

# Student Newsletter

Summer 2016

## Is Post-Secondary Education Worth It?

The high cost of college or trade school can make you doubt whether it is worth the time and money. Studies show that there are many benefits associated with higher education. Some of them may be a bit surprising.

**Longer Life Span** — Americans with less than a high school education have an increased risk of dying prematurely. College graduates are more likely to have employer provided health care benefits. Studies also show college graduates smoke less, exercise more, and participate in social networks or support systems.

**Better Luck in Love** — The college educated are more likely to get married than high school graduates. They are less likely to divorce and more likely to report being happy in their marriage.

**Education Matters for Women** — Women who graduate from college earn about 76% more over their lifetime than women who only complete high school.

**You Will Make More Money** — Over the course of an adult's working career, high school graduates can expect, on average, to earn \$1.2 million; those with a bachelor's degree, \$2.1 million; and people with a master's degree, \$2.5 million. Doctoral degree holders earn an average of \$3.4 million during their working life.

**Less Likely to Be Unemployed** — College graduates are less likely to be unemployed than those that just graduate from high school. The unemployment rate for college graduates is around 4% while it is 12 % for high school graduates.

### References:

"Five reasons why higher education is worth it." *The Daily Journal*. 9 May 15. Web. 20 May 16.

"Is a college education worth it?" *College Education ProCon*. 13 Jan 15. Web. 20 May 16.



## Attention Seniors! Changes in the FAFSA (Free Application for Federal Student Aid)



Students may file a 2017-18 FAFSA as early as October 1, 2016, rather than January 1, 2017. This is a permanent change. Beginning with the 2017-18 FAFSA, students will report income information from an earlier tax year (prior-prior). For example, on the 2017-18 FAFSA, students and parents will report their 2015 income information. The IRS Data Retrieval Tool will automatically import tax information. Hopefully, this will lessen the pressure and allow more time to explore and understand financial aid options. Apply for aid before the state's and school's deadlines. So, as always, it is important that you check your state and school deadlines, so that you don't miss out on any aid. State deadlines are on [fafsa.gov](http://fafsa.gov), and school deadlines are on the specific school's website.



## Rewards for Working Hard in School!

**Raise.me** allows high school students to discover colleges and earn scholarships for their accomplishments in and out of the classroom starting as early as ninth grade. Earn rewards for good grades, perfect attendance, leadership roles, sports and club participation, community service, test scores, and more. On Raise.me, students can learn about and follow colleges that might be a good fit by building a portfolio that chronicles their courses, grades, sports, extra-curricular activities, and more. Students can watch their earnings pile up as they add to their portfolio. So, create an account today at [www.raise.me](http://www.raise.me) and build your portfolio to help make college affordable. Students are eligible to receive "micro-scholarships" for each achievement from the start of 9<sup>th</sup> grade until midway through 12<sup>th</sup> grade.

The micro-scholarships students can earn on Raise.me vary depending on what each college chooses to offer. Some micro-scholarships can range from anywhere between \$500 to over \$1,000 dollars. For example, if a student gets an A in an English class, he or she could be eligible to receive scholarships from dozens of colleges on Raise.me. Students can fill in their high school portfolio retrospectively with achievements going back to the start of 9<sup>th</sup> grade, and they will be eligible to earn scholarships as if they had been using Raise.me since 9<sup>th</sup> grade. The more complete a student's portfolio, the more opportunities to earn micro-scholarships.

Each college has a different deadline for students who wish to earn scholarships on Raise.me. If students decide to apply for admission to a college where they have earned micro-scholarships, they must follow a college before its "Follow Deadline" and make sure their portfolio is as complete as possible to ensure their information is fully submitted to the college. If the student is admitted to the college, their scholarship earnings will automatically be included in their financial aid package.

The Pennsylvania schools currently participating in Raise.me are: Clarion University of PA, Gannon University, Mercyhurst University, Carnegie Mellon University, Penn State University, Juniata University, Susquehanna University, York College of Pennsylvania, Messiah College, Franklin & Marshall College, Ursinus College, and Temple University.

