

The Fund Your Future Game

Introduction

The Fund Your Future Game engages students in an interactive simulation to help them understand different financial situations and actions that impact their ability to pay for college. The purpose is to highlight the importance of planning ahead, applying for aid, and making strategic choices to reduce college costs.

Materials

- Print the **Profile Cards** that follow (preferably on cardstock) and fold on the dotted line. The folded card will show a student number on one side and their financial aid actions on the back.
- Print the **Game Moves** pages for the designated “Financial Aid Officer” to read through the actions and guide the game.
- **Optional:** Prepare a set of 7 printed cards, each displaying the name of a local or popular college (one college per card).

Set-Up

1. Ask for **7 volunteers**.

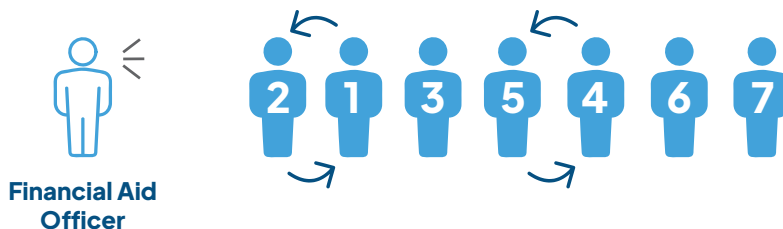
Optional: Before you begin, select 7 local or popular colleges that represent a mix of types and price points, making sure to note each school’s annual Cost of Attendance (COA). Create a sign for each college. To kick off the activity, hand a college sign to each student and challenge them to work together to line up from highest to lowest COA based on what they already know about these colleges. Once they agree on an order, review their choices and lead students in a discussion about the different types of college expenses that make up the true cost of college. You can find a cheat sheet of potential topics and talking points in the facilitation guide.

Standard: Provide 7 students with one **Profile Card** each and have students line up in order from number 1 to 7. This order represents the initial cost of attendance for each student who has chosen that college (starting with the most expensive at the left in “first place” / #1). The other students will see only their college rank, not the financial aid actions in their profile. Allow them a few moments to read their profile.

The facilitator should take a moment to explain to participants and the audience that this game illustrates how different choices, actions, and circumstances can affect the cost of attending college. The scenarios are generalized to demonstrate the overall financial aid process, and individual students may experience different outcomes based on their personal situations. To make the impact of each financial aid “move” more visible, facilitators may also find it helpful to label the space behind participants with a visual scale—such as “High Cost (\$\$\$)” on one end and “Low Cost (\$)” on the other—using a whiteboard/smartboard, posted signs, or projector image.

