

Lesson 8.1: Postsecondary Education Alternatives: What's Next?



Lesson Author

Kylee Holliday, University of Delaware Center for Economic Education & Entrepreneurship

Standards and Benchmarks

See page 5.

Lesson Description

In this lesson, students identify postsecondary education alternatives to four-year colleges. Students explore a variety of postsecondary education pathways through an interactive “Pathway Fair,” where they learn from peer-created “booths” representing different options. Afterward, they evaluate and rank these alternatives using a PACED decision-making grid to determine which options best align with their personal goals. To obtain an answer key for the assessment in this lesson, create an account on FederalReserveEducation.org.

Concepts

Decision making

Objectives

Students will be able to:

- identify postsecondary education alternatives to four-year colleges and universities.
- explain why postsecondary alternatives to four-year colleges and universities are often a good choice for students.
- analyze multiple postsecondary options and explain which option(s) best support their personal and career goals.

Compelling Question

How can postsecondary education alternatives help students achieve their goals?

Time Required

90 minutes

Materials

- Postsecondary Alternatives: What's Next? Lesson Slides, one copy for teacher to display
- Handout 8.1.1: Postsecondary Pathway Cards, one card for each group

- Handout 8.1.2: Postsecondary Pathway Fair Directions, one copy for each student
- Handout 8.1.3: Postsecondary Pathway Notes, one copy for each student
- Handout 8.1.4: PACED Decision-Making Grid, one copy for each student
- Answer Key 8.1, one copy for teacher
- Video: After Grad: Work or College?

Preparation

- You will need to cut Handout 8.1.1: Postsecondary Pathway Cards.

Procedure

1. Display Slide 2 and read each question. Ask students to discuss their answers with a partner and write out their responses. Ask volunteers to share their responses with the class.
 - a. Aside from college, what are possible options you or your peers may consider right after graduating high school? *(Answers will vary but might include attending a trade school, joining the military, getting a job, etc.)*
 - b. What else would you like to know about these college alternative options? *(Answers will vary but might include location, cost of attendance, class-size, educational opportunities, major offerings, qualifications for participation, available career opportunities after participation, etc.)*
2. Display Slide 3. Tell students that deciding what they want to do after high school may be confusing. They are going to watch a video that may help them decide which of the many options is the right path for them. As they watch the video, they should consider the postsecondary options that are mentioned. Show the following video to students:
<https://www.youtube.com/watch?v=yUIdGvSQR9I>.
3. After watching the video, discuss the following:
 - a. What postsecondary options are mentioned in the video? *(college, work, trade school, apprenticeships, and online courses)*
 - b. Your friend is considering what she wants to do after high school and is getting overwhelmed and confused by all of the options available to her. Having watched this video, what advice would you give her and why? *(Answers will vary, but a possible answer might be that every path you take has obstacles; but as long as you know your strengths, limits, and goals you will be able to choose the best path for you.)*
 - c. Of the four obstacles listed in the video *(fear of failure, lack of direction, external expectations, and financial stress)*, which one(s) are you concerned about? Explain. *(Answers will vary.)*
4. Tell students that in the U.S., college is the path chosen by almost two-thirds of high school students. While college can help many people achieve their personal and financial goals, attending college is not always the preferred path for many high school graduates. While there

are many options to pursue in continuing education after high school, after doing research, students will begin to get a better idea of what the best fit is for them. Just like students attend college and career fairs to assist them in their decision making, they will be creating their own “Postsecondary Pathway Fair”.

5. Divide the class into 10 groups. Assign each group one of the cards from Handout 8.1.1: Postsecondary Pathway Cards. These cards include Associate Degree, Bachelor’s Degree, College vs. University, Public vs. Private Schools, Nonprofit vs. For-Profit Schools, Military Programs Community College, Professional Certification, Career and Technical Education (CTE), or Apprenticeship vs. Internship.
6. Give each student a copy of Handout 8.1.2: Postsecondary Pathway Fair Directions and Handout 8.1.3: Postsecondary Pathway Notes. Instruct each group to use their Pathway card to create a mini-poster or digital slide summarizing their pathway (length of the program, type of learning, example careers, pros/cons, and their answer to this statement: “Best for students who...”). Encourage visuals, creativity, and clarity. This will become their “booth” at the Pathway Fair.
7. After groups have created their booths, students participate in a Gallery Walk. Half the class will remain at their booths as “experts” while the other half become “explorers”. As students explore the various booths, they will record their facts and personal impressions on their notetaking sheet. After approximately 10 minutes, have the “experts” and “explorers” switch.
8. Tell students that determining what to do after high school can be a confusing and overwhelming process for many people. Reflecting on a person’s individual skills and interests can help them have a clearer picture of which postsecondary education option(s) might be right for them.
9. Give each student a copy of Handout 8.1.4: PACED Decision-Making Grid. Have students complete the grid individually comparing their top three options for postsecondary education.

