

## Exploring Postsecondary Funding Options

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Guidance and Career Education, Grades 9 and 10 (2006) Grade 10 GLC20, Career Studies, Exploration of Opportunities

### Overview

Students explore postsecondary funding options that are available in Ontario. Using various student profiles, they investigate sources of funding that are available to support diverse postsecondary pathways. With the information gained in the first lesson, students explore the range of funding options that may be available to them to support their potential postsecondary plans.

### Connections to Financial Literacy

Students learn about diverse sources of postsecondary funding that are available. They develop critical thinking and problem-solving skills as they determine which funding sources would be most appropriate for their future plans.

### Connections to Curriculum

These lessons address curriculum expectations relating to effective use of research skills as well as exploration of postsecondary options in the Exploration of Opportunities strand.

The curriculum expectations addressed in each lesson are identified within the lesson plan. Full curriculum expectations with examples, can be accessed through a hyperlink within the lesson.

### Considerations for Planning

Exercise sensitivity when discussing postsecondary plans, as some students may have not yet considered the various options that might be available to them. Support students to see that all postsecondary pathways are valid and can lead to interesting careers. Emphasize the importance of considering all of one's options, rather than having too narrowed a focus.

These lessons explore only one aspect of developing a postsecondary plan – the funding. These lessons should be used as part of a larger unit in which students develop a fully fleshed out postsecondary plan in which they consider their goals, aspirations, skills, and values, as well as the educational requirements of diverse programs.

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Exploring Postsecondary Funding Options <i>Lesson 1</i>		
<p>Students explore postsecondary funding options that are available in Ontario. Using various student profiles, they investigate sources of funding that are available to support diverse postsecondary pathways.</p>		
Connections to Financial Literacy		
<p>Students use the transferable skills of critical thinking and problem-solving as they plan ahead for the future. They make connections and think about actions/consequences.</p>		
Curriculum Expectations	Learning Goals	
<p><a href="#">Click here</a> to access expectations in full, with examples.</p> <p><b>Exploration of Opportunities</b></p> <ul style="list-style-type: none"> <li>• use a research process to locate and select relevant career information from a variety of sources for inclusion in a portfolio               <ul style="list-style-type: none"> <li>– demonstrate effective use of research skills to locate and select career-related information from a variety of sources</li> </ul> </li> <li>• identify a broad range of options for present and future learning, work, and community involvement               <ul style="list-style-type: none"> <li>– compare a variety of postsecondary learning options and identify those most suited to them based on their personal interests, competencies, and aspirations</li> </ul> </li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>• use research skills to locate and select relevant information about funding postsecondary options</li> </ul> <p><b>Sample Success Criterion</b></p> <p>I can locate relevant and current information about funding postsecondary options.</p> <p>I can identify funding options that are most suited to specific postsecondary options.</p>	
Considerations for Planning		
<p><b>Readiness</b></p> <ul style="list-style-type: none"> <li>• Students need to have completed an assessment task to determine their skills, interests, aptitudes, and possible career options.</li> </ul>	<p><b>Terminology</b></p> <ul style="list-style-type: none"> <li>• Ontario Student Assistance Program (OSAP)</li> <li>• Student Work Abroad Program (SWAP)</li> <li>• Canada Student Loan</li> <li>• Ontario Youth Apprenticeship Program (OYAP)</li> <li>• Apprenticeship</li> <li>• Canada Student Grant (CSG)</li> <li>• Loan</li> <li>• Grant</li> <li>• Bursary</li> </ul>	<p><b>Materials</b></p> <ul style="list-style-type: none"> <li>• Handout: <b>Student Profiles</b></li> <li>• Computers with Internet access OR printouts of relevant information</li> </ul> <p><b>Websites</b></p> <ul style="list-style-type: none"> <li>• <b>Career Cruising</b></li> <li>• <b>Ontario Prospects</b></li> </ul>

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Exploring Postsecondary Funding Options Lesson 1	
Minds On	Connections
<p><b>Individual/Pairs → Visualization Exercise</b></p> <p>Each student visualizes a day in his/her life two years from now and then five years from now. They do each visualization twice – once for a work/school day and once for a day off. Encourage students to be very detailed in their visualizations – What time do they wake up? What do they eat for breakfast? What kind of clothes do they wear? How do they get to where they are going? Encourage specificity (e.g., I will work at a clothing store in the mall near my home) over generalities (e.g., I will work at a store).</p> <p>Students then reflect on the differences and similarities between their work day and their day off and their two-year vision and their five-year vision.</p> <p>Students reflect on recent self-assessments in which they assessed their skills, abilities, values and aspirations, and the jobs that were selected for them by assessment tools. Were any of these jobs part of the visualization exercise that they just completed?</p> <p>Prompt students to think about what type of postsecondary education would be required for one of those jobs:</p> <ul style="list-style-type: none"> <li>• On-the-job training?</li> <li>• University?</li> <li>• College?</li> <li>• Apprenticeship?</li> <li>• Other?</li> </ul> <p>Student pairs share their thoughts.</p> <p>Working individually, students conduct additional web-based research to learn more about the postsecondary requirements for the jobs in which they are interested. Websites such as <b>Career Cruising</b> and <b>Ontario Prospects</b> can be made available for this task.</p>	

