

Week 7 - 6th Grade Choice Board - May 11 - 15

Directions: These are suggested activities for your child to complete each day. Make sure that you find the option that is for a grade in each subject. The other choices are optional, but are highly recommended to help with understanding of the material. Graded assignments are to be turned in on MONDAYS.

	<u>Reading</u>	<u>Math</u>	<u>Science</u>	<u>Social Studies</u>	<u>P.E.</u>	<u>Art</u>	<u>Band</u>
Monday	<p>Read anything around your house for 30 minutes.</p> <p>It can be a book, magazine, newspaper, online article or blog, etc.</p> <p>TEKS: 6.4</p>	<p>Read the teach page over Credit Reports/Scores. Then complete page 535 in your Math Consumable Textbook to determine if each statement listed is a positive or a negative factor for a loan application. 6.14D,E,F</p>	<p>Read the passage on Soil and the Ecosystem TEKS 6.12f</p>	<p>Read the passage on Buddhism.</p> <p>TEKS: 6.16A; 6.17A; 6.18B</p>	<p><u>Review Sports & games</u> <u>(PICK 2 OF THE FOLLOWING)</u></p> <ul style="list-style-type: none"> - Practice your running form (hand chin to hip) - Balance your skills on a scooter or skateboard - Practice overhand throwing, using power and accuracy - Jump Rope - Practice Catching a ball - Practice Hitting a ball <p>(If you do not have a ball use a pair of rolled up socks) TEKS 1C, 1G 1I</p>	<p>Follow the directions on "How to Draw a Lake". Add extra details if you would like. COLOR the picture. The steps are at the back of the packet or on Google Classroom.</p>	<p>You can either use a piece of paper or print out a copy of your own to answer the equations. As the instructions say, combine all note values to complete the equations. Two examples are given and there is a key to the rhythmic values on the right side of the paper at the top. Use those values to total the correct number of beats for each equation.</p>
Tuesday	<p>Watch the following video on text structure. Text Structure</p> <p>and/ or read the following teach page. Text Structures Teach Page</p> <p>TEKS: 6.8D</p>	<p>Complete Page 536 in your Math Consumable Textbook to sort information into the appropriate section on a credit report. 6.14D,E,F</p>	<p>Answer questions on the passage</p> <p>TEKS 6.12f</p> <p>This is for a GRADE!!</p>	<p>THIS IS FOR A GRADE!! Complete the attached questions on Buddhism.</p>	<p><u>Work out</u> 25 Jumping Jacks 15 Bicycle curl-ups 10 Push-ups Jog in place for 50 seconds 15 Mountain climbers 15 Sky Rockets</p>	<p>Draw and color a picture of your brother or sister. If you don't have one, draw a picture of yourself.</p>	

Wednesday	<p><u>Grade for the Week:</u></p> <p>Read the paragraphs over Exotic Pets and determine which text structure is being used in each paragraph. Then answer the questions about each paragraph. (Use the notes to help.)</p> <p>TEKS: 6.9B,</p>	<p><u>Grade for the Week:</u></p> <p>Read the attached teach page first. Then, sort the attached statements into their specific category: positive effect on credit, negative effect on credit, or no effect on credit. There are four statements for each category. 6.14D,E,F</p>	<p>Let's go on a dig!! Get three clear small plastic cups Look around your yard and find three places that you want to see if the dirt/ground is different. Maybe a flower bed, driveway with gravel, yard , field etc... put in cups TEKS 6.12f</p>	<p>List 5 things you learned about Buddhism</p>	<p>Practice Basketball (Pick two of the following) -Work on dribbling with your left and right hand -Passing the ball (you can use a wall if no one wants to practice) - Shooting the ball (follow through) - Play a game, try to keep the ball away from the other person)</p> <p>TEKS 1K, 1F</p>	<p>Draw and color a family portrait. Include all of your family members.</p>	
Thursday	<p>Watch this video about exotic pet rescue if possible Exotic Pets</p> <p>Read and annotate the following article on Exotic Pets The World of Wild Pets</p> <p>TEKS: 6.8F</p>	<p>Conduct a family interview over credit cards and credit history. Ask an adult you know to answer a few questions on credit that are provided below to get a better understanding of credit. Fill in their answers on the lines provided. 6.14D,E,F</p>	<p>What is the difference? Take your cups with dirt and slowly put water in them one at a time and watch how it soaked through the dirt. Do each cup that way Describe on a piece of paper the difference between cups TEKS 6.12f</p>	<p>You have just graduated from college and hope to one day be a famous writer. You have decided to create a picture book for elementary school students to inform them about buddhism. Your picture book needs to contain a creative title and at least 8 pages with pictures and explanations.</p>	<p><u>Learn to Speed/Cup Stack</u></p> <p>Grab 6 [plastic cups and stack them to make a pyramid</p> <p>Grab 12 plastic cups and make a bigger pyramid</p>	<p>Draw your pets on the family portrait from yesterday. Be sure to color them. If you do not have a pet, draw a pet you would like to have.</p>	
Friday	<p>Answer the following connection question:</p> <p>What can you infer after watching the video, Exotic Pets, and reading the article titled The World of Wild Pets?</p> <p>TEKS: 6.5E, 6.5H</p>	<p>Complete page 540 in your Math Consumable Textbook to extend your knowledge over credit with a few higher-order thinking questions. 6.14D,E,F</p>	<p>Draw where you got you dirt for your cup and draw how the dirt absorbed or drained the water you poured in.</p> <p>TEKS 6.12f</p>	<p>Draw and decorate your own Budda figure.</p>	<p><u>Go for a walk or run for 45 minutes.</u></p> <p>Write down 5 benefits of outdoor exercise. Example: You get a burst of Vitamin D from the sun's rays.</p>	<p>Draw and color three butterflies flying around five flowers.</p>	

