

Paying for Education and Training

NAME _____ DATE _____ PERIOD _____

1. Sort the Funding Methods

METHOD	WHAT IT DOES	BOUNDARY TO VERIFY
Scholarship	Gift aid from a school or provider	Eligibility, deadline, and conditions vary
Grant	Aid that generally does not require repayment when conditions are met	Eligibility and continued requirements vary
Work-study	Eligible student earns money through a job	Award and job are not automatic
Loan	Borrowed money covers eligible costs	Repayment, interest, fees, and terms matter
Savings/529	Money was set aside before the bill	Rules, ownership, and balance vary
Employer tuition benefit	Employer pays or reimburses some cost	Job, program, amount, timing, and stay rules vary
Registered Apprenticeship	Paid job plus structured learning	Opening, eligibility, wage, schedule, and sponsor terms vary

Sort at least one method into each job:

- Reduces cost without repayment: _____
- Earns money through work: _____
- Borrows money: _____
- Requires a real provider or sponsor to verify: _____

Word bank: scholarship/beca · grant/subvención · earn/ganar · borrow/pedir prestado · repayment/reembolso.

Complete frame: _____ can _____, but the student still needs to verify _____.

2. Decide for Two Fictional Students

TAYLOR -- REDUCE THE PRICE FIRST

Taylor has a strong academic record and community-service experience. Taylor wants a current college or technical-school program but has not compared aid offers.

First two methods Taylor should investigate and why:

1.

2.

One deadline or condition to verify: _____

JORDAN -- EARN WHILE LEARNING

Jordan wants structured technical training and paid work. A current Registered Apprenticeship listing may fit, but there is no guaranteed opening.

What Jordan must verify in a real sponsor listing:

One reason a technical-college route could still fit better:

Word bank: eligibility/requisitos · deadline/fecha límite · sponsor/patrocinador · offer/oferta · condition/condición.

Complete frame: I would investigate _____ first because _____. Before deciding, the student must verify _____.

3. Repair Claims and Build a Safe Sequence

FAFSA is a free application used to determine eligibility for federal grants, work-study, and loans. It is not an aid award or a loan by itself. Texas currently requires a graduating senior to complete and submit FAFSA, complete and submit TASFA when applicable, or submit an authorized signed opt-out. Middle-school students do none of those actions in this lesson.

Repair each claim:

1. "FAFSA is a loan." ->
-
-
2. "Work-study erases tuition." ->
-
-
3. "Every apprenticeship is open and uses the same rules." ->
-
-

Put five future actions in a safe order:

ORDER	ACTION
1	
2	
3	
4	
5	

One official source to recheck later: _____

Word bank: application/solicitud · aid offer/oferta de ayuda · compare/comparar · verify/verificar · accept/aceptar.

Complete frame: First, the student should _____. Before accepting anything, the student should compare _____ and verify _____.