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Exploring Postsecondary Funding Options Lesson 1	
Action!	Connections
<p><b>Pairs → Postsecondary Planning Research</b></p> <p>Working in pairs or on their own, students select a student profile to research from Handout: <b>Student Profiles</b>. They research the various funding options that are available for the student described in their profile. Encourage students also to think about other factors the student might need to consider, in addition to funding. For example: Is it important to them to live close to family or someone they know for social and emotional support or do they think they will feel ready to be away and independent? Would they prefer to live in a big city or a smaller community?</p>	<p> Differentiation of <i>process</i> based on learning style: Students select whether they would prefer to work alone or in pairs.</p> <p> Differentiation of <i>product</i>: If students have a clear idea about an alternate scenario they wish to investigate, they could use their own scenario based on what they would like to find out.</p>
Consolidation	Connections
<p><b>Whole Class → Gallery Walk</b></p> <p>All students who worked on the same student profile work together to create an informal “gallery exhibit” to share the various funding options and programs to support students after high school.</p> <p>These exhibits are shared in a gallery walk using a stay and stray strategy (i.e., two students “stray” with their exhibit to explain while the rest of the group “strays” to view other groups’ gallery exhibits). After having time to observe, the students who have return to their home group to share ideas about what they observed and learned. The students who stayed share their thoughts based on the discussions they had while hosting their work.</p> <p><b>Individual → Exit Card</b></p> <p>Students complete an Exit Card using the following prompts:</p> <ol style="list-style-type: none"> <li>3 postsecondary pathways that people can take:</li> <li>2 options for funding those pathways:</li> <li>1 funding option or program that I would like to find out more about:</li> </ol>	<p><b>A or L</b> Assess student responses on the Exit Card to determine if further instruction is necessary to ensure success on the next lesson.</p>

## Student Profiles

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### Student Profile 1: Wei-Ling *Veterinarian*

Wei-Ling is a grade 12 student who wants to attend university to become a veterinarian. She lives in Timiskaming and would like to stay in Ontario for her education. She will need to attend an undergraduate program for two years and then begin a veterinarian studies program which will take an additional four years. Currently, the only veterinarian studies program in Ontario is at the University of Guelph. Wei-Ling is concerned that it will be challenging to pay for tuition, as well as residence and travel while she is at university. She is also concerned about accumulating a lot of debt while in university. Wei-Ling's parents earn \$80,000 per year in gross income. Wei-Ling has one sister, who is two years younger than she is. Wei-Ling plans to work during the summer before going to university and hopes to earn \$2500. She estimates that she'll be able to earn an additional \$1000 during the school year through part-time work.

1. Would Wei-Ling be eligible for funding from OSAP? If so, how much money would she likely receive?
2. What other sources could Wei-Ling consider in order to increase her funding?
3. What advice would you give to Wei-Ling about the choice to attend university right now?

Some sources to consider:

[www.osap.gov.on.ca](http://www.osap.gov.on.ca)

[www.uoguelph.ca/registrar/studentfinance/](http://www.uoguelph.ca/registrar/studentfinance/)

[www.studentaward.com](http://www.studentaward.com)

<http://www.scholarshipscanada.com/>

### Student Profile 2: Ahmed *Chef*

Ahmed is in grade 11 and is very interested in becoming a chef. He thinks that the Ontario Youth Apprenticeship Program (OYAP) might be a very good program for him. Ahmed lives with a roommate and works at a restaurant in the evenings to cover his expenses. Ahmed knows that his apprenticeship costs will be covered while he finishes secondary school but he is worried that, after he graduates, he won't be able to afford his apprenticeship costs for up to two more years, as well as his other expenses. Ahmed thinks that he would like to attend the chef training program at George Brown College, Fanshawe College, or Conestoga College. What type of financial assistance will be available to him?