Week 8 - 6th Grade Choice Board - May 18-22

Directions: These are suggested activities for your child to complete each day. Make sure that you find the option that is for a grade in each subject. The other choices are optional, but are highly recommended to help with understanding of the material. Graded assignments are to be turned in on MONDAYS.

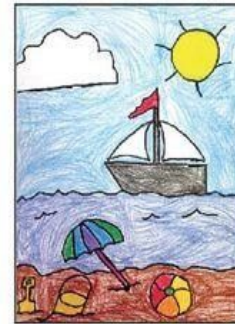
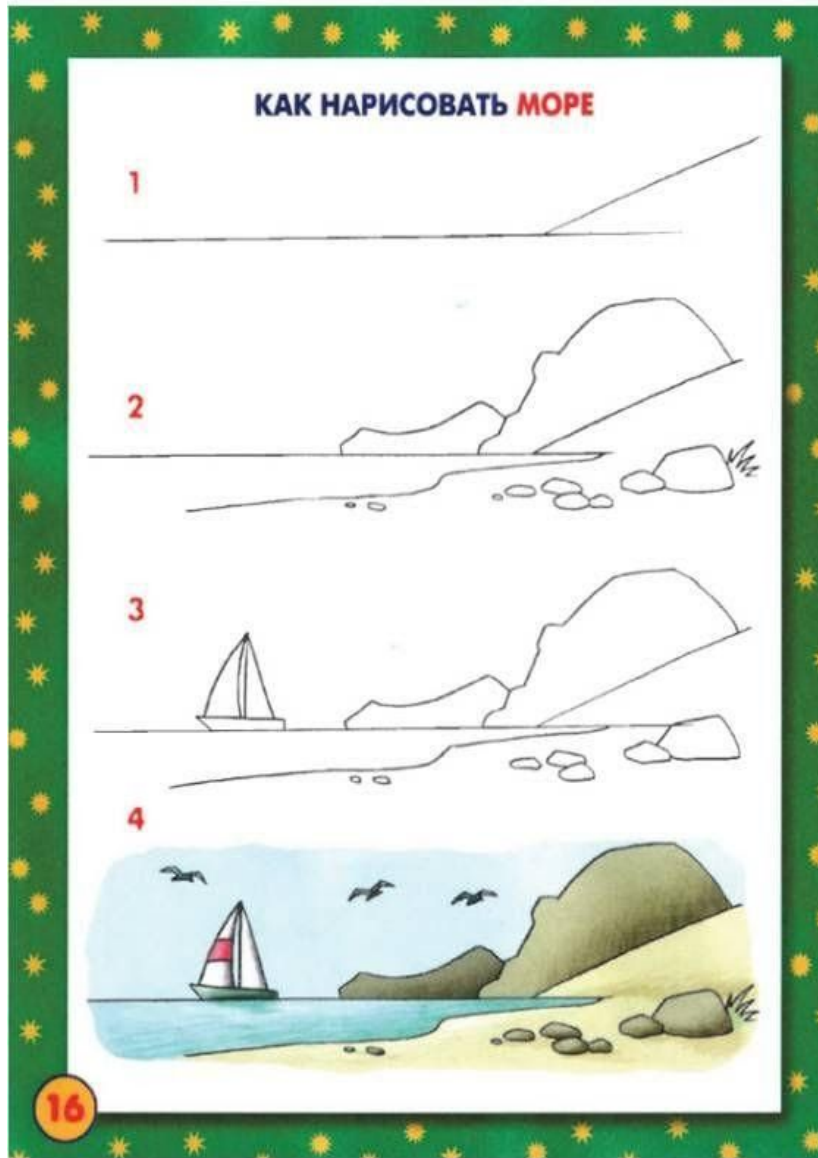
	<u>Reading</u>	<u>Math</u>	<u>Science</u>	<u>Social Studies</u>	<u>P.E.</u>	<u>Art</u>	<u>Band</u>
Monday	<p>Read anything around your house for 30 minutes.</p> <p>It can be a book, magazine, newspaper, online article or blog, etc.</p> <p>TEKS: 6.4</p>	<p>Read through the teach page. Then complete page 541 in your Math Consumable Textbook over ways to pay for college. You may need to research online resources if available to help you.</p> <p>6.14G</p>	<p>Biomes Rainforest, Tundra, Grasslands, Desert, Forest, Aquatic</p> <p>Write down what you know about these biomes. What plants, animals, climate etc.. does it have</p> <p>TEKS 6.12e 6.12f</p>	<p>Read the passage on The Shinto Religion</p> <p>TEKS: 6.16A; 6.17A; 6.18B</p>	<p><u>Review Sports & games</u> <u>(PICK 2 OF THE FOLLOWING)</u></p> <ul style="list-style-type: none"> - Create a new game or workout (write down the rules) - Identify potentially dangerous exercises and effects on the body - Explain water safety and basic rescue procedure <p>TEKS 2C, 3D, 4E, 5E, 5D</p>	<p>Follow the directions on "How to Draw a Beach". Add extra details if you would like. COLOR the picture. The steps are at the back of the packet or on Google Classroom.</p>	
Tuesday	<p>Watch the following video on there/their/they're. There/their/they're video (or read the teach page)</p> <p>Write a sentence using each form of the word properly.</p> <p>TEKS: 6.10D.ix</p>	<p>Complete the attached multiple choice practice questions over paying for college. Pay attention to the teach page to help you with the vocabulary.</p> <p>6.14G</p>	<p>Pick a Biome you are interested in.</p> <p>You are going to make a brochure of what people will see there. Write down as much info as you can about your Biome.</p> <p>TEKS 6.12e 6.12f</p>	<p>Answer the questions over yesterday's passage</p> <p>THIS IS FOR A GRADE!!</p>	<p>Create your own workout, then find your heart rate.</p> <p>Write it down</p> <p>To check your pulse at your wrist. When you feel your pulse, count the number of beats in 15 seconds. Multiply this number by four to calculate your beats per minute.</p>	<p>Draw and color a picture of a place in Gonzales that you like to visit; or would like to visit.</p>	