Closure

10. After completing their PACED Decision-Making Grid, have students answer the following question included on Handout 8.1.4:
 - a. “Which option best supports your personal and/or professional goals, and why?”
(Answers will vary based on alternatives, criteria, and evaluation.)
11. Have volunteers share their top pathway and reasoning. (Answers will vary. Possible responses may include: *I think a trade school would fit me best because I want to start working quickly and learn hands-on skills instead of going to a four year school.; A community college is the best option for me because it’s more affordable and I can always transfer to a different school later once I figure out my major.; I chose a four-year college because I want to pursue a career that requires a degree, such as teaching or engineering.*)
12. Revisit the essential question: How can postsecondary alternatives help students achieve their goals? (Answers will vary. Possible answers may include: *Postsecondary alternatives give*

students different pathways to further their education based on their interests and what they want to achieve later in life. They can also provide more affordable options and flexibility to match their learning styles, budget, and personal goals.

Assessment

13. Provide students with a copy of Handout 8.1.5: Assessment. Simone has always liked working with her hands, solving problems, and fixing machinery and has enjoyed working with her older brother in his HVAC shop. She is interested in pursuing further education after high school. Use the chart on Handout 8.1.3: Postsecondary Pathway Notes to recommend one or two options for her to research in more detail and explain why you chose these options. (See Answer Key 8.1 for detailed grading guidance.)

Standards and Benchmarks

National Standards for Personal Financial Education

Standard 1: Earning Income

Most people earn wage and salary income in return for working, and they can also earn income from interest, dividends, rents, entrepreneurship, business profits, or increases in the value of investments. Employee compensation may also include access to employee benefits such as retirement plans and health insurance. Employers generally pay higher wages and salaries to more educated, skilled, and productive workers. The decision to invest in additional education or training can be made by weighing the benefit of increased income-earning and career potential against the opportunity costs in the form of time, effort, and money. Spendable income is lower than gross income due to taxes assessed on income by federal, state, and local governments.

Benchmarks: Grade 12

2. In addition to wages and paid benefits, employees may also value intangible (noncash) benefits, such as good working conditions, flexible work hours, telecommuting privileges, and career advancement potential.
3. People vary in their opportunity and willingness to incur the present costs of additional training and education in exchange for future benefits, such as earning potential.
4. Employers generally pay higher wages or salaries to more educated, skilled, and productive workers than to less educated, skilled, and productive workers.

Handout 8.1.1: Postsecondary Pathway Cards (page 1 of 5)

Option #1: Associate Degree

An associate degree is a two-year undergraduate degree, which means it usually takes two years to complete. Generally, an associate degree is 60 credits, which is equivalent to about 20 courses. Associate degrees typically focus on preparing students for entry-level work, basic skills, and knowledge in their field of study. Students may complete general education requirements and then transfer to a four-year degree at a different college or university.

Associate degrees are a good option for many students, including the most academically advanced ones. Depending on the school and program, associate degrees can be extremely rigorous. Some students who want to eventually go on to a four-year college or university may want to start in an associate degree program first. This can both help prove that the student is able to thrive in a higher education environment and also save on costs. Many students, regardless of grades or scores, will start in an associate degree program to save money.

Many jobs require an associate degree. Engineering technicians, web developers, nurses, paralegals, and nuclear technicians are just some of the career paths that students may consider when pursuing an associate degree.

Option #2: Bachelor's Degree

A bachelor's degree is an undergraduate four-year degree, which means it generally takes four years to complete. However, some students may take five or six years to complete a bachelor's degree. This degree is generally 120 credits, or about 40 courses. Often, a bachelor's degree is considered the minimum level of education to work in many fields. Bachelor's degrees are also sometimes called baccalaureate degrees. The most common bachelor's degrees are:

1. Bachelor of Arts (BA degree)
2. Bachelor of Science (BS degree)
3. Bachelor of Fine Arts (BFA degree)

Bachelor's degrees require that each student complete a set of required courses for graduation, not all from the student's chosen major. These classes may include English, psychology, history, math and elective courses. A bachelor's degree not only aims to equip graduates with the skills and knowledge for their professional field, but also provides a well-rounded education.

Handout 8.1.1: Postsecondary Pathway Cards (page 2 of 5)

Option #3: College vs. University?

A college is a postsecondary institution that usually provides only undergraduate education, as opposed to offering graduate programs as well. Colleges also tend to be smaller than universities and have smaller class sizes, which may provide more personal learning opportunities. Each individual college will vary depending on type and region, so additional research is necessary to find the best fit.

