

GREAT CHOICES

2010

MAR

Great Choices quote of the month:

“We have a hunger of the mind which asks for knowledge of all around us, and the more we gain, the more is our desire; the more we see, the more we are capable of seeing.” ■ **MARIA MITCHELL**

Welcome to Great Choices™ monthly e-letter, your source for timely college and career planning and readiness reminders, information, tools, and resources. If you would like to receive this newsletter each month, you can register for your free subscription at the website, www.greatchoicesonline.com. **Don't forget to check the website for other free resources from Great Choices™!**

SPRING FORWARD!

March is a great time to focus your priorities; spring break is in sight, the home stretch is just ahead, and planning for next year has already begun! As winter fades away, plan now to stay on track and avoid the distracting temptations of spring. Daylight savings time starts on March 14. Don't forget to spring forward one hour and spring into a great finish for this school year.

The March Great Choices™ Spotlight!

MIDDLE SCHOOL:

With just a short time until spring break and then a fast slope to the end of the year, this is the time to reflect on ways that you can make the best of the remainder of your year. Put in a little extra effort to earn your best grades, participate in an activity that broadens your world, and get outside and exercise by joining a spring sport. Whatever you do, remember to make the most of the opportunities available.

HIGH SCHOOL:

Testing season has arrived. Most states will conduct their annual standardized testing over the next two months. Standardized testing has an important place in your academic progress, but don't let it overwhelm you. Eat well, rest well, and be sure you arrive on-time and equipped for your tests with pencils and calculators.

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The March Great Choices™ Spotlight (continued)

■ FRESHMEN

The strong foundation of your freshman year is vital preparation for the rest of high school. Use the last months of this year to develop your study skills and become better at managing your time. Take notes in your classes, do your homework well and on time, make good use of your planner, and ask your teachers for help when you need it. Remember that your freshman GPA carries the same weight as your GPA from every other year in high school. Keeping your focus now will help you stay focused for a strong freshman finish!

■ SOPHOMORES

With spring comes bright days and brighter opportunities. Begin now to investigate leadership and activity options that might be open to you as a junior. While taking challenging classes and doing your best in those classes is your priority, it is also important to have abilities and interests that extend beyond the classroom. Your activities will do more than show others that you can run, jump, and lead, they will help you to learn important life skills. Check daily announcements, contact your counseling office, and talk to others in your community to find opportunities to expand your world.

■ JUNIORS

Open doors to great postsecondary options by doing your best, managing your time, and focusing on meaningful activities. Stay on top of your assignments and projects, and ask for help when you need it. Your junior year transcript will be the showcase year in your applications to colleges and other programs, and your grades will demonstrate your growing maturity as a learner and an independent young adult. Remember that in just a few months you will be asking for recommendations from counselors and teachers. Be nice and play well with others—make yourself someone worth recommending!

Important DATES!

Test dates: 3/13/10 SAT (No Subject tests)

Registration Dates: 3/5/10 for 4/10/10 ACT and 3/25/10 for 5/1/10 SAT

NACAC March College Fairs: Springfield (MA), Charlotte, Syracuse, Buffalo, and Memphis.

For more information, go to <http://www.greatchoicesonline.com/calendar/index/03/2010>.

■ SENIORS

If the flurry of senior activities has not overwhelmed you yet, it probably will soon. While managing your own time and responsibilities is important, the support of your parents and other adult mentors can be essential also. As you work to balance your time and responsibilities, have a great time, and continue to do your best. While you may be anxious to move beyond high school, do not let your anticipation cause you to ignore the work in front of you. You will have to send a final transcript to colleges and perhaps to future employers; scholarship competitions will weigh those final grades. Stay healthy and stay focused on your rapidly approaching graduation goals and—avoid senioritis!

Great Choices Clinic: High School Financial Planning

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Transitioning to life beyond high school requires a new understanding of money matters, which shapes many of the opportunities that are available to you.

NEEDS?

Estimate the financial requirements for funding college or the living expenses for which you are responsible during a training or apprenticeship program. The cost of tuition, housing, food, books, transportation, and other personal expenses will combine to define your need. Research your expenses by visiting websites or talking with the admissions offices for the schools and programs you are considering. While you may be prepared for a frugal existence through your college and early career days, you will still need a safe place to live, and to eat, buy toiletries, have adequate transportation to and from school or work, and a little room for entertainment and emergencies.

INCOME?

Many sources of income may be available to see you through your years of college and career training. Take time to understand the different sources described next.

Scholarships: Scholarships are financial awards that do not have to be given back and are awarded based on criteria involving achievement, goals, affiliation, or expectations. Scholarships may be awarded at the national and local level. Many institutions offer academic scholarships based on have formulas combining grades and test scores.

