

The Gift of Upward Bound

Parents/ Guardians:

**You are invited
to a financial aid
workshop con-
current with our
Winter Reunion
on Saturday,
January 7 from
2 - 4 p.m.**

**Invitations were
mailed this week!**

**Summer 2006
Dates:**

**June 25 -
August 5, 2006**

With the holiday season upon us, it's good to reflect on the gift of Upward Bound. And I say that with great humility, because it has been a gift to me as well.

When I started in UB, some twenty years ago, I was in the midst of a career change. Years before I had been a college teacher; after a few years of working in other businesses, I wanted to return to education so I began teaching again. My first job in Upward Bound was running a work opportunities program at the University of Maine in Farmington. There I learned about educational opportunity and I was amazed and gratified that some of the energy of the 60's had been transmogrified into something so profound and at the same time so practical.

I remember it took me a while to get my mind around the idea that it was actually free. "You mean it doesn't cost anything?"

"Not to eligible applicants."

"So they don't have to pay anything? Not for the summer program? Not for meals?"

"Right, that's what 'free' means."

What I didn't say but I did think was that therefore it was a gift. A no strings attached gift to the fortunate few among the untold thousands that could benefit from such a program. A gift; from our government; funded by our taxpayers; with no other purpose than to help a portion of our youngsters succeed. And it was a gift to me too. I wondered, after a young life in which work was satisfactory without being satisfying, whether this career path would begin to sate my appetite for meaningful work, for a right livelihood. Twenty years later, I can say that it has.

Christmas, Hanukah, and other holidays have taught us a lot about gift giving and receiving.

Usually we "gift" one another; that is, we normally don't get if we don't give. Hence, the gift of Upward Bound poses a dilemma. What does one do with a gift for which you can't reciprocate? I think the answer is that you use it well. That shows the giver that you appreciate it, that you have taken it into your heart.

UB students do that by studying hard, getting good grades and going on to college. They also do it by attending meetings with their advisor and by attending enrichment activities. In other words, they take advantage of UB. Parents and guardians do something quite similar. They encourage their students to work hard and get good grades. They encourage them to attend their advisor meetings and enrichment events. They come to workshops and other program events when they can and they make sure their son or daughter or ward attends the summer program. In addition, I would like to suggest you find or make the time to get to know your student's advisor so that when you have important questions you won't hesitate to seek him or her out.

UB has been a huge gift in my life and in the lives of all those who work in our programs. It has also been a gift to the many families whose children and wards have benefited. And like all great gifts we show our appreciation for them by using them to the max. Best wishes from us to you for a happy holiday and a great new year!

Dan



Important Financial Aid Information for Seniors

Scholarships

For *free* financial aid information:

NH Higher Education
Resource Center
P.O. Box 877
Concord, NH 03302-
0877

(603)225-6612 or
(800)525-2577 x143

or online at:

www.nhheaf.org

"The great aim of education is not knowledge but action."

– Herbert Spencer

Steps for Financial Aid

1. Complete the Admissions Application for each school. Financial Aid offices won't process your Aid application until your student has been accepted but you should apply for aid before he/she is accepted.
2. Complete an Institutional (college-based) Financial Aid form, if required, and send to the college.
3. It's a good idea for every senior AND one of his/her parents to apply for a FAFSA PIN number. You need the PIN numbers if you complete the FAFSA online (which UB recommends) or if you ever need to make changes or print out copies of a FAFSA completed on paper. This is a **huge** time savings. We highly recommend that all students and parents get a PIN. Protect this number and keep it handy. Apply for a PIN at www.pin.ed.gov.
4. Complete the FAFSA (Free Application for Federal Student Aid) as soon after January 1 as possible. We highly recommend that you complete the FAFSA online. If you do use the paper form, keep in mind the blue sections with student's information and the purple sections with parent's information. It is acceptable to estimate your income to meet the deadline. These are available now in school guidance offices or on-line at www.fafsa.ed.gov.
5. Register for the CSS PROFILE (if required) at www.collegeboard.com. The form is filled out online only. Depending on the financial information you enter on the form, you may not be charged for the PROFILE.
6. If you applied online, an estimated Student Aid Report (SAR) is available immediately. The final SAR will be mailed or e-mailed in about 1 week. If you mailed a paper FAFSA, watch your mail. The U.S. Dept. of Education will send your student the SAR in about 3 weeks. The SAR shows your Expected Family Contribution (EFC). The EFC is used to determine your student's eligibility for all federal student aid programs. UB can help you find the EFC on your Student Aid Report and explain its significance in the financial aid process. Review the SAR to be sure the information on it is correct. If so, do nothing. If not, make changes and send to address instructed as soon as possible.
7. Finally, the school's Financial Aid office will send an award letter outlining your student's aid "package," usually a mix of grant, loan, and work-study offerings. This comes after your student's acceptance to a school.