Universities are postsecondary institutions that provide undergraduate and graduate programs. They will often have medical or law schools as well. Universities tend to be bigger than colleges, with a wider variety of academic programs because of the larger student body. Usually, universities divide up their different programs into schools like the “College of Engineering” or the “College of Education,” through which specific programs can be completed.

Universities will often dedicate quite a bit of time and resources to research. Professors at universities typically are conducting this research while also teaching classes. It is common to have a TA (teaching assistant), who is also a graduate student, teaching smaller, discussion-based classes, while the professor teaches several large lectures during the week. Not all universities will operate in the same way. Additional research about each individual university is necessary to choose the best fit for you. Students who enjoy environments where there are lots of degree options and people will likely find value in a university education.

Option #4: Public vs. Private Schools?

Both public schools and private schools receive funding from student tuition, fees, donations, and federal grants. However, public schools also receive funding from state taxes to pay for the cost of operation. In many states, state-appointed boards of trustees oversee these public schools. Because funding comes directly from state taxes, residents who decide to remain in-state for college can attend a public school at a lower cost than an out-of-state student.

Generally, private colleges and universities are administered by a private organization and do not receive state government funding to operate. Instead, they depend largely on student tuition, fees, donations, and federal grants. Because of this funding structure, private colleges tend to be more expensive than public schools, although this is not always the case. However, many private schools offer generous financial aid packages to students.

Handout 8.1.1: Postsecondary Pathway Cards (page 3 of 5)

Option #5: Nonprofit vs. For-Profit Schools?

Nonprofit schools are the schools you likely picture when you think of college: four-year colleges and universities, community colleges, and private colleges. These schools receive funding from the state and/or federal government, tuition, and/or donations, and the money goes directly back into the schools themselves. For-profit colleges function more like a business with investors who earn money on their investment in the college. For-profit colleges tend to focus on job-specific curriculums, often technical programs. You generally won't find English or history majors at for-profit colleges, but rather welding, manufacturing or technology fields.

Whether you attend a nonprofit or for-profit school, it is important to ensure that the school is accredited, meaning it is officially authorized and recognized by the Council for Higher Education Accreditation or another private educational association recognized by the government. Schools can receive accreditation from either national or regional accreditors. If the schools are not accredited, most experts agree that students should avoid them. Degrees from these institutions can cause difficulties in the future if they struggle with enrollment, poor job placement, and academic standards if credits do not transfer to other schools.

Option #6: Military Programs

The military can provide young adults with valuable job training and education. First, it's important to find out more about each branch of the military and discuss where your skills and interests align. These branches include the Air Force, Army, Coast Guard, Marine Corps, and Navy. Students can also work towards a college degree while serving in the military, and the military will provide tuition assistance for those who go on to pursue college or certification.

ROTC stands for Reserve Officer Training Corps, which is a college program offered by over 1,000 colleges and universities in the United States. ROTC programs prepare young adults to become officers in the U.S. Military. The program exists in most military branches, including the Army, Navy, Marine Corps, and the Air Force. These programs provide a mix of academic education on-campus as well as military training. Students who are interested in the military and pursuing a college education will find a structured career path through the ROTC. Students receive an ROTC scholarship to help cover the costs of attending a college and earning a bachelor's degree. It is important to remember that ROTC scholarships are in exchange for mandatory active duty service after completing a bachelor's degree program.

Handout 8.1.1: Postsecondary Pathway Cards (page 4 of 5)

Option #7: Community College

An undergraduate associate degree is usually completed at a community college, although sometimes it can be earned at a four-year college or university. Like four-year programs, students can earn general education credits at a community college. This might be good for students who don't have a specific idea of what they want to do in the future, as it allows them to get a well-rounded education, explore options, and focus on a specialty.

Many colleges and universities have 2+2 programs, partnering with local community colleges. These programs allow students to earn an associate degree from the community college and then enroll for their last two years at a four-year university or college to earn their bachelor's degree. These programs are great for students who are looking to minimize costs and still pursue a four-year degree.

There are many reasons students would want to choose a community college over a four-year institution. One of the main reasons that students choose community college is financial. Community colleges tend to cost a lot less than four-year institutions, making it more affordable for students to acquire an associate degree or attain general education credits before transferring.

Community colleges also tend to have many part-time students, allowing students to work and take classes at the same time. For students with real financial barriers, starting slow and earning credits can be a successful route to earning a degree.

The class sizes at community colleges are generally significantly smaller than four-year institutions, although not always. Smaller class sizes allow for more personalized attention and one-on-one time with instructors, which is helpful for students who need extra help or like to learn at their own pace.