Wednesday	<p>Watch the video on your and you're. Your/you're video (Or read the teach page)</p> <p>Write a sentence using each form of the word properly.</p> <p>TEKS: 6.10D.ix</p>	<p><u>Grade for the Week:</u> Complete the questions over the various ways to pay for college on the worksheet attached. You will sort each type of payment into if you pay it back, don't pay it back, or other, as well as decide how much money someone will need to pay or borrow, and which method works best for each person. 6.14G</p>	<p>Lets create a Brochure!</p> <p>On Paper or Google slides make a brochure of what people will experience when they visit there.</p> <p>This will take two days to do correctly TEKS 6.12e 6.12f</p>	<p>Write a letter as a foreign exchange student to Japan. Assume that you have been in Japan for several months and are writing to your parents at home in the United States.</p>	<p>Go swimming or jump on your trampoline outside for 40 minutes</p>	<p>Draw and color a picture of a place in Texas (not in Gonzales) that you like to visit; or would like to visit.</p>	
Thursday	<p>Watch the video on to/too/two. To/too/two video (Or read the teach page)</p> <p>Write a sentence using each form of the word properly.</p> <p>TEKS: 6.10D.ix</p>	<p>Interview a family member or close family friend who has attended college to ask them about their methods to pay for college. Record their answers on the lines provided. 6.14G</p>	<p>Continued</p> <p>Lets create a Brochure!</p> <p>On Paper or Google slides make a brochure of what people will experience when they visit there.</p> <p>For a GRADE!!! TEKS 6.12e 6.12</p>	<p>List five ways that the Shinto Religion differs from your own religion.</p>	<p><u>Write down 3 long-term benefits of regular physical activity</u></p>	<p>Draw and color a picture of a place in the United States (not Texas) that you like to visit; or would like to visit.</p>	
Friday	<p><u>Grade for the week</u></p> <p>Write a paragraph using all 8 homophones reviewed this week or write a sentence for each.</p> <p>Complete on notebook paper or on Google Classroom.</p> <p>TEKS: 6.10D.ix</p>	<p>Write a paragraph explaining your future plans with college and how you want to fund your college degree. You can use the paper provided to write your paragraph. 6.14G</p>	<p>Imagine that you took a trip to your Biome.</p> <p>Write a story about what you saw. Make sure you write in first person. Just like you were there.</p> <p>TEKS 6.12e 6.12f</p>	<p>Draw a sketch of Mount Fuji</p>	<p><u>Enjoy the outdoors!</u> <u>Take a walk or run for a mile</u></p>	<p>Draw and color a picture of a place in the world (not in the United States) that you like to visit; or would like to visit.</p>	

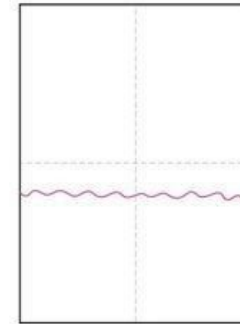
Week 9 - 6th Grade Choice Board - May 25-27

Directions: These are suggested activities for your child to complete each day. Make sure that you find the option that is for a grade in each subject. The other choices are optional, but are highly recommended to help with understanding of the material. Graded assignments are to be turned in on MONDAYS.