1. Approximately how much financial assistance could Ahmed receive?
2. What would be the financial benefits to Ahmed of participating in the OYAP program rather than beginning his apprenticeship after completing secondary school?
3. For what additional sources of funding should Ahmed consider applying?

Some sources to consider:

[www.oyap.com](http://www.oyap.com)

<http://www.servicecanada.gc.ca/eng/goc/apprenticeship/incentivegrant/program.shtml>

[www.studentaward.com](http://www.studentaward.com)

<http://www.scholarshipscanada.com/>

## Student Profiles

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### Student Profile 3: Sarah *Radio Broadcaster*

Sarah is in grade 12 and wants to become a radio broadcaster. She knows that there are several broadcast radio programs offered at various colleges. Sarah has no siblings and her family's gross income is \$50,000. She will be able to live with her mother while she attends college, so she will not have accommodation expenses. Sarah will have a part time job during the summer before college and estimates that she will earn \$1500. During the school year, she will not be able to work at a part-time job. Sarah will have additional expenses due to the fact that she has low vision (e.g., she will need to have some texts transcribed to Braille, some specialized equipment, etc.).

1. Would Sarah be eligible to receive OSAP? If so, approximately how much would Sarah receive?
2. In addition to an OSAP application, what other government funding applications should Sarah complete?
3. For what additional sources of funding could Sarah consider applying?

Some sources to consider:

[www.osap.gov.on.ca](http://www.osap.gov.on.ca)

<http://www.scholarshipscanada.com/>

[www.studentaward.com](http://www.studentaward.com)

<http://www.mcsc.gov.on.ca/en/mcss/programs/social/odsp/>

<http://www.cnib.ca/en/>

### Student Profile 4: Jamal *Travel for a Year*

Jamal has not decided about his postsecondary options and wants to take a year to make his decision. He would like to take the year after high school to travel and work to develop his skills and to explore his postsecondary options. He knows that he'll need to save some money for this type of experience but he doesn't know how much.

1. Describe some of the programs that are available to support Jamal in his year of working abroad.
2. For a student who has not made decisions about his postsecondary plans, what are some of the benefits of travelling and working for a year after secondary school?

Some sources to consider:

[www.swap.ca](http://www.swap.ca)

<http://cwy-jcm.com/>

<http://www.international.gc.ca/experience/index.aspx?lang=eng&view=d>

<http://www.international.gc.ca/experience/organizations.aspx?lang=eng&view=d>

<http://www.international.gc.ca/experience/organizations.aspx?lang=eng&view=d>

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### Exploring Your Own Postsecondary Options Lesson 2

Students use the information gained in the Lesson 1 and explore the range of funding options that may be available to them to support their potential postsecondary plans.

#### Connections to Financial Literacy

Students use the transferable skills of critical thinking and problem-solving as they plan ahead for the future. They make connections and think about actions/consequences.

#### Curriculum Expectations

[Click here](#) to access expectations in full, with examples.

##### Exploration of Opportunities

- use a research process to locate and select relevant career information from a variety of sources for inclusion in a portfolio
  - demonstrate effective use of research skills to locate and select career-related information from a variety of sources
- identify a broad range of options for present and future learning, work, and community involvement
  - compare a variety of postsecondary learning options and identify those most suited to them based on their personal interests, competencies, and aspirations

#### Learning Goals

Students will:

- use research skills to locate and select relevant information about funding postsecondary options

##### Sample Success Criterion

I can locate relevant and current information about funding personal postsecondary options.

I can identify postsecondary funding options that may be relevant for my future plans.

#### Considerations for Planning

##### Readiness

- Students need to have completed an assessment to determine their skills, interests, aptitudes and possible career options.

##### Terminology

- Ontario Student Assistance Program (OSAP)
- Student Work Abroad Program (SWAP)
- Canada Student Loan
- Ontario Youth Apprenticeship Program (OYAP)
- Apprenticeship
- Canada Student Grant (CSG)
- Loan
- Grant
- Bursary