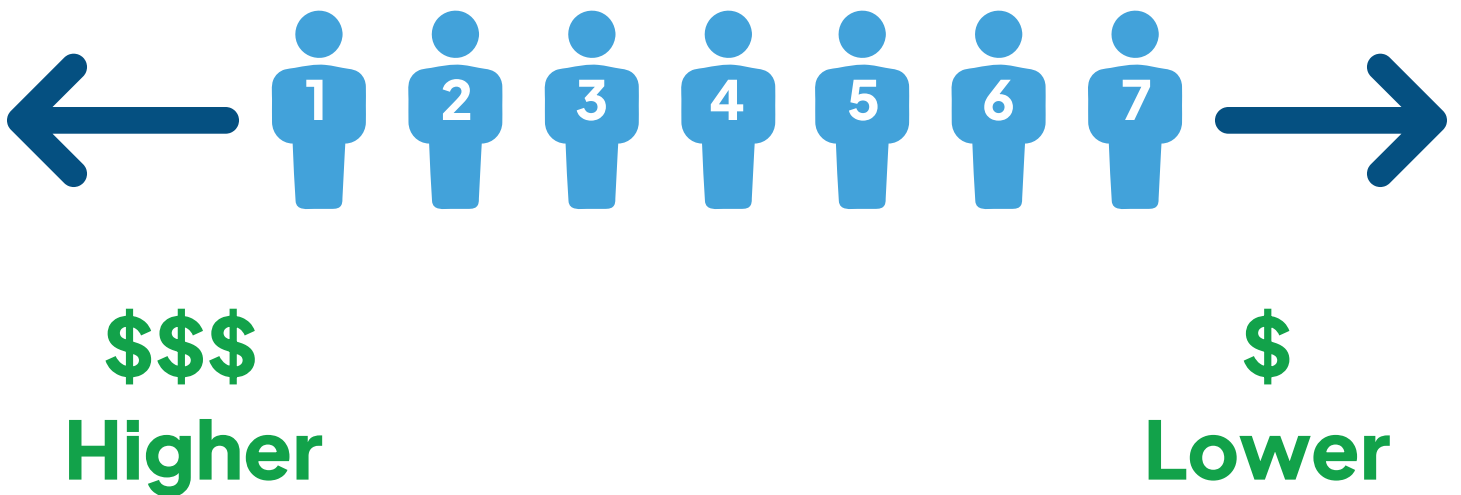


2. The **Financial Aid Officer** will read each financial aid action aloud, instructing students to move up or down in the line based on the actions listed on their cards; this represents an increase (up) or decrease (down) in the cost of college for that student. The students will leapfrog each other depending on their financial aid activities and choices. This can be the adult facilitator or an additional student volunteer who reads the actions while the facilitator focuses on leading the discussion of the moves.



3. The facilitator will encourage discussion on best financial aid practices throughout the game — pausing to discuss the opportunities and challenges related to paying for college. Review the **Facilitator Quick Reference** for suggested topics and discussion prompts.
4. After all moves are completed, prompt all students to assess and share their thoughts on the financial aid process.

College Costs



Instructions

Below are the financial aid actions different students will take during the game. Each move has a **bolded** heading for the topic or theme of that move, as well as a financial aid action beginning with "If you...". The Financial Aid Officer will read each financial aid action aloud, instructing students to move up or down in the line based on the actions listed on their profile cards; this represents an increase (up) or decrease (down) in the cost of college for that student. The students will leapfrog each other depending on their financial aid activities and choices.

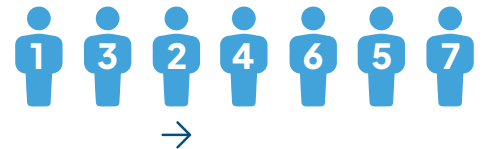
1. Dual Enrollment (Start Early Savings)

If you participated in a dual enrollment program in high school, move down one space (5).



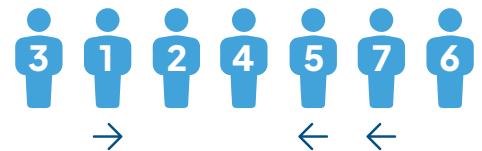
2. Working & Saving

If you worked part-time in high school to save for college, move down one space (2).



3. FAFSA Completion (Timing Matters)

If you filled out the FAFSA early in the first month it was open, move down one space (1). If you didn't qualify for government aid or missed your college FAFSA deadline, move up one space (5, 7).



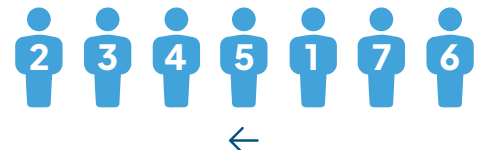
4. Pell Grants (Need-Based Aid)

If you received a Pell Grant due to financial need, move down one space (1, 3). If you received the full Pell Grant, move down one additional space (1).



5. FAFSA Follow-Up (Don't Miss Steps!)

If you didn't review your FAFSA Submission Summary and/or missed a request from your college to complete verification documents on time, move up one space (5).



6. Scholarship Effort (Apply Often)

If you applied for at least five scholarships, move down one space (1, 3, 7).