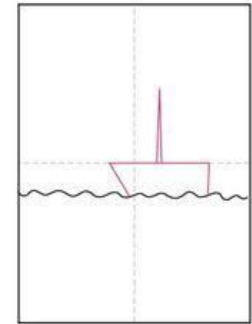
	<u>Reading</u>	<u>Math</u>	<u>Science</u>	<u>Social Studies</u>	<u>P.E.</u>	<u>Art</u>	<u>Band</u>
	No work!	<<<<<<<	Memorial	Day	Holiday	>>>>>	Have fun!
Tuesday	<p>Prewriting: Create a list of all the things you wish you would have known before coming to sixth grade.</p> <p>Complete on notebook paper or in Google Classroom</p> <p>TEKS: 6.10A</p>	<p><u>Grade for the Week:</u></p> <p>Comparing Salary Questions: Complete the 8 questions over salary comparisons that are attached. You will be estimating total earnings over many years by multiplying annual salaries, as well as comparing 2 salaries together by finding the difference between their earnings. 6.14H</p>	<p>Let's get Creative!!</p> <p>Choose your two favorite exoctic animals. The more different the better. (ex: snake and spider) Draw the animal in one of the biomes and show what it eats where it sleeps. This should take 2 days</p>	<p>Draw yourself as a stealthy ninja. Be creative.</p>	<p>Learn to strike a ball with a paddle. You can make a paddle with paper plates and glue a stick to the back. Use a balloon as the ball. Try to keep from touching the ground.</p> <p>TEKS 1G, 1J</p>	<p>Follow the directions on how to draw an "Optical Illusions". Add extra details if you would like. COLOR the picture. The steps are at the back of the packet or on Google Classroom.</p>	
Wednesday	<p><u>Grade for the week</u></p> <p>Write a letter to next year's sixth graders "filling them in" on all the things they need to know about being a sixth grader at North Avenue.</p> <p>Complete on notebook paper or in Google Classroom</p> <p>TEKS: 6.10B, 6.10E, 6.11D</p> <p>Have a great summer!</p>	<p>Complete the Explore activity in your math textbook consumable on page 548. You will research a job of your choosing and complete the bubble map based on what you learned. 6.14H</p>	<p>Let's get Creative!! continued</p> <p>Choose your two favorite exoctic animals. The more different the better. (ex: snake and spider) Draw the animal in one of the biomes and show what it eats where it sleeps.</p> <p>GRADE FOR THE WEEK</p>	<p>Draw yourself as a stealthy ninja. Be creative.</p>	<p>Throw any type of ball around and keep it in the air without catching it. (Use your bumping skills from volleyball).</p>	<p>Draw and color your favorite summer activity</p>	



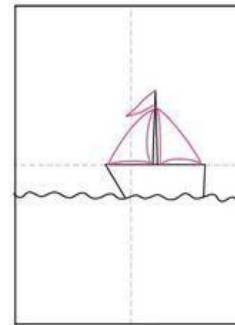
Supplies: Black marker, crayons



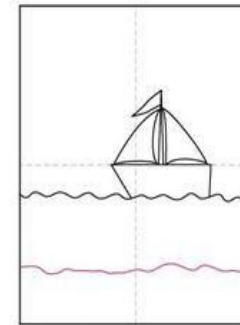
1. Make guide lines. Draw water line.



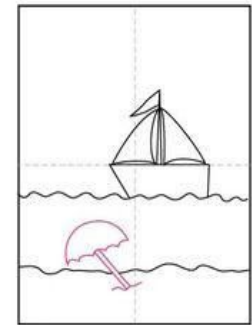
2. Start the boat.



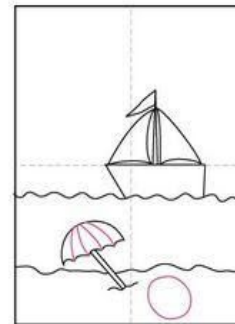
3. Add the sails and flag.



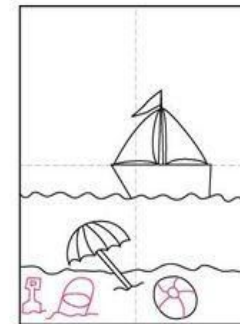
4. Draw the wave line.



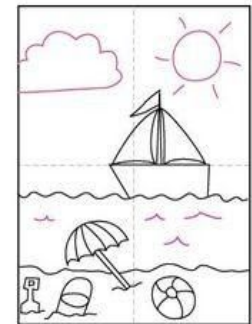
5. Add an umbrella.



6. Finish umbrella. Start the ball.



7. Finish the ball add bucket, shovel.



8. Add waves, sun and cloud.

ART Week of May 18th -- Choose one

How to Draw the Ocean
EasyDrawingGuides.com



1.



2.



3.



4.



5.



6.



7.



8.



9.



EasyDrawingGuides.com

How to Draw a Sunset
EasyDrawingGuides.com



1.



2.



3.



4.



5.



6.



7.



8.

