisfactory Academic Progress-Student Financial Aid**

**Pre-test: Questionnaire for students:**

1. What percentage of students do you think get financial aid at CCBC?
2. What percentage of students in this class have credit cards?
3. What is the average debt of students in the United States after having graduated?
4. Withdrawing from a class does not count against your financial aid? – True of False
5. All college students pay the same interest rates for loans.
6. The average starting salary after graduating college is over $50,000/year.
7. Most students pay for school for more than 10 years? – True of False
8. Can you expect to be making $80,000/year after working for more than 10 years?
9. How much money do you think a starting (part time) college teacher makes per class?

**Background information for faculty to consider:**

Financial Aid has been made much more difficult for students. In order to continue receiving financial aid the student must pass 66.6% of classes. This new law came about as a congressional compromise? It will directly affect CCBC students. Now, for example, if a student withdraws from a class, it counts as not having passed. The new rules also limit the amount of time a student can receive Pell Grants. Instead of nine years, they will only be eligible for 6 full-time years. Moreover, this is retroactive and includes students currently in school.

Students can also borrow money. As a professor, do you think it is worth borrowing money to go to school? There are two kinds of loans available to students? Unfortunately, CCBC students only have access to the higher interest loans because of more defaults. Have your students talk about their degrees and what kind of money they expect to make upon graduation. Then discuss if it is realistic for them to think they will be able to pay back the loans.

**Some pre-reading activities:**

**Youtube videos:**

1. [Don't buy stuff you can't afford](http://www.youtube.com/watch?v=Zj8TWETFFXQ)
2. [Debt in America - Flat Broke and Borrowing](http://www.youtube.com/watch?v=bcsKi2hNuUw&feature=related)
3. [College Financial Aid Tips from StudentAdvisor](http://www.youtube.com/watch?v=uiIakTJ8w90&list=LPAAqZtNWNTCg&index=9&feature=plcp)

**Have a financial aid consultant come speak with your class.**

1. Essex – Barry Amos
2. Dundalk – Mark Guy
3. Catonsville - Derrick Little

**POSSIBLE CLASS READINGS** (some are longer and some shorter) and **Homework Assignments**

**After each reading, have students break into groups to discuss what they found most important in the reading!**

**Reading 1** -*Student Aid: How many Low Income Students will be Left Out*  <**Warning – This is a rather long reading, but it is important to the understanding of the topic**!>

<http://0-library.cqpress.com.library.ccbcmd.edu/cqresearcher/document.php?id=cqresrre2008012500&type=hitlist&num=0>

 Possible HW: What do you think should be more important in getting financial aid: merit or need?

**Reading 2***- Recent Changes to the Student Aid Program*

<http://studentaid.ed.gov/about/announcements/recent-changes>

 Possible HW: What do you think is the most important change in federal aid? Why?

**Reading 3** *-Debt Deal Spares Pell Grants, but Aid for Poor Students May Face Cuts*

<http://0-ic.galegroup.com.library.ccbcmd.edu/ic/ovic/AcademicJournalsDetailsPage/AcademicJournalsDetailsWindow?failOverType=&query=&prodId=OVIC&windowstate=normal&contentModules=&mode=view&displayGroupName=Journals&limiter=&currPage=&disableHighlighting=false&source=&sortBy=&displayGroups=&action=e&catId=&activityType=&scanId=&documentId=GALE|A263564257>

 Possible HW: Who got the better of the financial aid package: Democrats or Republicans? Why?

**Reading 4** *Free college? We can afford it.*

<http://www.washingtonpost.com/opinions/free-college-we-can-afford-it/2012/05/01/gIQAeFeltT_story.html>

 HW: Do you believe community college should be free? Be ready to support your argument with examples from the reading?

Reading 5: Look Out for These Federal Aid Changes in 2012

<http://www.usnews.com/education/best-colleges/paying-for-college/articles/2012/01/25/look-out-for-these-federal-aid-changes-in-2012?page=2>

 HW: Write a summary of the article. Do not write more than 1 paragraph. Include one quote from the article. Be sure to cite the quote correctly.

**Optional/Additional Assignment:**

1. Have students create a Works Cited for the 4 readings even if they are not doing an essay.

**Contextualized Classroom Activity**

 **Module - Satisfactory Academic Progress-Student Financial Aid**

**Possible Outside Essay Assignment Sheet (2 Essays included)**

**English 101:**

**Possible English 101 Assignment 1:** What is the history of financial aid for colleges and universities in the United States? Make a case for or against making college cheaper or even free. Should that extend to state universities?