Grants: Grants are financial awards that do not have to be paid back and are awarded for a variety of circumstances usually involving financial need criteria. Grants may be awarded by the government (e.g., Pell grants), schools themselves, or other organizations or agencies.

Education Loans: Loans are moneys borrowed for education that must be repaid. Institutional and federal loans may be offered to parents and students. Stafford and Perkins are the names of federal student loans available nationally. Eligibility formulas for federal loans will be based on the family's ability to pay and is determined by the FAFSA you submit.

Personal/family Contribution: Personal and family contributions are typically provided through savings plans or other education funding programs your family may contribute to through the years (education savings plans). Students may also work and save for their education through jobs and internships.

Tips to Guide Your Planning

When?

Explore Scholarship Opportunities Early

Beginning early in high school and through your senior year, be aware of scholarship opportunities. While national scholarships generally account for a tiny fraction of all financial aid, local scholarships may also be available and more easily attainable. Athletic or performing arts scholarships may be available to the highest performing students and should be explored directly through your schools or programs of interest. Start early, no later than your junior year, to evaluate interest in these activity based scholarships.

Documents?

The All Important FAFSA

If you are headed to a two-year, four-year, or technical college, it is time to turn your eyes to the FAFSA, (Free Application for Federal Student Aid) and/or the specific financial aid forms required by the institution you are attending. These applications will begin the process of determining your eligibility for grants, scholarships, and other forms of financial aid. Even students who might not qualify for need-based aid, may be eligible for “merit” scholarships, those awards given based on your academic performance through high school and on college admissions exams.

Family Resources?

Personal/Family Contributions

With the paper work drill done, it is time to take a good look in the mirror. Do you have a job, have you been saving money since you were three, is your piggy bank filled with nothing but air? Take note of your ability to financially contribute to your college or training program. Have an honest discussion with your parents. There are a number of factors that will determine what they can and will do to assist you financially, and it is likely that your family’s approach will be different than the approach of many of your friends. Your parents’ financial resources and philosophical perspective will both weigh-in during this process, and a mature and honest discussion will help you avoid misunderstandings and keep you working toward a common goal.

Seniors: With the May 1 decision date for colleges closing in, an accurate picture of your costs is essential to a good decision. Maximize your eligibility by completing and filing your financial aid paperwork as early as possible. Do not miss important deadlines - a late application is no application. If the financial aid award you receive is not enough to meet your needs, you may request additional consideration. This will probably require a well written letter explaining your need. If you have met all deadlines and do not have a notice of your financial aid package award by mid-April, contact your college or university.

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RESILIENCY: THE J.R. CELSKI STORY

In 2006, J.R. Celski was poised to be the youngest ever member of the U.S. Olympic Speed Skating Team, but at age 15 he was still nearly 2 years shy of the 17 year old age minimum. Celski skated his way onto the team, but his youth demanded that he wait for another day.

That day was in sight in October, 2009, when Celski qualified for the 2010 Olympic Team in the 1000 and 1500 meter short track races. An aggressive, accomplished, speed skater, Celski had only the 500 meter race left before achieving a clean sweep of qualifiers. As he turned into a corner in the quarter final of the 500 meter race, Celski crashed into the board. The tip of his skate blade sliced into his thigh, leaving a 6 inch by 2 inch gash in his leg. As blood gushed from his leg, Celski pulled the blade from his leg, and his Olympic dream seemed to vanish.

“When I was laying on that ice, I was in defeat at first,” he said Sunday. “I thought my whole career was over. But I guess in those moments is where we truly define ourselves.” For Celski, that definition proved to include an unwavering resiliency. Following surgery to repair the gash, the hardest work began. The uncompromising Celski astounded all around him, proving to be remarkably resilient and returning to the ice six weeks later.

On February 13, 2010, five months after his devastating accident, JR Celski stood on the Olympic podium and watched his country’s flag rise in honor of his bronze medal in the 1500 meter Olympic speed skating championship. He is young and if JR Celski’s past is in any way predictive of his future, Celski will rise to greater heights in the years ahead.

To read more about about J.R. Celski go to: Celski Olympic bio page: <http://www.nbcolympics.com/athletes/athlete=2174/index.html>. To see his 2010 Olympic 1500m Skate video: <http://www.nbcolympics.com/video/assetid=97fdc4d6-3ado-4f6b-80e6-e360e931b2d8.html#short+track+mens+1500m+final>

INSIDE GUIDES

Can be purchased individually or as a set at www.greatchoicesonline.com.

- Choosing High School Courses
- Choosing Winning Activities
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- Setting and Achieving Goals
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