

# Exploring community colleges

Students learn about benefits of community college and consider whether attending community college could be a good option to help them prepare for their future.

## Learning goals

### Big idea

Community college can be a good option to consider when preparing for the future.

### Essential questions

- What are some of the benefits of community college?
- Could community college be a good option after high school for me?

### Objectives

- Research the benefits of community college
- Explore a nearby community college that students might consider attending


### NOTE

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Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

### KEY INFORMATION

**Building block:**

 Financial knowledge and decision-making skills

**Grade level:** High school (9-12)

**Age range:** 13-19

**Topic:** Earn (Making money), Spend (Paying for college)

**School subject:** CTE (Career and technical education), English or language arts, Fine arts and performing arts, Math, Physical education or health, Science, Social studies or history, World languages

**Teaching strategy:** Blended learning, Direct instruction

**Bloom's Taxonomy level:** Understand, Apply

**Activity duration:** 45-60 minutes

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### STANDARDS

**Council for Economic Education**  
Standard I. Earning income

**Jump\$tart Coalition**  
Employment and income - Standards 1, 2, and 3  
Financial decision-making - Standard 1

## What students will do

- Review the College Board's<sup>1</sup> webpage on frequently asked questions about community college to find at least three benefits of attending community college and to explore one nearby.
- Use the U.S. Department of Education's College Scorecard website to learn more about the community college they chose.
- Answer questions about the college.
- Write reasons why they would consider attending that community college after high school and reasons why they wouldn't.

## Preparing for this activity

- Print copies of all student materials, or prepare for students to access them electronically.
- Become familiar with the College Board's webpage on frequently asked questions about community college at <https://bigfuture.collegeboard.org/find-colleges/how-to-find-your-college-fit/community-college-faqs>.
- Become familiar with the search function on the U.S. Department of Education's College Scorecard website at <https://collegescorecard.ed.gov/>.
- Secure access to the Internet and computers or tablets so students can conduct research.

### What you'll need

#### THIS TEACHER GUIDE

- Exploring community colleges (guide)  
[cfpb\\_building\\_block\\_activities\\_exploring-community-colleges\\_guide.pdf](#)

#### STUDENT MATERIALS

- Exploring community colleges (worksheet)  
[cfpb\\_building\\_block\\_activities\\_exploring-community-colleges\\_worksheet.pdf](#)
- Computers or tablets with Internet access

1. The Consumer Financial Protection Bureau does not endorse this third party or guarantee the accuracy of this third-party information.

## Exploring key financial concepts

Many students choose to attend community college after high school. Community colleges are two-year institutions and offer benefits that some students find attractive. Many community colleges have lower tuition costs and smaller class sizes than four-year colleges and universities. They can help prepare students to transfer to a four-year institution. In addition, many offer workforce development and skills training. Community college graduates typically earn an associate's degree, which is usually awarded for at least two years of full-time academic study beyond high school. Exploring what a community college offers can help you decide if it's the right choice for you.

### TIP

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Because higher education costs and other details change, students should be encouraged to always look for the most up-to-date information.

## Teaching this activity

### Whole-class introduction

- Start by seeing what students already know about community colleges. Ask the class to generate a quick list of things they think they know about community college.
- Tell students that many people who attend community college plan to transfer to a four-year school after graduating. Explain that it's important for community college students to make sure the four-year school they want to attend will accept their credits.
- Be sure students understand key vocabulary:
  - **Associate's degree:** A degree usually awarded for at least two years of full-time academic study beyond high school.
- Tell students that they'll visit two websites to learn about community colleges and answer questions about them in order to better understand this higher education option and address any misconceptions.
  - It may be helpful to show students both websites to give them context before having them work on their own.
- Be sure students understand how College Scorecard defines the following terms before they use this online tool:
  - **Average annual cost:** The average annual net price for students after school, state, and federal financial aid is applied. For public schools, this is only the average cost for in-state students.

### TIP

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Visit CFPB's financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://consumerfinance.gov/financial-education-glossary/).

- Be sure to make it clear that because this is an average cost and because students receive different amounts of financial aid, the cost that College Scorecard shows might not be the cost students would ultimately pay.
- **Graduation rate:** The share of students who graduated within 8 years of entering this school for the first time, regardless of their full time/part time status or prior postsecondary experience.
- **Salary after completing:** How much people will earn on average at their jobs a year after graduating.
  - This is determined by taking the midpoint of many undergraduate students' earnings a year after graduating. An undergraduate is a college student who is working toward an associate's or a bachelor's degree.
  - This information only includes students who received federal financial aid.

## Individual or group work

- Students can work individually or in pairs to complete their worksheet.
- Students first go to the College Board's website at <https://www.collegeboard.org> to search for the webpage on frequently asked questions about community college.
  - Students can use search terms such as "community college options" or "community college FAQs."
- Using the information from this site, students list at least three benefits of community college on their worksheet.
- Next, students use the "College search" link on the webpage to find a community college near their home to explore. They'll need to click the "Type of school" button and select "2-year/community college."
  - Consider having students start the search with colleges within 50 miles of their zip code.
- Students decide on a college and click the corresponding box. That will give them a summary about the school and a link to the school's website.
- They'll review information about the school and reflect on what it has to offer.
- Students then visit the College Scorecard website at <https://collegescorecard.ed.gov/> and search for their selected community college to gather more information.
- Students click on "name search" and enter the college's name. A small box showing the college will appear.
- Students then click the college's name in the box to see details about the school.

- Students will record the following information:
  - Average annual cost
  - Graduation rate
  - Salary after completing (this shows a range of salaries based on different fields of study)
- Next, have students scroll down to the “Financial Aid & Debt” drop-down menu and record the following information:
  - Median total debt after graduation (this shows a range of debt levels based on different fields of study and only includes federal student loans)
  - Typical monthly loan payment (this payment range is based on a 10-year payment plan with a 4.53% interest rate)
- Students will review the webpage for other information that might interest them.
- Students then reflect on this information about the school.
- Based on what they learned from the two websites, students will then list on their worksheet at least two reasons why they would consider attending the school and two reasons why they wouldn’t.

## Wrap-up

- Ask for a few volunteers to share something they learned about community college that they found interesting.
- If there’s time, ask a few volunteers to share information about the community college they explored and why they would or wouldn’t consider attending.

## Suggested next steps

Consider searching for other CFPB activities that address the topic of earning, including making money. Suggested activities include “Comparing higher education choices” and “Creating a poster on life after high school”.

## Measuring student learning

Students’ worksheet answers and responses during discussion can give you a sense of their understanding. **Keep in mind that students’ answers may vary, as there may not be only one right answer.** The important thing is for students to have reasonable justification for their answers.