##### Materials

- Computers with Internet access

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<b>Exploring Your Own Postsecondary Options</b> Lesson 2	
Minds On	Connections
<p><b>Pairs → Exit Card Reflection</b></p> <p>Working in pairs, students review their Exit Cards from the previous class. They discuss something new that they learned about funding options. They then make connections between the student profiles that were discussed in the previous class and their own personal goals, aspirations, interests, and values.</p>	
Action!	Connections
<p><b>Individual → Postsecondary Planning Research</b></p> <p>Students consider the recommendations they have received from previous career self-assessments. They consider their own goals, interests and aspirations, as well, to determine two postsecondary programs that they would like to research.</p> <p>Students research the specific program determining the length of time required and the program costs. They investigate the specific funding options that would be available to them for these programs. Students also consider what other factors, besides funding, might impact the choices they make about postsecondary options.</p> <p><b>Whole Class → Co-Construction of Success Criteria</b></p> <p>As a class, co-construct the success criteria for a postsecondary funding plan. Sample success criteria would include:</p> <ul style="list-style-type: none"> <li>• Funding plan considers provincial and federal funding sources</li> <li>• Funding plan considers school-based funding sources</li> <li>• Funding plan considers bursaries available through private foundations</li> <li>• Funding plan considers personal and family savings for postsecondary plans.</li> </ul> <p>Using the Handout: <b>Postsecondary Funding Plan</b> to guide their thinking, students develop a plan.</p> <p><b>Pairs → Peer-Assessment</b></p> <p>Student pairs assess each others' funding plans on the basis of the co-constructed success criteria for a postsecondary funding plan.</p> <p><b>Note:</b> Some students may not feel comfortable sharing their personal plans. These students can, instead, do a self-assessment, using the co-constructed success criteria.</p>	<p><b>A for L</b> While co-constructing success criteria, assess the extent of students' awareness of sources of funding for postsecondary programs.</p> <p><b>DI</b> Differentiated Instruction by Learning Style: Students work individually or in pairs.</p> <p><b>A for L</b> Students' assessments of peer work.</p>

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<b>Exploring Your Own Postsecondary Options</b> Lesson 2	
<b>Consolidation</b>	<b>Connections</b>
<p><b>Individual → Revising Postsecondary funding plan</b> Based on feedback received during peer assessments, students revise their postsecondary funding plans and submit them for assessment.</p>	<p><b>AOL</b> Assess students' postsecondary funding plans on the basis of the co-constructed success criteria.</p>

## Postsecondary Funding Plan

List two postsecondary programs/options/careers which you would be interested in pursuing:

A. \_\_\_\_\_

B. \_\_\_\_\_

Answer the questions for **each** program/option/career.

1. How long would the program last before you would be able to earn income?  
What costs might be involved in choosing to attend this program?
2. If this plan involves going straight to the workplace, what costs might be involved (e.g., purchase of tools or specialized equipment, purchase of special clothing, business start-up costs)?
3. Describe the funding options which would be available to you to support this postsecondary plan.
  - a. Name of the source of funding:
  - b. An estimate of the value of the funding:
  - c. Any available information about the eligibility requirements for this funding:

### Conclusions

What other factors may influence decisions you make about postsecondary options?

What plan do you feel fits best with your needs, personal goals, interests and aspirations?

Are there alternate ways you could meet these needs, goals, interests, and aspirations?

## Exploring Postsecondary Funding Options Lesson 1

### Curriculum Expectations

<b>Guidance and Career Education, Grades 9 and 10 (2006)</b>	
<b>Exploration of Opportunities</b>	
<b>Overall Expectations</b>	<b>Specific Expectations</b>
<ul style="list-style-type: none"><li>• use a research process to locate and select relevant career information from a variety of sources for inclusion in a portfolio</li></ul>	<ul style="list-style-type: none"><li>– demonstrate effective use of research skills to locate and select career-related information from a variety of sources (e.g., information interviews; print, video, and computer-based resources)</li></ul>
<ul style="list-style-type: none"><li>• identify a broad range of options for present and future learning, work, and community involvement</li></ul>	<ul style="list-style-type: none"><li>– compare a variety of postsecondary learning options (e.g., apprenticeship, college, distance education, on-the-job training, private training, university) and identify those most suited to them based on their personal interests, competencies, and aspirations</li></ul>

## Exploring Postsecondary Funding Options Lesson 2

### Curriculum Expectations

<b>Guidance and Career Education, Grades 9 and 10 (2006)</b>	
<b>Exploration of Opportunities</b>	
<b>Overall Expectations</b>	<b>Specific Expectations</b>
<ul style="list-style-type: none"><li>• use a research process to locate and select relevant career information from a variety of sources for inclusion in a portfolio</li></ul>	<ul style="list-style-type: none"><li>– demonstrate effective use of research skills to locate and select career-related information from a variety of sources (e.g., information interviews; print, video, and computer-based resources)</li></ul>
<ul style="list-style-type: none"><li>• identify a broad range of options for present and future learning, work, and community involvement</li></ul>	<ul style="list-style-type: none"><li>– compare a variety of postsecondary learning options (e.g., apprenticeship, college, distance education, on-the-job training, private training, university) and identify those most suited to them based on their personal interests, competencies, and aspirations</li></ul>