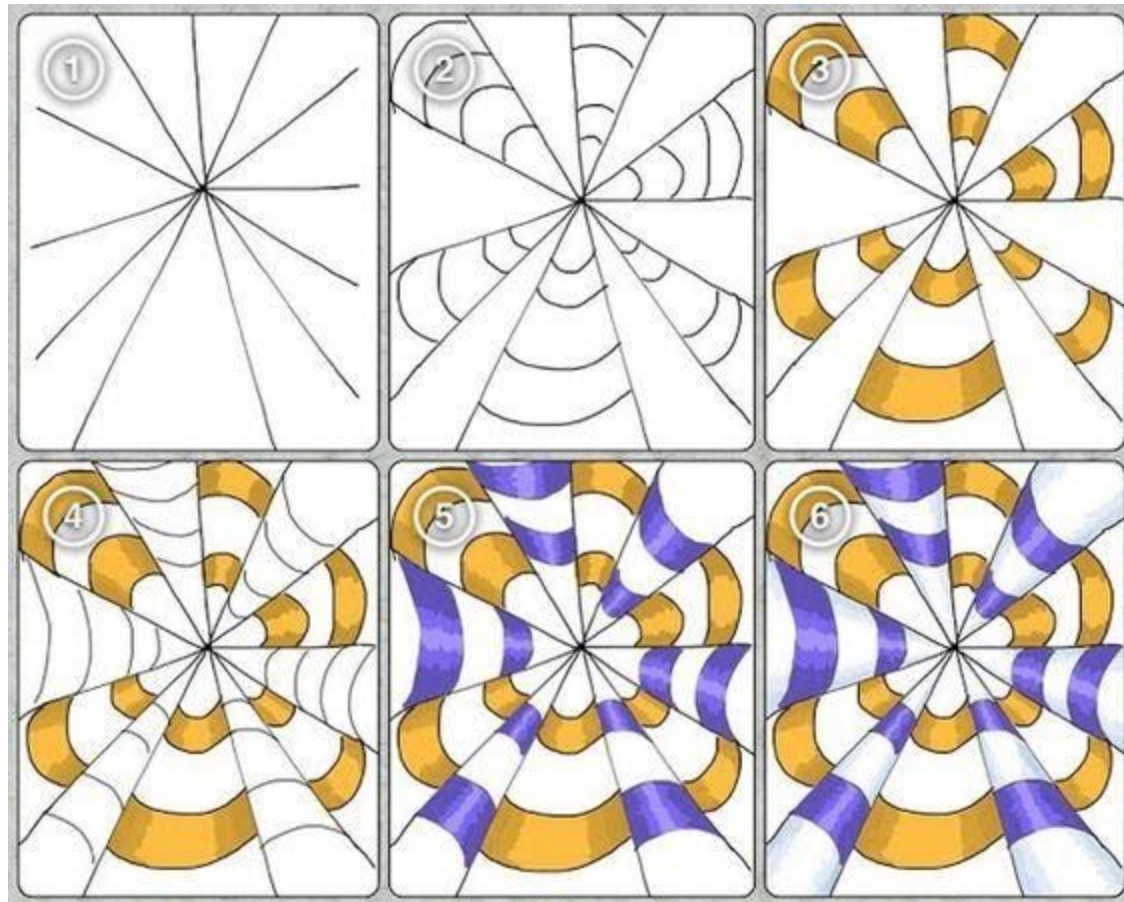


9.



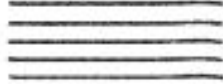
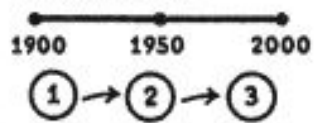




EasyDrawingGuides.com

ART Week of May 25th -- Choose one



Text Structures

Text Structure	 Signal Words	 Signal to Reader
Description or list 	<i>such as, for example, for instance, most important, in front, beside, near</i>	A list or set of characteristics will follow.
Sequence or time order 	<i>first, second, third, before, on (date), not long after, after that, next, at the same time, finally, then</i>	A sequence of events or steps in a process is being described.
Compare and contrast 	<i>like, unlike, but, in contrast, on the other hand, however, both, also, too, as well as</i>	Likenesses and differences are being presented and/or discussed.
Cause and effect Problem and solution 	<i>therefore, so, this led to, as a result, because, if ... then</i>	Evidence of cause(s) and effect(s) will be given or problems and solutions will be described.

Exotic Pets

An Unusual Home for Unusual Animals

A Caring for Creatures

Preparing for an exotic pet is unique. First, you must do research to find an exotic pet good for your home environment. Then, you must find someone who breeds and sells the pet you are interested in. Before you buy your pet, you will need to gather the supplies you need, and many will be ordered online since regular pet stores don't carry exotic materials. Finally, before you bring your pet home, find a good supply of the unique food your new pet will require.

C Pros and Cons to Ownership

When you make the choice to bring home an exotic pet, you must consider the pros and cons. Buying an exotic pet is fun and exciting, and you will be different than most of your friends and neighbors. When you choose an exotic pet, be prepared to pay more for veterinary care since fewer vets know how to take care of these pets. If you want an unusual pet, you must also make sure they are legal where you live. If they are not, your exotic pet could be confiscated from your home and taken to live in an approved shelter.

B Picking Peculiar Pets

Have you ever wanted to own a pet other than a typical house pet such as a dog, cat, fish, or bird? An exotic pet might be the choice for you! Flying squirrels and sugar gliders are becoming popular exotic pets. Although they seem similar, a flying squirrel is a better pet. Their diet consists of a simple parrot food along with other fruits and veggies you may already have in your fridge. On the other hand, sugar gliders require a complicated and well-balanced diet, including nectar and special proteins like bug mix or mice. While sugar gliders mark their territory with a musky smell, flying squirrels have no scent glands and don't leave any odor. Flying squirrels are also a better choice since sugar gliders require constant attention, unlike squirrels who are more independent.

