

HIGH SCHOOL Academic Bulletin

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Seniors: Get Ready for College!

As graduation approaches, high school seems to matter less and less. You begin to think more and more about what comes after. First, a summer filled with friends, fun, and good-byes. Then, packing and leaving for college. You wonder what your first weeks at college will be like. Will you get along with your roommate? Will you be able to keep up with the work? Will you ever see your high school friends again?



The Emotional Roller Coaster

These questions and others may have you in an emotional tizzy. After all, big changes are ahead, in almost every area of your life. You may feel anticipation, fear, excitement, and sadness — often all at the same time. One minute you’re wiping away a tear at the thought of leaving home. The next minute, your parents are so annoying you can’t wait to get out of the house. Believe it or not, this is normal. Your friends are probably going through the same thing. Talk to them. Often, you feel better just knowing you’re not alone.

Taking Care of Business

The end of the school year can be hectic, especially for seniors. You want to pack in as much fun and make as many good memories as you can. But don’t get so distracted that your grades suffer.

“We tell students again and again that they are never admitted [to college] unconditionally,” says Charles Purcell, director of guidance at Mater Dei School (CA). “When that last transcript gets there, if it isn’t somewhat equal to your previous grades, colleges could very well disenroll you.”

So eke out some time to study for finals or finish up that last paper. That way, you can begin your summer confident of your college plans.

Also, remember that sending in your deposit is not the end of your preparation for college. About the time that high school ends, you’ll probably start getting information from your chosen college. Don’t just toss the envelopes on a pile to deal with later. Many colleges have deadlines for you to express your preferences for housing, sign up for a meal plan, RSVP for freshman orientation, or even pre-register for certain classes. Sending in forms late could reduce the number of choices you have.

Students with special housing, diet, or academic needs should make sure to notify the relevant department(s). Often, this is as simple as making a note on your housing form. Students with disabilities may want to contact the college’s office for students with disabilities (all colleges have one, although it may have different names at different colleges) if they need special accommodations. Keep in mind that discussing your special needs with one office doesn’t necessarily mean that others at the college will know about it. If you have specific needs in housing and in diet, for example, you may need to call the housing office and the food service department separately.

(Continued on next page)



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SENIORS GET READY FOR COLLEGE

(Continued from page 1)

Q & A

From now until the end of freshman year, you'll probably have all sorts of questions about the college.

"Oftentimes, students have many questions about moving in, what to bring to campus, how to plan for their fall courses, what kind of work-study job they will have, and many other things," says Marcy Kraus, director of orientation programs at the University of Rochester (NY). "Many students find that that college's Web site offers a great deal of information that will be useful to them, including how to contact offices and programs with questions."

If the college Web site doesn't have the answers you need, don't hesitate to call the admissions office, the residential life office, or whatever department might have the answer to your question.

Make New Friends (and Keep the Old)

Sometime during the summer, you'll probably receive the name and contact information of your freshman roommate(s). Take the time to write, call, or e-mail your soon-to-be roommate. You probably won't be best friends immediately, but you can get to know each other a little and plan what to bring to college. Perhaps your roommate can bring a TV, while you contribute the coffee pot or the stereo. A few conversations may be all it takes to feel a bit less awkward while you're hauling suitcases into your dorm room.

The summer after senior year is also an important time to reaffirm your high school friendships and family relationships. No matter how busy you are, make sure to spend time with your friends and family.

"Saying farewell to friends and family is tough, so figure out some ways and times to do it right," says John Boshoven, counselor for continuing education at Community High School (MI) and director of college counseling at the Jewish Academy of Metropolitan Detroit. "Take friends to lunch, plan for how and when to communicate, and exchange addresses and e-mail addresses."

And don't forget your family. Would your younger brother appreciate seeing a ball game with you? Do your grandparents want to see you before you leave? Would your mom feel better about your going away if she helped you shop for your college needs?

Freshman Orientation

Some colleges hold freshman orientation during the summer; others schedule it for the week before fall classes begin. Either way, orientation is a great time to learn about the college, meet bunches of people, and have some fun.

"Orientation programs help students adjust to their new environment and cope with the changes they will experience," says Kraus. "My advice to new freshmen is to attend as many orientation events as possible, since much of this information will be very useful to students during their first year on campus."

College Begins!

Expect your first weeks of college to be both exciting and overwhelming. Remember that you're in a completely new situation—the people, the place, even your daily schedule is probably very different than what you're used to. You may be more tired than usual, simply from learning and experiencing so much in such a short time (not to mention from staying up late chatting with your new friends). That's to be expected.

