

Deciphering Your Options After High School

Lesson Plan

Objective: To ask students to think about how they might pay for a college education. Draw on students' knowledge and comfort level with researching topics online using search engines.

Students will be able to:

- Use the internet/search engine to define words/phrases.
- Think critically to make connections to clues.
- Discover the importance and value of applying to college.
- Define student-aid specific phrases.

Teaching Materials

- Computer for each student
- Cipher Piece Activity handout (words and clues)
- Federal website links

Lesson Activity

1. Start a discussion to determine pre-existing knowledge and opinions about paying for college.
2. Provide students with the lesson handout, which includes the directions and activity.
3. Recommend the following websites to use:
 - **US Department of Education Subsidized and Unsubsidized Loan Information**
 - **DIRECT LINK:** <http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>
 - **US Department of Education Perkins Loan Information**
 - **DIRECT LINK:** <http://studentaid.ed.gov/types/loans/perkins>
4. Inform students that these federal websites are host to a large amount of information that will be needed to complete the activity successfully.
5. Prior to beginning the activity, review the following information with students:
 - The activity is organized in a table.

- On the left side of the table, you will find clues to help you define a specific word or phrase, known as the *Cipher Piece*, which is found on the right.
- Each clue contains a student aid specific phrase, as well as another clue that should help you produce the correct *Cipher Piece*.
- The secondary clues listed may make the activity more fun and keep you focused.

6. Read the instructions:

- Use the internet/search engine to determine what each clue represents.
- You might need to think outside the box in some cases.
- Realize the verb form of a word is not always as good of a fit as the noun form of the word, and vice versa.

7. Allow students to work on defining the *Cipher Pieces*.

8. After students have completed finding the answers to the *Cipher Pieces*, tell students to assemble the pieces to determine the subject of the cipher.

CIPHER ANSWER KEY:

CLUE	CIPHER PIECE
<p>One type of Federal Student Loan available to students to pay for college</p> <p>Also, the quarterback for the Detroit Lions</p>	<p>Stafford Stafford subsidized and unsubsidized loans</p> <p>Also, Matt Stafford is the Detroit Lions' quarterback.</p>
<p>Non-repayable funds dispersed by one party to a recipient to pay for costs of a higher education</p> <p>Also, Civil War general found on U.S. currency</p>	<p>Grant</p> <p>Definition of the term "grant money"</p> <p>Also, Ulysses S. Grant</p>
<p>Free money given by the U.S. Department of Education to students who demonstrate financial need</p> <p>Also, one of the two head guards in the Kingdom of Alabasta</p>	<p>Pell Grant</p> <p>Also, Pell and Chaka are characters in a game/saga about the Kingdom of Alabasta.</p>

<p>Rhodes, George Snow, Gates Millennium or National Merit</p> <p>Also, synonym of “erudition”</p>	<p>Names of well-known scholarships</p> <p>Also, when typed into Google yields: The quality of having or showing great knowledge or learning = scholarship</p>
<p>It can be compounded, cost you a bundle or make you rich</p> <p>Also, the quality of exciting curiosity Synonyms: charm, beauty, fascination and allure</p>	<p>Interest</p> <p>Compounded interest on a debt can be costly. Interest from an investment can grow wealth.</p> <p>Also, entering the secondary clue into Google gives the definition of interesting and curiosity from Dictionary.com.</p>
<p>A time past the deadline for an obligation during which a late penalty that would have been imposed is waived</p> <p>Also, American-born, Academy Award winning actress who became the Princess of Monaco combined with the most common of end punctuation marks</p>	<p>Grace Period</p> <p>Also, Grace Kelly won the Best Actress award in 1954 and later became the Princess of Monaco.</p> <p>The period is the most common end punctuation mark.</p>
<p>Decade</p> <p>Also, alternative progressive metal band formed in 1999 with singer Mike Underdown, drummer Brian Vodinh, bassist Lewis Cosby, and guitarists Ryan Tater Johnson and Matt Wantland</p>	<p>10 years</p> <p>Definition of a 10 year period</p> <p>Also, alternative metal band, 10 Years</p>
<p>A fixed or limited period for which something - for example, office, lease or investment - lasts or is intended to last</p> <p>Also, U.S. Representative has a 2-year ____, President has 4-year ____, Senator has 6-year ____ and colleges have 2 or 3 ____ per year.</p>	<p>Term</p> <p>Definition of the noun “term”</p> <p>Also, term of office of national political figures</p>

<p>To postpone repayment of a loan under certain circumstances</p> <p>Also, an anagram for the word “freed”</p>	<p>Defer</p> <p>Definition of the term deferred repayment</p> <p>Also, feel free to reorder the letters to decipher this clue.</p>
<p>Campus-based student loan program; the school acts as the lender, and the loans are made to the undergraduate and graduate students with exceptional financial need.</p> <p>Also, the surname derived from Anglo-Saxon corruption of the kin of Pierre</p>	<p>Perkins</p> <p>Definition of the federal Perkins Loan</p> <p>Also, typing the highlighted text into Google yields “Perkins.”</p>
<p>The first step to applying for federal student aid; required for consideration</p> <p>Also, a 5-letter acronym with 2 consonants and 1 vowel</p>	<p>FAFSA</p> <p>Free Application for Federal Student Aid (FAFSA)</p> <p>Mentioned throughout federal student aid/loan sites as a required step towards application for aid</p>

When assembled correctly, these *Cipher Pieces* all pertain to what subject?

ANSWER: **FINDING MONEY FOR COLLEGE.**