Extral Extral Think All About It!

- 1) Determine which text structure is used in each paragraph.
- 2) Find evidence that supports the author's subtitle of this group of paragraphs.
- 3) Why might you chose not to own an exotic pet?
- 4) What is a possible effect of having an exotic pet living in your home?

1 Circle the text structure in which each paragraph is written.

A

- 1) Problem & Solution
- 2) Cause & Effect
- 3) Description
- 4) Compare & Contrast
- 5) Order & Sequence

B

- 1) Problem & Solution
- 2) Cause & Effect
- 3) Description
- 4) Compare & Contrast
- 5) Order & Sequence

C

- 1) Problem & Solution
- 2) Cause & Effect
- 3) Description
- 4) Compare & Contrast
- 5) Order & Sequence

Answer each question based on the information in the text.

2

3

4

THE WORLD OF WILD PETS

APRIL 22, 2019

By Tricia Culligan



If you're looking for a new pet, Chris Evans knows just the place. He owns Panhandle Exotics, a pet store in Pensacola, Florida. However, you won't find puppies or kittens there. One of the store's top sellers? Hedgehogs.

Mini pigs, red kangaroos, and sugar gliders (*right*) are just a few of the other exotic pets he sells. Exotic pets are animals that haven't been domesticated like dogs and cats.

Thanks to social media, interest in exotic pets has skyrocketed in recent years. People post videos on Instagram of their cute pet otters playing with chew toys or little monkeys taking a bath. Soon their followers want to rush out and buy one for themselves. But experts warn that there is often more than meets the eye when it comes to owning wild pets.

"People are not thinking about the real consequences of that choice for both them and the animal," says Angela Grimes of animal rights group Born Free USA.

Buyer Beware

Millions of wild animals are kept as pets in the United States. And they're not all little critters like hedgehogs. In some states, it's legal to own giant pythons, chimpanzees, or even lions.

But wild pets are just that—wild. So their behavior can be hard to predict, which can be dangerous. In 2017, a 2-year-old girl in Iowa was rushed to the hospital after her family's pet wolf attacked her. It was one of nearly 100 reported attacks by wild pets in the past decade.

But even smaller animals like hedgehogs can cause trouble. They can bite and may carry diseases harmful to humans.

"Don't let their tiny size or cute faces fool you," says Grimes.

Plus, experts point out that many wild pets live very differently in homes or backyards than they would in their natural habitat. Some baby otters, for example, live in rivers in groups of up to 15. But as pets, many spend a lot of time alone in cages, with little more than an occasional swim in a small tub.



ALL GROWN-

UP: Many exotic pets end up being too big—
or too expensive—
for owners to care for. John Matus bought Boo B
oo the bear as a small cub. When Boo Boo was gr
own, Matus gave her up to an animal sanctuary,
where she would have more room to roam.

A Wild Debate

Evans admits that exotic pets are not right for everyone. But that doesn't mean he thinks people should shy away from getting one. He argues that bad owners, not bad animals, are the problem. People can get hurt when they don't take safety measures. And the animals suffer when owners don't take care of them properly.

That's why Evans makes sure his customers know what to expect. He tells them exactly what could go wrong and what the animals need.

"If you can't prove that you can take care of the animal properly, you're not adopting a pet from my store," he says.


Not all sellers are as careful as Evans, though. It's easy to buy many types of exotic pets online. But most online ads don't tell buyers how to care for the animals. Nor do they include warnings about any possible dangers the animals pose.

Grimes says even if a buyer thinks they're totally prepared, there's still a big problem with owning a wild pet.

"Even if you take the best care of an exotic pet, that animal is not living in the wild where it belongs," says Grimes

Reading Teach Page
May 18-22

<p>to</p>	<p>Tells an ACTION or DESTINATION.</p> <p>I am going to bake some cookies.</p> <p>I am going to the library.</p>
<p>too</p>	<p>Says PLENTY or ALSO</p> <p>I am too tired today!</p> <p>I am tired too!</p>
<p>two</p>	<p>Says NUMBER</p> <p>I see two birds.</p>

<p>there</p>	<p><u>There</u> is used when talking about a place or idea.</p> <p>The kids set the tent up over there.</p> 
<p>their</p>	<p><u>Their</u> is used when talking about ownership.</p> <p>The kids ate their smores by the fire.</p> 
<p>they're</p>	<p><u>They're</u> is a contraction for they are.</p> <p>They're going fishing on the camping trip.</p> 

	<p><u>YOUR</u></p> <p>Pizza</p> <p>You <u>own</u> it!</p> <p>This is <u>your</u> pizza.</p>
	<p><u>YOU'RE</u></p> <p>Pizza</p> <p>*you're = you are (contraction)</p> <p><u>You're</u> literally pizza.</p>

Week 7 (May 11 -15)
6th Grade Math Resources
Credit History and Score

TEACH PAGE

A **credit history** includes information about how well you manage your money and pay your bills or loans. Banks and other lenders will use your credit history to decide if they should loan you money or not. Also, landlords use it to determine if they will let you rent from them. A **credit score** is calculated based on your credit history. A good credit history correlates to a good credit score. A bad credit history will lead to a bad credit score. This score is important for lenders when they are deciding whether to give you a loan or a credit card. Even if they do give you a loan, if your credit score is bad, the interest rate you pay will often be higher. It is important to be wise with borrowing money as it often takes 7 years for negative credit information to be removed from your credit report.