Option #8: Professional Certification

Community colleges provide professional certificates in many fields. These programs can quickly track students into a career at a lower cost. Some of these programs have been set up with local businesses; others are specifically designed with the industries in the region in mind. Some of the most popular certificate programs are in the healthcare, manufacturing, business and technology fields. Researching certification programs is important to find the best fit. Look for programs that address specific needs of businesses in the area, how well past students perform on state certification tests, and if these programs place students in the field for on-the-job training. Professional certification is different from earning a degree because it provides specific skills that are required in a particular job. Some community colleges provide this type of certification, others do not.

Handout 8.1.1: Postsecondary Pathway Cards (page 5 of 5)

Option #9: Career and Technical Education (CTE)

After high school, this type of education is typically found in a technical program at community colleges or a specific technical school. Technical programs offer students hands-on experience related to a specific career. If they already know they want to pursue a career in a skilled profession, a technical program is a good option. Technical programs and schools (also known as trade schools) provide programs to pursue careers to become electricians, mechanics, pharmacy technicians, dental hygienists, nuclear technicians, machinists, and more. Compared to a four-year education, which requires general education credits and electives, this route is more streamlined and focuses on developing specific skills and knowledge for a chosen career path. Generally, upon completing these programs, a student will earn either a certification in their field or trade, or an associate degree.

Option #10: Apprenticeship vs. Internship

Apprenticeship is the process of learning a skilled occupation through paid, on-the-job training and generally lasts between one and five years. Apprentices train under experienced professionals to learn more about the occupation they are pursuing. Apprenticeship programs often require classroom study through local community colleges or technical programs and offer the opportunity to earn an industry-recognized certificate.

Both apprenticeships and internships provide entry-level experience in a career, but they work in different ways. Internships give you a chance to observe and learn about a career before committing to it full-time, but they may be paid or unpaid. Internships are generally short term (three to six months). While internships provide an opportunity to focus on career exploration, they do not provide a certification. However, interns receive course credit that can strengthen their resume or portfolio and gain a valuable network of professionals who can connect them to further career opportunities.

Handout 8.1.2: Postsecondary Pathway Fair Directions

Step 1: Get Your Pathway (Expert Role)

1. You will be assigned to a small group and will be given one postsecondary pathway.
2. Your group's job is to become the expert on that pathway.

Step 2: Create Your Pathway Booth

With your group, create a mini-poster or digital slide that includes:

- What the pathway is
- Typical time that pathway takes to complete
- Type of learning (hands-on, classroom, on-the-job, etc.)
- Example careers
- One major benefit and one possible drawback
- Complete this statement: "This pathway is best for students who..."

Be prepared to explain your pathway clearly and answer questions.

Step 3: Pathway Fair Gallery Walk

Round One: Explore or Present

- Half of the class will stay at their booth as experts.
- The other half will rotate through booths as explorers.
- When visiting a booth:
 - Listen to the explanation.
 - Ask at least one question.
 - Record notes on your Notes Handout

Round Two: Switch Roles

- Experts and explorers switch roles.
- Continue rotating until you have visited every booth.

Handout 8.1.3: Postsecondary Pathway Notes (page 1 of 2)

Postsecondary Pathway	Characteristics
Option #1: Associate Degree Program	
Option #2: Bachelor's Degree Program	
Option #3: College vs. University	
Option #4: Public vs. Private Schools	
Option #5: Nonprofit vs. For-Profit Schools	

Handout 8.1.3: Postsecondary Pathway Notes (page 2 of 2)

Option #6: Military Program	
Option #7: Community College	
Option #8: Professional Certification	
Option #9: Career & Technical Education (CTE)	
Option #10: Apprenticeship vs. Internship	

Handout 8.1.4: PACED Decision-Making Guide

STEP 1: State the **P**roblem: Identify the problem you are trying to solve or the decision you are trying to make.

STEP 2: List **A**lternatives: Create a list of the alternatives that could solve the problem, satisfy the want/need, or be an outcome of the decision.

STEP 3: Identify **C**riteria: Establish the important factors on which you will judge your alternatives.

STEP 4: **E**valuate the Alternatives: Consider your alternatives based on your established criteria.

STEP 5: Make a **D**ecision: Make a decision based on your evaluation.

→ Criteria ↓ Alternatives	#1	#2	#3	#4	Total
#1					
#2					
#3					

Handout 8.1.5: Assessment

Simone has always liked working with her hands, solving problems, and fixing machinery. She has also enjoyed working with her older brother in his HVAC shop. She is interested in pursuing further education after high school. Use the chart on [Handout 8.1.3: Postsecondary Pathway Notes](#) to recommend one or two options for her to research in more detail and explain why you chose these options.