**Audience:** Remember, we might know a little about your topic, but you are on the way to becoming an expert so help what we ought to know about the subject (and why we need to know it). You also want to explain with facts or statistics or testimony or evidence why your position is the correct one, and why we should adopt your ideas. Be sure to show respect to/acknowledge the other viewpoint.

**Length:** the length of your paper depends on your own interpretation of your rhetorical situation: what information do you need to provide to us, to convince us that your approach/ideas/position is the correct one? A good “estimate” might be 3 ½ to 5 pages.

**Sources**: you need at least five sources for this project; at least three (3) must be from outside sources (outside means they cannot come from our readings), and two (2) must come from the readings (which have been posted for you on Blackboard).

Be sure to correctly quote and paraphrase. You MUST copy the pages/paragraphs used from your outside source and submit them with your essay. As always, you need to cite your sources parenthetically () according to MLA standards; be sure to have a works cited page for your paper.

“Put your name, my name and the date in the upper-left hand corner of the first page. Staple all sheets together. All papers must be handed in together with the “packet”: early drafts, peer reviews, copies of articles (paragraphs that you have used), and possibly other materials” (syllabus).

**Grading**: You will receive 1 grade for this essay. It will make up 20% of your final grade.
All papers must be submitted on-line in the assignments’ (safe assign) section of Blackboard. I will go over this in class and post instructions on Blackboard as well.
Failure to have a Works Cited Page and/or cite parenthetically will result in an automatic F. Failure to number your pages by MLA standards will result in an automatic 1 grade drop.

**Possible English 101 Essay Assignment 2:**

One of your homework assignments dealt with merit versus need. Write an essay expanding on this homework. There is no need to have to take an extremist view. For example, you might believe that there needs to be a balance between merit and need. Whatever your view, be sure to support your position with plentiful examples and support.

**Audience:** Remember, we might know a little about your topic, but you are on the way to becoming an expert so help what we ought to know about the subject (and why we need to know it). You also want to explain with facts or statistics or testimony or evidence why your position is the correct one, and why we should adopt your ideas. Be sure to show respect to/acknowledge the other viewpoint.

**Length:** the length of your paper depends on your own interpretation of your rhetorical situation: what information do you need to provide to us, to convince us that your approach/ideas/position is the correct one? A good “estimate” might be 3 ½ to 5 pages.

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**English 052 Essay Topic:**

Do you know financial aid rules have changed? Discuss how the new financial aid rules will affect at least three students that you know (you can be one of them). What changes might be made to their lives?

What is a refund check? Discuss how one of the three may spend his or her refund check? If someone does not get a refund check, what do you think someone might spend his or her refund check on if they did? For example, if you get a tax refund, what kinds of things might you spend it on?

Grading Rubric for 101 Financial Literacy Essays

Name:

Date:

Essay #:­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_ Draft:­­­­\_\_\_\_\_\_\_\_

* Thesis Statement: and introduction (10 points)
* Strong, insightful, complete and clearly stated
* Offers both observation and analysis
* Draws reader in
* Organization (15 points)
	+ Clear Topic Sentences for each paragraph which clearly relate to thesis
	+ Paragraph structure clear – 1 idea per paragraph
	+ Well-developed conclusion
	+ Logical arrangement of ideas
	+ Strong transitions that connect main ideas
* Content - General (20)
* Completely answers assignment and meets minimum length requirements
* Shows audience awareness
* Source material is integrated smoothly and accurately
* Content - Module (10)
* Able to clearly demonstrate knowledge from Module
* Arguments are accurate, logical, and reasonable.
* Use of specific details, examples, reasons, facts and evidence drawn from your own experience/observations and outside sources to support your thesis.
* Documentation (10)
* Correct MLA Documentation for quotes, paraphrases and summaries
* Sources are appropriate, accurate, and credible
* Works Cited page uses correct MLA
* Header, heading, title, and spacing correct MLA
* Grammar/punctuation/mechanics (15)
* Essay shows students understands grammar/punctuation and is able to eliminate these errors through revision, proofreading, and editing
* Style (10)
* Coherent and varied sentence structures (subordination, coordination, parallel structure)
* Appropriate and sophisticated language
* Avoids redundancies, repetitions, clichés, jargon, and unclear phrases
* Consistent Point of View (POV); avoids 2nd POV (you, your yours) and 1st POV when not absolutely necessary
* Overall impression of paper (10)