8. Respond to the financial aid award letter of the school your student plans to attend before the May 1 deadline.

Types of Financial Aid

Federal sources provide grants, loans, and work-study, based on financial need.

Colleges offer institutional aid in the form of academic and athletic scholarships.

Community, business, & civic group scholarships are available.

The state of NH awards grants to students based on need.

Use the Internet to connect to the UB web site at www.upwardbound.unh.edu/ubresources.html, where you can access financial aid resources such as ECOS (see page 4) & Fastweb.com web sites.

What You Should be Doing Now

Collect the following information and documents now in preparation for completing the FAFSA at the beginning of January:

Student's driver's license and social security card

Student's income tax returns, W-2 forms, and 1099 forms for previous year

Parents' income tax returns, W-2 forms, and 1099 forms for previous year

Current bank statements and mortgage information

Records relating to stocks, bonds, mutual funds, and other investments

Documentation of non-taxable income, such as Social Security income, AFDC, and Veterans Benefits

Business and farm records

Records relating to any unusual family financial circumstances, such as medical and dental expenses not covered by health insurance, tuition expenses at elementary or secondary schools, unusually high child care costs, death, divorce, and loss of employment.

Student's immigration and naturalization paperwork, if applicable.

Adolescent Employment

By Urvia McDowell and Ted G. Futris, Ohio State University

Adolescence is a period of transitioning from the carefree world of childhood into the adult world of responsibility. During this time, major developmental tasks include identity development, striving for autonomy, and striving for achievement. Also, adolescents are striving for increased social, emotional, and financial independence from their parents. Looking for employment during this developmental stage is a way to accomplish all of these goals.

The work history of most young people begins early in life with more than 50% of teens beginning their first jobs around the age of 12. Boys tend to begin their jobs at younger ages and work more hours than girls. As teenagers reach high school, nearly half are entering the labor market and working during the school year. By the time teens graduate from high school, 80% will have held a part-time job at some time during the high school year.

The Effects of Work on Teens

Research shows that working during high school may have both positive and negative effects. The benefits for teens include the opportunity to:

- Obtain valuable work experiences
- Learn time management skills
- Form good work habits
- Learn how to effectively manage finances
- Gain useful, marketable skills
- Become financially independent

However the negative consequences of teen employment may outweigh the positive benefits. These include:

Less time on homework. Working students may not have or make the time to complete their work.

More classroom deviant activity and less academic effort. Working students may cheat, copy assignments, or cut classes to compensate for time spent on the job rather than school assignments.

Higher rates of absenteeism and less school involvement. Employment may place constraints on the student's study and sleep time. Fatigue or lack of preparation for the day's academic activities may discourage the working teen from going to school and a job may take the place of extracurricular activities.

Lower grades in school. Students who work more than 20 hours a week have grade point averages that are lower than other students who work 10 or less hours a week.

Less time with family. Employment has an impact on relationships within the family because it reduces the amount of time spent with parents and siblings.

More conflict with parents over spending decisions.