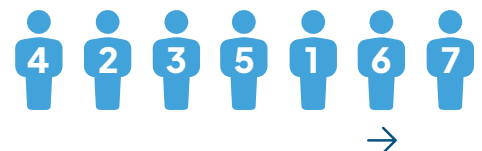
7. Missed Scholarship Opportunity

If you did not apply for any scholarships, move up one space (4).



8. Community College Pathway

If you attended a community college for two years before transferring to save money, move down one space (6).



9. Merit Scholarships

If you were offered a large merit scholarship to attend a private college, move down one space (2).



10. Smart College Choice (Financial Fit)

If you applied to multiple colleges and chose one based on a strong financial aid package (such as in-state tuition savings), move down two spaces (4).



11. Loan Decisions (Know Your Options)

If you took out the maximum federal student loan amount without exploring options like a payment plan or work-study, move up one space (5).



12. Financial Aid Advocacy (Ask for Help!)

If you spoke with a financial aid counselor about your situation, move down one space (3). If you completed additional paperwork to have your financial aid offer reviewed and received more grant funding, move down one additional space (3).



13. Work-Study Participation

If you took advantage of work-study opportunities, move down one space (6).



14. Family Contributions (Planning Ahead)

If your family contributed to college costs using a savings plan (such as a 529 plan), move down one space (1).



15. Alternative Pathways (Apprenticeships)

If you explored your options and chose to enroll in an apprenticeship program, move all the way down (2)!



16. Ending order should be 5-3-4-7-1-6-2



Purpose: use this sheet to briefly discuss financial aid topics after each game action. You do not need to cover every point—choose what fits your audience and time.

Dual Enrollment / College Credit in High School

Why it matters: Fewer credits needed after high school = Lower cost.

- Dual enrollment earns actual college credit for free.
- AP credit depends on exam score and each college's policy for AP credits.

Ask: How can earning credits early save money?

FAFSA (File Early)

Why it matters: FAFSA is the gateway to most financial aid (grants, work-study, loans, state and college aid).

- Filing early = Often more aid opportunities.
- Colleges have **priority deadlines**. The Next NC Scholarship priority date is June 1st.
- The FAFSA is required for Pell grant, work-study, federal loans, and other programs, including many scholarships.

Ask: Why might students delay or skip FAFSA? Who can help?

Pell Grant & Need-Based Aid

Why it matters: Grants do not need to be repaid.

- Eligibility is based on the Student Aid Index (SAI) that is located on the FAFSA Submission Summary.
- NC students at NC colleges may qualify for Next NC Scholarship (public colleges) or NC Need-Based Scholarship for Private College Students (independent colleges).

Ask: How might grant or scholarship eligibility affect college choices?

FAFSA Submission Summary & Verification

Why it matters: FAFSA isn't finished until follow-up is complete.

- Review the FAFSA Submission Summary (FSS) to review your FAFSA form answers, eligibility for federal student aid, the colleges listed to receive your FAFSA, and if you are required to provide additional information (verification).
- Verification is time-sensitive and students will need to contact each college's financial aid office separately.
- Missing steps can mean losing aid.

Ask: Why is checking email and portals important?

Scholarships (Apply Often)

Why it matters: Scholarships = Free money.

- Merit-based and need-based scholarships exist for many different talents and circumstances.
- Smaller awards and scholarships with required essays often have fewer applicants.
- Some scholarship funds can be used on indirect costs (books, gas, personal expenses).

Ask: Where can students look for scholarships?

Student Loans

Why it matters: Loans must be repaid.

- Before taking out student loans, ask about college payment plan options to compare.
- Subsidized loans are need-based and do not charge students interest while in college at least half-time. Unsubsidized loans are not need based and interest begins as soon as the loan is disbursed.
- Borrow only what you need.

Ask: What should students do before borrowing more?

Financial Aid Offices & Special Circumstances

Why it matters: Financial aid offices are partners.

