

"How I Got Here: Kevin—Educator-focused Video"

Sheila: Hiya. My name is Sheila Baker, and you might know me as the incredibly likable and charismatic star athlete on your favorite local sports team. That's right, go local sports team. Now, a lot of people ask me, "Sheila, how did you do it? What's the secret to your success on and off the field? How did you make it to the big time?" I always tell them the same thing, hard work, dedication, and Pell Grants. Enough about me. Today we're going to be talking about helping your students anticipate their college expenses, and the sometimes unforeseen perils of putting all their basketballs in one basket. Plus some creative solutions for managing the often overwhelming financial realities that come with paying for a college education.

We're going to focus on the story of our buddy, Kevin. He was a star athlete with a clear path to the big dance. Like so many high school athletes, Kevin's future got thrown a curve ball.

Kevin: Hi, my name's Kevin Gray. I'm 24 years old, I live in Santa Anna, Texas, and I love what I do. I'm a financial advisor for AXA. A financial advisor basically sits one on one with individual families and business owners, really help them reach their financial goals. We can tweak the strategy.

As a kid, I didn't know a lot about money but I did know that my family didn't have a lot of it. My mom and dad both worked in a factory. We were really living paycheck to paycheck. I'd find way to do chores, shoveling snow, mowing the grass, things like that, just to have a little bit extra money so that we could maybe have nicer cleats, or buy maybe a bat.

Joan: Hey, you. Yeah, you. This is your old junior high gym teach Joan Hinkey, now listen up you knuckleheads. Your students might be saying to themselves that they don't have to listen too much to what old Kevin is talking about. They're thinking, "My future is already planned coach. I'm going to go to college on a sport scholarship. Make the pros, shoot a few freshie shoe commercials, host the Saturday Night Live, start a foundation for troubled youth, and then retire in Punta Gorda." Well listen up, here are a few stats for you to chew on. 52% of all college football players think they're going to eventually turn pro. In reality, only 1.6% of them, actually will. If that stat isn't enough, only about .03% of all high school athletes will end up making a career as a pro athlete. That's only a 100th of a percent better chance than winning the lottery. My uncle Nate has been playing the lotto every week for 50 years and he's still never won.

Now, I know what you're thinking. You're saying to yourself, "Coach Hinkey, you always told us that athletics was an important part of being a well rounded person. You made us run a mile every day rain or shine." Well, it's true. Athletics are great for building a students confidence, and instilling values of teamwork, and a strong work ethic. When an athlete starts thinking they're the cat's pajamas so much that they can blow off their academics, well that sort of thinking can get them a permanent place on the bench of

life. Students should take their academic performance seriously even if they're a talented athlete, just in case things work out differently than they hoped originally. Don't believe me, well then, take it from Kevin over here.

Kevin, you're up. Hey, no lollygagging Martinez, and keep those knees up. 1, 2, 3, 4.

Kevin: This is back when I was cuter, the T-Ball days. I really got into sports, football, basketball, baseball, track. I didn't take school seriously, sports were everything. I really didn't plan on going to college. I didn't see the value in going to school at that time. When playing basketball, I'd realize I was not going to be the next LeBron James. In football, I was ranked the number 1 running back in the state of Texas. We were 5 weeks into the season, I caught a pass in the corner of the end zone and landed on my shoulder, and I broke my collar bone. Here we are undefeated in my prime year, and I was broken.

I realized that education was going to be the most important thing for me. At most, I was thinking about going to a college that was more like a trade school, you know, masonry or automotive. I decided to go to the full 4 year college. Most scholarships, I had missed most of the deadlines. This is October of my senior year in high school. I realize, "Wow, I better get going."

Hot Dog Lady: Hot dogs. Scholarships. Get your scholarships. Oh, hey, didn't see you there. Here's a tip for your future college students. They should start researching scholarships in the 9th and 10th grades. Then, they should begin submitting scholarship applications their junior year. These kids don't need to have it all figured out, but it at least lets the scholarship committees know that they can cut the mustard by starting the process early. Scholarships are a fantastic way to help pay for all the expenses of college, and Pell Grants aren't too shabby themselves, as Kevin will explain in the next section.

Pell Grants are awesome because unlike a loan, they don't have to be paid back, which can give you a chance to catch up on your other expenses and relish your time at school. That folks, is one fresh hot dog pun. Here pass this down will you?

Kevin: I went to college at Texas State University, because of my families income, I was able to apply for a Texas Pell Grant. It's really a grant of money that you do not have to pay back. That really helped a lot, and I burned through that extremely quickly in that first semester. I really needed a plan B going into those next semesters.

Referee: Penalty on the play, underestimating college expenses on the home team. That's a financial penalty and a loss of time on the play. Students can often be blindsided by expenses like bus passes, lab fees, books, and internet costs that can add up fast. It can also be easy for them to miss manage their money, especially when it's seeming magically handed to them in grant or scholarship form. Students can find themselves smothered by financial trouble in a hurry. Colleges typically rough out expenses in the estimated tuition and fees section of their website, which can be an ideal resource for students looking to create a budget.

Without a clear budget, first year college students run the risk of letting financial issues distract, or even interrupt, their studies. That's when students typically take a year off, or move home for a while, after the first year or two of college. To avoid this type of penalty, and a crowded house, it's important for students to consider creative solutions to managing their finances, like work study which Kevin smartly got in on. Work study can be a great way for students to make some extra money, and most jobs are conveniently located on campus. Students should check with the school's financial aid office to see what opportunities are available. Not only can kids bring in extra cash, but they can also learn real life job skills that will transfer to their future careers. It's a total win/win. Work study jobs aren't particularly lucrative, however. Students typically earn less than \$10 an hour. If you like Kevin, you might have to get a little more creative. Game on!

Kevin: I found a way to maximize my work study. Work study is an opportunity to work somewhere on campus. I decided to go full throttle. I started working at the Human Resources Department. I'd work from 4 to 1 am at the food court. I was able to get a job at the athletic department. After that first year, I had saved up a few thousand dollars and I found a 1976 RV. It saved a lot of money working and going to school, but it was definitely well worth it to get through college quicker. If you want it bad enough, you will find a way. If you show the passion and the ambition to willing to go to school, you will be in good shape. In a few years time, you will have an education that's going to be with you for a lifetime.

If you don't think that you can afford college, I'm going to let you know you can. Let's get to work.

Fan: (Woo) That was awesome. I'm totally Kevin's Number 1 fan. Major kudos to him for not quitting. In fact, he held down 3 jobs while going to school and lived in a camper just to save enough money to keep his dreams alive. Even though he doesn't say it, Kevin probably realized that housing was one of the most expensive and also negotiable-ish things he was paying for in college. He couldn't skimp on tuition, but he was able to find a more affordable housing alternative. Go Kevin!

Kevin's struggle wasn't glamorous, but students should be reminded that the effort to manage their money in college can have a major impact on their experience and even on their ability to actually complete their degree. Creating a realistic budget, talking with financial aid advisors, taking advantage of work study opportunities, and creative problem solving are all ways students can help build a successful college experience all around. That my friends, is a winning game plan. Kevin! Kevin! Kevin! Kevin!