If you have a good credit score, you typically pay your credit card or loan payments on time. You sometimes even pay your loans off early by paying a little more each month than necessary. Also, having a low amount of debt helps you to keep your credit score high. The more debt you have, sometimes the riskier you look to lenders, so keeping that debt low usually has a positive effect on your credit score.

If you have a bad credit score, you might be missing payments. If you don't pay your bills on time, lenders see you as a risk. If you have a large amount of new debt or are maxing out all your credit cards, your credit score will often drop. Sometimes lenders see that debt and think you won't pay it back, so your credit score will drop some. Like we said earlier though, paying your bills on time is the most important thing even if you do have a lot of debt. This simple act will help increase your score, so make sure to never borrow more than you can feasibly pay back in a timely manner.

Your credit score and credit history have nothing to do with cash, checks, or your debit card, so don't think using your debit card will increase your credit score. It won't, nor will using cash to buy things. While it's great that you have the money to buy what you need in the bank or in cash, it just won't impact your credit score at all. Also, if you are borrowing money from your relatives or a friend, this does NOT go on your credit history or impact your credit score at all. You have to be borrowing money from financial institutes like banks and credit unions in order for it to have any impact on your credit.

Name: _____

Math Teacher: _____

Week 7
Math Wednesday
Required for a Grade!!!

Math Wednesday-GRADE: Sorting Statements About Credit

Sort the following statements into the 3 categories below based on if they would have a positive effect on your credit, a negative effect on your credit, or no effect on your credit. List the numbers next to the bullets in the chart.

- 1. Paying credit card bill on time
- 2. Borrowing \$1000 from your parents to buy a used car
- 3. Taking a small loan out from a credit union and paying it back on time
- 4. Buying a new house, new car, and a new boat all in the same month
- 5. Maxing out your credit card on clothes
- 6. Paying cash for a new TV
- 7. Paying off your 12 month car loan in 11 months
- 8. Not paying back a loan from a credit union on time
- 9. Borrowing \$100 from your aunt to buy groceries
- 10. Making late payments on your credit card bill
- 11. Finding \$10 on the sidewalk and returning it to its owner
- 12. Having no or a low amount of debt

Positive Effect (Good for your Credit Score)	Negative Effect (Bad for your Credit Score)	No Effect (Doesn't Affect your Credit Score)
<ul style="list-style-type: none">••••	<ul style="list-style-type: none">••••	<ul style="list-style-type: none">••••

Name: _____

Math Teacher: _____

Week 7

Math Thursday: Family Interview (Enrichment)

Pick an adult in your family or a close family friend you can call and ask them a few questions about credit cards, credit score, and credit history to get a better understanding of how credit scores can impact you in the future.

1. Do you use a credit card? _____

2. Do you have multiple credit cards? If so, why? If not, why not? _____

3. Why is having a good credit score so important? _____

4. What are some things that I should do in the future to make sure I have a good credit score? _____

5. What are some things I should NOT do when I get a credit card in the future? Why? _____

6. What is the most important piece of financial/money advice you would give me? _____

Week 8 (May18- 22): Math Teach Page

Paying for College

Objectives: I will distinguish between the many ways to pay for college

There are many ways to pay for your tuition and fees for college. Some forms of payment have to be repaid, like loans, while others are gifted to you based on merit or need and do not need to be repaid. There are five main ways to pay for college.

Grants: Grants are given to college students by the government. They are often based on financial need or sometimes they are given to first generation college students to help them pave the way to being the first in their family to get a college degree. The great thing about grants are they do not need to be repaid! As a student, you would fill out financial information, oftentimes the FAFSA, and your information is then used to determine if you qualify for financial need grants from the government.

Loans: Loans, on the other hand, do have to be repaid. These are just like other loans someone might get that you borrow and then pay back with interest over time. However, most loans do not accumulate interest until after you leave, or graduate, college, and the quicker you pay it back, the less interest you will have to pay.

Scholarships: Scholarships are given to students based on need, merit, or talent, and they do not need to be repaid. They are gifted to students by colleges themselves, or organizations. To receive a scholarship, you have to apply and be selected by the scholarship committee. Some students receive academic scholarships based on test scores and grades, while others receive them based on talent such as sports, music, etc.

Work-Study Program: A work-study program is a program where you are hired and work for your college. The money you earn is used to pay for your tuition and fees. Oftentimes, on college campuses, you will see college students working in the library, at the gym, or the cafeteria; these students are in a work-study program to pay for their college. The only difference between this and a regular job is that the money you earn in this program goes towards your tuition.

Savings: Some people save up their money in high school to pay for their college. They might work during high school and put their money in a savings account. They might save up all their birthday money and holiday money from family. To do this, you have to be purposeful in saving your money and not spending it.

