NEW MEXICO 4-H

Aggie Next Step

Understanding FAFSA



Post Secondary Pathways

Newt McCarty, State 4-H Agent and Chelsey Juenemann, Education Specialist

AGGIE NEXT Soar Prosper Empower Thrive
Post Secondary Pathway Program

New Mexico State University is an equal opportunity employer and educator.
NMSU and the U.S. Department of Agriculture Cooperating.
nm4h.nmsu.edu

NM STATE
BE BOLD. Shape the Future.
College of Agricultural, Consumer and Environmental Sciences
Cooperative Extension Service
Extension 4-H Youth Development

Understanding FAFSA

Lesson Focus

Paying for college can feel confusing and overwhelming. This lesson focuses on understanding what FAFSA is, why it matters, and how it serves as a gateway to different types of college funding—not just loans. By the end of today's lesson, participants should have a clearer picture of how students afford college and why completing FAFSA is an important step for almost everyone.

Supplies

- Worksheets
- Handouts
- Pens/Pencils

Objectives

Students will be able to:

- **Define** FAFSA and explain its purpose in accessing college financial aid.
- **Explain** why FAFSA matters, including how it helps reduce the real cost of college.
- **Identify** common FAFSA myths and distinguish them from factual information.
- **Recognize** FAFSA as a gateway to multiple funding sources.

Preparation

Review lesson materials and determine which worksheets and handouts you will use for the lesson. Print enough assessments, worksheets, and handouts for each participant.

Activities

1. Have participants complete the *Pre-Assessment*.

2. Begin with 3-4 "college price" amounts on screen or board: A. $3,500/year; B. $18,000/year; C. $42,000/year. Ask participants to vote or write down what they think the "average student" pays per year at a college like each one shown. They are estimating real-world cost, not sticker amount.

Reveal the actual average paid:

- Community college: $1,200-$2,500/year
- Public (in-state): $8,000-$12,000/year
- Private: $20,000-$25,000/year

Debrief and discuss: *Wow! That's a lot less than the sticker price. How do students get these discounts?* (Lead into: Most of these savings come from financial aid, and FAFSA is your first step to accessing it.)

New Mexico State University is an equal opportunity employer and educator.
NMSU and the U.S. Department of Agriculture Cooperating.

Understanding FAFSA

3. Distribute ***FAFSA: Your Gateway to College Funding*** and review.

4. Introduce ***FAFSA: Myths vs. Facts*** interactive activity. Before distributing the handout, read each myth aloud and have students vote on whether each statement is a myth or a fact, then reveal the answer. (Note: All are myths.)

5. Distribute ***FAFSA Unlocks*** and allow participants time to complete individually or in pairs.

6. ***Exit Ticket*** – Depending on time, this can be done as a class discussion, as an individual worksheet, as homework in class, or during the following class.

7. Have participants complete the *Post-Assessment*.

Reflection

Today, you learned that FAFSA is not a loan, but a tool that opens access to grants, scholarships, work-study, and loans that help lower the real cost of college. Understanding how FAFSA works now can help you make smarter financial decisions and ask better questions when it's time to plan your next steps after high school.



New Mexico State University is an equal opportunity employer and educator.
NMSU and the U.S. Department of Agriculture Cooperating.

Understanding FAFSA

Extensions

Show students that FAFSA connects to real, named programs with ***FAFSA In Action***. Distribute the worksheet and instruct participants to research one FAFSA-connected aid program.

Differentiation

Content Support: Provide a completed sample of the *Simple Saving Plan* as a model, so students understand expectations before creating their own plan.

English Language Learners: Allow students to respond verbally or with bullet points, rather than full sentences, when appropriate. Pair students with a supportive peer for discussions and collaborative activities.

Processing Time: Provide additional think time before students respond or share.

Use think-pair-share instead of whole-group discussions.

Advanced or Early Finishers: Ask students to rank aid types from most to least helpful and explain why.

New Mexico State University is an equal opportunity employer and educator.
NMSU and the U.S. Department of Agriculture Cooperating.

Understanding FAFSA

Resources

Optional Videos

Note: Please preview all videos before showing them to students to ensure they are age-appropriate, relevant, and aligned with your classroom needs.

Why Complete the FAFSA Form?
https://youtu.be/RtDYpEfAa5U?si=BDzgYo518tZ9R6zH

FAFSA Overview
https://youtu.be/emUDDQSFYRI?si=K0jAtwWH5Mpr58PQ

NM Standards:

NM PED Standards: Career and Technical Education (CTE):
3.1.1: Employ critical thinking skills to solve problems and make decisions

NM Social Studies Standards – Financial Literacy (Grades 9-12)
Econ.54: Identify various strategies students can use to finance higher education and how to access student aid through completion of the FAFSA

Common Career Technical Core (CCTC) Standards: Career Ready Practices (CRP):
CRP-3: Attend to Personal Health and Financial Well-Being

Optional ELA Alignment (Grades 6-12)
SL1: Participate in a range of conversations and collaborations