Disagreements arise between parents and their children over the use of their money. Expectations of how teens are to use their money include paying for regular expenses, educational expenses, and a small percentage of teens are expected to contribute to family expenses. This is an added source of conflict because teens may feel that they are putting forth the effort to work to finance their expenses, and may feel forced to help pay for household expenses.

More likely to use drugs and alcohol. Substance abuse is higher for workers than for non-workers and for students who work longer hours (20 or more).

Development of negative views of work itself. Early entry into a negative or harsh work environment may encourage negative views of work.

Overall, the negative effects of employment are linked to how often and how long, not whether, a student works. The more hours teens work, the more prone they are to experience these negative effects. The average high school student works 20 hours per week, and about 10% work full time (35 hours or more). Other factors that affect how students handle employment and school life include the intensity and difficulty of the work done.

Why Teens Work

"...the negative effects of employment are linked to how often and long, not whether, a student works."

The data shows that by the time teens reach the tenth grade, more than half of them report saving their earnings as a way to achieve a higher standing of living. In other words, their involvement in work is motivated by the desire to buy things. Typically, teens spend their money on car expenses, clothing, educational expenses, saving for college, and helping their family with living expenses (e.g., rent, groceries).

How to Help Working Teens

There are several things that you as a parent can do for your teen to help ease the stress associated with juggling school, work, and family life.

Discuss with your teen his or her reasons for wanting a job and explain the responsibilities associated with having a job while in high school.

Come to a consensus about how you expect your teen to use his or her income. Will they be helping out with family finances? Would you like them to begin saving for college? Reaching a consensus will help to avoid later conflicts about money.

Create a daily or weekly schedule with your teen that highlights the time that they spend working and the time they spend

Continued on page 4

"...the negative effects of employment are linked to how often and long, not whether, a student works."

"Adolescent Employment" continued from page 3

on homework and other school-related activities.

Remember that work may be beneficial if the number of hours worked per week is 15 or less.

Set up family time periodically. This could be once a week or month and is a time where you and your teen get reacquainted through quality interactions such as conversations, game playing, or family outings.

Teach your teen practical ways to manage adverse situations on their job as well as in school.

Teach your teen effective ways to manage the many

demands that are made on their time. As they move closer to adulthood it will be necessary to manage many demanding roles as their responsibilities increase. This is a good time to learn how to use their time and resources wisely.

Most importantly, be supportive.

Making Home Homework Central

By Mary Hunt, creator of *The Cheapskate Monthly Newsletter*
www.cheapskatemonthly.com/um

Every home needs a homework center. This is a specific area that is warm, inviting and conducive to completing all kinds of paperwork and studying, but especially kids' homework. If you already have a space like this, it might be time to spiff it up. If not, today sounds like the perfect time to create a homework center in your home.

It doesn't need to be in a separate room. A corner in the kitchen, an area in the living room or any other spot in the house works perfectly, provided it is a separate space and is appropriately furnished.

Chances are you already have all of the components for your homework center. What you need are a few good ideas and the motivation to pull everything together.

WORK SURFACE: First, you will need a table or desk with enough space for spreading out books and papers. A computer table is not ideal because it is designed to hold a computer, monitor and printer, leaving little room for much else.

LIGHTING: A lamp that offers ample lighting is essential. Good lighting is like a warm invitation, and will help to focus your child's attention while preventing eyestrain.

COMFORTABLE CHAIRS: Adjustable-height chairs are ideal. If you have money to spend on your homework center, I would suggest this is the place to spend it. A welcoming, comfortable chair makes all the difference when doing any kind of tedious paperwork.

TIMER: A simple kitchen timer will help kids learn persistence, manage segments of time and also know when it's time to take a break.

PENCIL SHARPENER: Go ahead and splurge on a power sharpener. This will add a "coolness" factor to your center. I've always believed that a sharp pencil makes math problems simpler.

CALCULATOR: A simple calculator with big keys, if allowed by your kids' teachers, is a great tool. If you have a computer in your homework center, bookmark Zeek's Big Calculator, which you'll find under "Math and Science" at <http://games.zeeks.com>. (By the way, if you and or your student get stuck with a math problem, log on to www.webmath.com.)