- If a student has a special circumstance, it may be possible for the financial aid office to review the student's financial aid eligibility for additional funding.
- Communication with the financial aid office can help with future opportunities even if they don't currently qualify for review.
- The financial aid office can help students with military backgrounds and their families access eligible military education benefits.

Ask: When should students reach out for help?

Financial Aid Offer Letters

Why it matters: The lowest sticker price isn't always the best deal.

- Compare offers by reviewing the amounts of grants, scholarships, work study, and loans offered alongside the cost of attendance for each college.
- Pay attention to what you will have to pay now in addition to what you will need to pay back later in loans or payment plans.

Ask: What questions would you ask a financial aid office?

Work-Study & Student Employment

Why it matters: Earn money without increasing loan debt.

- Work-study is an offer of student employment, usually on-campus or nearby.
- Work-study pay goes directly to students.

Ask: How could work-study help beyond money?

Planning Ahead & Alternative Pathways

Why it matters: There are multiple affordable paths.

- Family conversations help with college financial planning.
- Community college transfer programs can reduce costs for 4-year degrees.
- There are many two-year and shorter programs at NC community colleges that can lead to strong career opportunities.
- Apprenticeships are available in a range of trades and professions and vary in length and time commitment.
- Apprenticeships allow students to "learn while they earn".

Ask: How might different pathways fit different goals?

Cost of Attendance (COA) & NC Resident Discounts

Why it matters: COA = Total estimated cost, not just tuition.

- Direct costs are paid to the college and include tuition, fees, housing, and meals.
- Indirect: books and supplies, transportation, personal expenses.
- Varies by college type and residency.
- Students can access tuition discounts and state-funded financial aid through an in-state residency finding on the NC Residency Determination Service ([NCResidency.org](https://www.ncresidency.org)).
- NC Promise Colleges offer \$500/semester tuition for in-state students and \$3,500/semester for out-of-state students (ECSU, FSU, UNCP, WCU).

Ask: Why is it important to know the total Cost of Attendance, and not just the cost of tuition? How does RDS help reduce the cost of college for those that qualify?

Final Debrief

- What actions helped students move down the line?
- What actions or non-actions caused the cost of college to increase?
- What would you do differently now?



Student 1

- Completed FAFSA early in the first month it was open.
- Received a federal Pell Grant for the maximum amount possible.
- Turned down work-study.
- Applied for 10 scholarships.
- Received one scholarship for being a first-generation college student.
- Parents were able to contribute funds for books and supplies from a college savings plan.



Student 2

- **Worked part-time during high school to save for college.**
- **Only applied to one 4-year college.**
- **Offered 1 large merit scholarship to attend a private college.**
- **Learned that the local community college had a great business and banking apprenticeship and enrolled in the program.**



Student 3

- Received a federal Pell grant.
- Applied for 5 scholarships.
- Received a merit-based scholarship from a local foundation.
- Spoke with a financial aid counselor about their unique situation *and* received additional funds based on a financial aid office review of their special circumstances.



Student 4

- Applied to a range of different colleges.
- Didn't apply for any scholarships.
- Compared financial aid offers and costs and chose an NC Promise college that offered a strong financial aid package.



Student 5

- Took dual enrollment courses in high school.
- Applied for 1 scholarship.
- Missed their first-choice college's FAFSA deadline and missed out on institutional aid.
- Missed the email requesting verification from the college and missed out on institutional grants.
- Borrowed maximum amount in federal student loans without asking the financial aid office at the college about other financial aid options like work-study and payment plans.



Student 6

- **Attended a community college tuition-free using the Next NC Scholarship before applying to a four-year college as a transfer student.**
- **Applied for 2 scholarships.**
- **Took advantage of work-study.**
- **Took out \$2,500 in federal student loans.**



Student 7

- Didn't qualify for in-state tuition or government aid.
- Applied for over 15 scholarships.
- Received 2 scholarships from a local foundation.