Student Success (STSU) 1550 Funding a Transfer Plan (1 unit) CSU

Prerequisite: none

Advisory: Eligibility for English 1500 strongly recommended.

Total Hours: 16 hours lecture. 32 Outside of class hours (48 Total Student Learning Hours)

Catalog Description: This course is an introduction to financial resources and management associated with the costs of transferring from the California Community College to a university. Topics covered in this course include personal income, budgeting, scholarships, grants, federal loans, private loans, work-study, and common issues and misconceptions associated with financing college.

Type of Class/Course: Degree Credit

Textbook:

Additional Required Materials:
Taft College Catalog/Student Handbook, current edition

Course Objectives:

By the end of the course, a successful student will be able to:

1. Demonstrate knowledge of present and future financial costs associated with transfer
2. Identify and distinguish between common financial resources used for transfer.
3. Demonstrate knowledge of financial responsibility associated with college enrollment
4. Demonstrate knowledge of money and debt management.
5. Demonstrate knowledge of budgeting
6. Demonstrate effective communication strategies with financial aid departments

Course Scope and Content:

Unit I Understanding Transfer Costs

A. Comparing costs of different types of institutions
B. Comparing fee structure for:
a. CSU System  
b. UC System  
c. Private Non Profit  
d. Private For Profit  
e. Out of State Transfer  
C. Language of higher education  

Unit II  Financial Resources  
A. Scholarships  
B. Grants  
C. Federal Loans  
D. Private Loans  
E. Work-Study  
F. Military Benefits  
G. Loan Forgiveness Programs  

Unit III  University Calculation of Financial Need  
A. Expected Family Contribution  
B. Communicating with the Financial Aid Office  
C. Recalculation of Need  

Unit IV  Credit Scores/ Loan Eligibility  
A. Common Loan Vendors  
B. Limits on Loan Access/Co-Signer  
C. Repayment Terms  
D. Credit worthiness rules for students and parents  
E. Default Consequences  

Unit V  Consumer Awareness/Fraud Protection  
A. College Disclosures  
B. College Scorecard  
C. Scholarship Application Vendors  
D. Debt Relief & Consolidation Scams  

Unit VI  Decision Making and Budgeting  
A. The role of emotions, attitudes, and behavior in making financial decisions  
B. The role of family or support system in financial decision making  
C. Weighing cost and benefits of transfer  

Learning Activities Required Outside of Class  
The students in the class will spend a minimum of 4 hours per week outside of the regular class time doing the following:
Methods of Instruction

1. Assigned reading from text and selected references
2. In-class and online lectures, demonstrations, and films
3. Discussions
4. Group projects/activities
5. Self-evaluation of student education plan

Methods of Evaluation

1. Journals
2. Written Assignments
3. Chapter quizzes and unit tests
4. Reports and/or projects/case study
5. Final Exam

Supplemental Data:

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