Many people will use a variety of ways to pay for college instead of relying on just one method. For example, some will earn a scholarship to pay for part of their tuition, will use savings to help pay for their rent, and will work a job (either in a work-study program or just a job in town) to help pay for the rest. Some might get a grant to pay for their tuition and fees and also have a few scholarships that will pay for the rest.

Name: _____

Math Teacher: _____

Week 8 Math Tuesday: Practice Questions

1. Jason has a bill from his college for \$8,675. He has a scholarship for \$2,000 and has saved up \$3,500. If he plans to borrow the rest, how much will he need in a loan?
 - A. \$3,175
 - B. \$3,850
 - C. \$5,000
 - D. \$6,675

2. Heidi works in a work-study program and has earned \$2,550. She also has a grant for \$4,800. If her bill this semester is for \$9,780, how much more does she need to pay?
 - A. \$ 4,630
 - B. \$ 2,430
 - C. \$ 7,530
 - D. \$ 5,500

3. Carlos wants to figure out the best way to pay for college. He is in the top of his class, making good grades and has good test scores on his SAT and ACT tests. Which method of paying for college might work best for Carlos?
 - A. Grant
 - B. Loan
 - C. Scholarship
 - D. Work-Study Program

4. Gary is planning to go to college. His family shows financial need and he also doesn't want to borrow money if he can find a way to pay for college without doing that. He is also a great tennis player and many schools have been watching him play. Which methods of paying for college might work best for Gary?
 - A. Scholarships
 - B. Grants
 - C. Loans
 - D. Both A and B

Name: _____

Math Teacher: _____

Week 8 Math Wednesday-GRADE: Paying for College Questions (FOR A GRADE!!!!)

1. Sort the following ways to pay for college into the categories below. List the numbers next to the bullets in the chart.

1. Savings
2. Scholarships
3. Loans
4. Gifts
5. Grants
6. Work study program

Sources of Money you have to <u>PAY BACK</u>	Sources of Money you <u>DON'T PAY BACK</u>	<u>Other</u> Sources of Money
•	• •	• • •

2. James has a tuition and fees bill at his college for \$5,600. He has a scholarship that will cover \$2500. He wants to pay only \$750 of his savings on the bill; the rest will come from a loan. How much money does he need in the loan to cover the total bill?
- A. \$5,600
 - B. \$3,850
 - C. \$2,350
3. Sarah is graduating high school this year. She is an amazing musician and the university she wants to attend really wants her talents for their band. Which of the following ways to pay for college seems like something Sarah might receive?
- A. Loan
 - B. Scholarship
 - C. Work-study program
4. John makes excellent grades at school. He is graduating at the top of his class this year. He also is the first in his family planning to go to college. His family has a high need for financial assistance. Which of the following matches best with John's situation?
- A. Loan
 - B. Grant
 - C. Scholarship
 - D. Both B and C

Name: _____

Math Teacher: _____

Week 8 Math Thursday: Family Interview

Interview a family member or family friend who has attended college. Ask them the questions below to gain a better understanding of how paying for college works and what you might need to do as you plan for your future.

1. Where did you attend college? _____
2. What degree(s) did you obtain, if any? _____
3. Before you graduated high school, had you given much thought to how you would pay for college? _____

4. Did you have any savings already saved up in high school to help pay for college? _____
5. What was the main way you paid for college? Did you get scholarships, grants, loans, work, etc.? _____

6. What advice do you have in terms of applying for scholarships? How do you make your scholarship application stand out? _____

7. What is your best advice to me in terms of paying for college one day? _____

Name: _____

Math Teacher: _____

Week 8 Math Friday: Future Plans Paragraph

Write a paragraph below explaining your plans for paying for college. Include where you want to attend college, what you want to study, how long it will take you to obtain your degree(s), and what options for paying for college you plan to use one day. If you want to use scholarships, write down how you plan to make sure you stand out in scholarship applications.

Name: _____

Math Teacher: _____

Math Week 9: Tuesday Comparing Salaries Questions (FOR A GRADE)

Look at the table below of careers and their median annual salary. Then answer the questions based on the information. You will need to multiply to find the amount someone would make over many years. See the example on the side for a reference. If you are asked to compare two salaries, you will subtract.

Engineer	Restaurant Manager	Lawyer	Fitness Trainers	Dentist
\$72,281 per year	\$54,400 per year	\$90,542 per year	\$61,113 per year	\$123,120 per year

Questions Based on the Table Above:

1. *Example:* How much would the fitness trainer make in a 35 year career? \$2,138,955 →
2. How much would the engineer make over 30 years? _____
3. How much would the dentist make over a 30 year career? _____
4. How much would a lawyer make over a 35 year career? _____
5. *How much more* would an engineer make over a dentist if they both had a 30 year career? _____
6. How much would a restaurant manager make over a 25 year career? _____
7. *How much more* would the engineer make than the restaurant manager over 10 years? _____
8. *How much more* would the dentist make than the lawyer over a 40 year career? _____

Fitness Trainer 61,113 a year
x 35 yrs

$$\begin{array}{r}
 61,113 \\
 \times 35 \\
 \hline
 305565 \\
 + 1833390 \\
 \hline
 \$2,138,955 \text{ for 35 years}
 \end{array}$$