

EDUCATION FINANCING

Comparing Education and Training Pathways

Detailed practice, calculation, decision-making, and assessment

GRADES 9-12	TIME 2 x 42 min	GROUPING I / pairs / whole	PRODUCT Brief
YOUR CHALLENGE Compare career requirements, full costs, time to completion, outcomes, and debt risk across three fictional pathways.			

Education Decisions Combine Cost, Time, Completion, and Career Fit

A program with the lowest tuition may not have the lowest full cost or the best career fit. Students should compare required credentials, total cost, time, completion, transfer or licensing status, employment outcomes, debt, and the quality of the evidence.

Term	Student-friendly meaning
Direct cost	Tuition, fees, books, and required equipment.
Indirect cost	Transportation, housing, food, and lost earnings.
Cost of attendance	School estimate of educational expenses for a period.
Completion rate	Share of a defined group that finishes under stated rules.
Credential	Degree, certificate, license, or certification showing achievement.
Net price	Cost after grants and scholarships, under the stated definition.
CLASSROOM USE All people, employers, figures, brackets, and documents in this packet are fictional. Never place a real Social Security number, employer ID, bank number, or tax document in classroom work.	

Part 1 - Define Education and Career Requirements

Sam is exploring an IT support career. Separate career-entry evidence from personal preferences.

Factor	Need / preference	Evidence source	Decision rule
Required credential			
Hands-on practice			
Finish within four years			
Budget limit \$18,000/year			
Ability to work part time			

Which facts should come from employers, program documents, or outcome data?

Part 2 - Calculate First-Year Total Cost

Use fictional figures and include indirect costs.

Cost	Certificate	Community college	Four-year college
Tuition/required fees	\$9,800	\$6,200	\$17,500
Books/equipment	\$1,450	\$1,100	\$1,300
Transportation	\$1,800	\$2,200	\$900
Housing/food increase	\$0	\$0	\$8,400
Lost earnings	\$4,000	\$2,500	\$6,000
First-year total			

Calculate totals and compare each with the \$18,000 limit.

Part 3 - Estimate Cost to Completion

Use stated program lengths and assume annual costs stay constant.

Path	Annual cost	Years	Estimated completion cost
Certificate		1	
Community college		2	
Four-year college		4	

Calculate totals. Why is multiplying by planned years only an estimate?

Part 4 - Evaluate Program Evidence

Do not treat marketing claims as proof.

Evidence	Certificate	Community college	Four-year college	Question
Completion rate	74%	61%	68%	
Job placement definition	Related job within 6 months	Any employment	Not stated	
Median graduate debt	\$6,500	\$8,000	\$24,000	
Transfer/licensing status	Not applicable	Credits may transfer	Accredited; verify program	

Which outcome is easiest to compare? Which needs a definition before comparison?

Part 5 - Write an Education-Pathway Recommendation

Sam values quick entry, low debt, and a credential employers recognize.

Decision check	My evidence
Career requirement	
First-year cost	
Completion cost	
Time to completion	
Outcome evidence	
Debt risk	
Facts to verify	
Recommendation with limitation	

Write 150-200 words with at least four figures and four verification questions.