Important Note: Each college has a different "Follow Deadline" and a college's deadline could be as early as August or as late as March of your senior year. If a student does not follow before the deadline, the scholarships earned on Raise.me will not be included in their financial aid package from that college. Keep in mind that once the deadline has passed, students can no longer earn scholarships from that college on Raise.me.

### Say What?

Without geometry, *life is pointless.*

What's the advantage of living in Switzerland? *Well the flag is a big plus.*

What did the mountain climber name his son? *Cliff.*

Why do crabs never give to charity? *Because they're shellfish.*

Velcro... *What a rip-off.*



## Summer Activities That Could Really Pay Off!

1. **Vunteer** — Choose a volunteer opportunity that interests you. There are all kinds of volunteer opportunities in your community. Consider assisting at the public library, local hospital, animal shelter, park/road clean up, or nursing home. You just might find your passion.
2. **Start a business** — Become a teenage entrepreneur. Mowing lawns or babysitting is always a good place to start, but why not show your creative side by selling jewelry or DIY crafts. If you are good with computers, you can start a computer repair business.
3. **Take classes** — Get a few credits under your belt and enter college ahead of others in your class. Most colleges accept basic general education courses.
4. **Make college connections** — Visit some of the schools on your list and make connections with the staff. You can pay an informal visit or meet with someone in admissions. Many schools offer application fee waivers to those who scheduled a school visit.
5. **Travel** — Domestic travel or a summer abroad can broaden your horizons and get you out of your comfort zone while experiencing other cultures.
6. **Work at a summer camp** — There are many summer camp opportunities for students: YMCA camps, religious affiliated camps, Boy and Girl Scout camps, academic camps, and others. A job at a summer camp can provide leadership, training, and other enrichment opportunities.
7. **Improve your fitness** — Summer is a great time to be active. Walk or hike as a family. Don't forget to keep healthy snacks, such as fruits and veggies, around the house.
8. **Plan a summer project** — Does your room need a new look? Research, sketch out new ideas and calculate projected expenses. Sticking to a budget, following a timeline, and persuading the parents are all valuable skills.
9. **Create an online presence** — Spend your summer creating a significant online presence. The key word is "significant". This doesn't mean you should live on Facebook or Twitter. Start a blog and post often. Spend some time cleaning up your social media accounts. Colleges are using social media when they want to learn about an applicant. An online presence that showcases your strengths and abilities will give colleges a picture of you they won't see by looking at transcripts or test scores.
10. **Read** — Form a book club, visit your public library, or tackle your own list of books. It's the cheapest form of adventure and exploration out there.

What did one plate say to  
the other?



## What Do My Redesigned SAT Scores Mean?

The College Board has established the following benchmarks for the redesigned SAT:

Evidence-Based Reading and Writing: 480                      Math: 530

An average score is considered 1000. Honor students or students in the top third of their class should score between 1250 and 1300. Students are considered college- and career-ready when their SAT section scores meet both benchmarks. It is important to note that college readiness is a continuum and students scoring below the SAT benchmarks can still be successful in college, especially with additional preparation and perseverance.

Score reports use colors to show how a student's section, test and sub-scores relate to the SAT benchmark.

- **Green**      On track for college readiness
- **Yellow**     Close to being on track for college readiness; continue to strengthen skills
- **Red**        Need to strengthen skills

Section Scores	Red	Yellow	Green
Evidence-Based Reading and Writing	200 – 450	460 – 470	480 – 800
Math	200 – 500	510 – 520	530 – 800
Test Scores	Red	Yellow	Green
Reading	10–20	21–29	30–40
Writing and Language	10–20	21–30	31–40
Math	10–22	22.5–31	31.5–40
Sub-scores	Red	Yellow	Green
Command of Evidence	1–6	7–10	11–15
Words in Context	1–6	7–11	12–15
Expression of Ideas	1–6	7–10	11–15
Standard English Conventions	1–5	6–10	11–15
Heart of Algebra	1–6	7–11	12–15
Problem Solving and Data Analysis	1–6	7–11	12–15
Passport to Advanced Math	1–6	7–11	12–15

The essay is optional in the redesigned SAT and will not be factored into your overall SAT score. The essay scores will be shown separately on the report and are based on three criteria (reading, analysis, and writing).