



Directions: In a minute, you will be circulating around the room and talking with your classmates (and Mentors, if present). If the statement in any of the boxes below pertains to the person you are speaking with, have him/her sign their name, write a brief explanation that verifies the statement in the box, and then discuss the topic in the box. You can sign one box for yourself in addition to the free space. The person who gets “blackout” first (all squares signed) wins. The winner will need to read off their squares, listing the name of the person who signed the square and their answer, to confirm a victory.

| | B | I | N | G | O |
|----------|---|--|--|--|---|
| 1 | I use some form of a budget to manage my money. | I was born in the same state I currently live in. | I have a savings account. | I worry about how I will pay for college. | I can name an advantage to taking out a federal loan. |
| 2 | I have a pet. | I am/will be the first in my family to attend college. | I know the priority deadline for applying for the FAFSA. | I know what a financial aid award letter is. | I know why having a good credit score is important. |
| 3 | I worry about taking out a loan. | I can define “discretionary expense.” | FREE | I know why the FAFSA is important. | I like to watch reality television. |
| 4 | I know what a scholarship is. | I know what COA stands for. | I have my driver’s license. | I know a benefit of work study. | I save my receipts to track my spending. |
| 5 | I know what a grant is. | I have a checking account. | I want to go to college. | I can speak more than one language. | I know what EFC stands for. |

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Founded in 2006, GLOW’s mission is to empower under-resourced students and their families to afford and complete college. GLOW partners with excellent schools and nonprofits as well as corporate and community organizations to bring this program to you. To learn more about GLOW, visit www.glowfoundation.org.

Sample topics from GLOW’s curriculum include:

- Banks and Credit Unions
- Savings and Checking Accounts
- Credit, Credit Reports, and Credit Cards
- Predatory Lending
- Budgeting
- Debt Management
- College Costs
- FAFSA/Dream Application Step-By-Step
- Scholarship Basics
- Federal Grants and Work Study
- Cal Grants
- Understanding Federal Loans
- Interpreting Your Award Letter
- Reducing Financial Gaps

My GLOW Schedule: Write down the topics and logistical information relevant to your site.

| Lesson Topic | Date | Time | Location/Room |
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