SUPPLIES: Storing all the pens, pencils, markers, crayons, drawing paper, writing paper, folders, scissors, glue, stickers, protractors, rulers and other supplies in one box will help to keep your center neat and tidy. If your homework center doubles as the kitchen table, a lightweight rolling file box (check in an office supply store) works well because you can simply roll it to another area at mealtimes. (Hint: You can download your own graph paper from www.mathematicshelpcentral.com.)

DRY ERASE/BULLETIN BOARD: Use the bulletin board to post papers to be signed, school lunch menus and schedules. The dry erase board is perfect for teaching problems and concepts during homework time.

Homework Helper

Source: The College Board
www.collegeboard.com

Help Your Child Take Control

Your child may not realize it when it's 2 a.m. and she's memorizing the periodic table, but homework is a good thing. It helps your child:

- * practice what she has learned during the day
- * establish study habits that will be critical in college
- * prepare for her classes
- * get a sense of progress

Homework Tips

Set the Mood

Help your child create a good study area with all the resources he needs (for example, a dictionary). If you don't have a quiet place at home, he should try the school or local library.

Know Where to Begin

Your child should make a prioritized list of everything she needs to do, so she can't use "I don't know where to start" as an excuse. It's important not to over-schedule. Without some flexibility, your child will set herself up to fail.

Study at the Same Time Every Day

Even if your child doesn't have homework, he can use the time to review notes. If homework is something your child accepts as part of his day, he'll approach it with less dread. Plus, he will become a pro at using time productively.

Keep Things in Perspective

Your child should know how much weight each assignment or test carries, and use her time accordingly.

Get More Involved

Does your child ever feel like he can't stay awake to read something, let alone process it? To keep his mind from wandering, your child may want to take notes, underline sections, discuss topics with others, or relate his homework to what he is studying in another class.

Organize the Information

People process information in different ways. Some people like to draw pictures or charts to digest information, other people like to read out loud or make detailed outlines. Your child should try to find the best methods that work for her. She should ask her teacher for recommendations if she's experiencing any difficulty.

Take Advantage of Any Free Time

If your child has a study hall, or a long bus ride, he can use the time to review notes, prepare for an upcoming class, or

start homework.

Studying with a Friend

Unless it's too distracting, your child may want to get together with friends and classmates to quiz herself, compare notes, and predict test questions. To you, this may seem like mostly a social time, but it can be very beneficial to your child to prepare for an assignment as part of a group.

Celebrate Your Child's Achievements

Reward your child for hitting milestones, or doing something well. You can provide treats or small rewards for your child while he is working on a big assignment. Your appreciation of your child's accomplishments in school is still very important to him, even though he may not always show it.

Communication Is Key

Keeping the lines of communication open will help to broaden your understanding of what teachers and counselors expect of your child and may help you to think of new ways to be supportive while still giving your child the independence that he's craving. It will also help you to understand how much time your child needs to allot for his homework, time that might take away from his participation in family activities or helping out around the house. If your child has concerns about the amount or type of homework he has, he may want to talk to his teacher, adviser, or counselor. Encourage your child to ask for help if he needs it.



"Nothing in the world can take the place of persistence..."

- Calvin Coolidge

Your Student's UB Advisor this Year

*Dan Gordon:
Dover &
Somersworth*

*June Hampe:
Raymond & West*

*Mary Jo Madden:
Central &
Memorial*

*Louise Morneau:
Berlin & Kennett*

*Laura Robinson:
Farmington, Nute
& Spaulding*

CollegeBound Newsletter

Upward Bound

University of New Hampshire

Robinson House, 14 Rosemary Lane

Durham, NH 03824

800635

Address Service Requested

Parents/Guardians
Please come to the UB Winter
Reunion on January 7
in Durham -
financial aid presentation &
refreshments!
Look for your invitation in the
mail this week!



TRiO
UPWARD BOUND

Upward Bound is College Bound