College Prep: Action Plan for the summer



Freshmen and Sophomores

- Make the most of your summer break.
- Start a summer reading list. Ask your teachers to recommend books.
- Plan to visit college campuses to get a feel for your options. Start with colleges near you.
- Finalize your summer plans.

Juniors

- Request college applications and financial aid information.
- Organize all college materials into separate files by college.
- Keep a college calendar of all admission and financial aid deadlines.
- Visit colleges. Take campus tours. At the colleges you are serious about, schedule interviews with admissions counselors. (Be sure to bring a campus visit checklist (found at www.collegeboard.com))
- Research scholarships online. Find out if your parents' employers offer scholarships or tuition reimbursement.

Seniors

- Talk to counselors and instructors. Ask questions.
- Ask your high school to send a final transcript to your college.
- Start preparing for the year ahead.
- Manage your money. Establish a budget and stick to it.
- Stay healthy. Eat right and get plenty of sleep and exercise.
- Manage your time.
- Learn study skills. Review notes after class. Join a study group.
- Set academic goals. Set long-range goals for after college.

Many freshmen are unprepared for the amount of work college classes require and for the amount of free time they have. Especially in the first weeks, it's easy to choose an afternoon of Frisbee with new friends rather than an afternoon in the library. It can help to establish your study habits early. During the first week or two of classes, decide on a regular place and time to study. It may take some experimenting before you find a schedule that's right for you, but try to do at least some work every day.

And don't be afraid to ask for help. Your first resource will probably be your residence advisor (usually an upperclassman or graduate student who has had special training) or your academic advisor. Either one can direct you to people who can help you with whatever problem arises.

Times of transition can be stressful. Make sure you leave yourself some time to relax, to think, and to just take in the experience of being at college. You've worked hard to get here—so let yourself enjoy it!

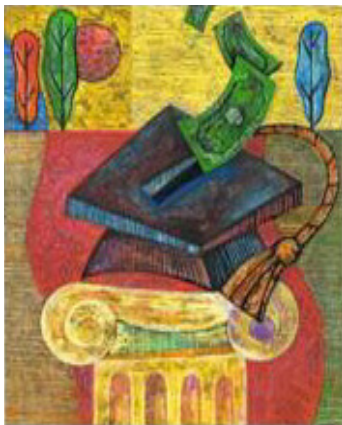
How to Maximize Your Student's Chances for Merit Aid

Here's where all that hard work for grades can pay off!

By Kim Clark

Reality Check

Realistically appraise your student's gifts, talents, hobbies, and appetite for work. Unless your student is in the top 1 or 2 percent of athletes, for example, the odds of getting an athletic scholarship are very low. Good grades, good test scores, or leadership of a community service project, however, are much more likely to attract the favor of scholarship-granting organizations.



Call Ahead

Many colleges' admissions and financial aid offices will be happy to give a parent who is willing to describe a student and the family's financial situation a ballpark idea of whether the student would be eligible for any merit aid.

Effort Counts

Inspire the student to work harder. Many colleges publicly state how much aid they'll give students for higher grades and test scores. Students may be willing to study harder and retake the SATs if they see they can get a full-tuition scholarship to a college by raising their GPA to 3.0 and scoring at least 1170 on the SATs, for example.

Find Schools

Search out schools where there is a shortage of students like your child. Some schools are hungry for boys. Many technically-oriented schools are using financial aid to attract girls. Urban schools like to mix in a few rural students. Rural schools like to spice up their student body with urban kids. Counselors say students whose grades or test scores are in the top 25 percent of the college's student body get more financial aid. Check out a school's grades and test scores on the federal government's free College Opportunities Online Locator, or you can purchase access to U.S. News's Premium Online Edition for \$14.95.

Bargain Hunt

Make sure the student applies to several schools, including a few low-priced public schools and a few private schools for which the student's scores and grades are in the top 25 percent. Research shows students who have more options get more aid.

Private Scholarships

Focus on the private scholarships for which the student has a good chance. One of the most famous contests, the Coca-Cola Scholars program, for instance, gets more than 90,000 applications each year for its 250 awards. Your local high school counselor or college department head can steer you toward local or more tailored contests that will have better odds for your child.

Hidden College Costs

by Kathleen Carmichael, Ph.D.

You've calculated tuition costs, figured in room, board and books. You've even checked out scholarships and grants, filled out the FAFSA and budgeted for day-to-day expenses like groceries and laundry money. You've covered all your financial bases.

Yet even with careful planning, you may encounter college costs that take you by surprise. These costs crop up in the form of "miscellaneous fees" charged by your school for services or as penalties. Some colleges and universities provide lists of these fees on their Web sites. More often students learn of these fees only after they have incurred them.

Some fees to be aware of:

Application and admission. These fees don't just apply when you enter school as a college freshman. You may find them added to your tuition statement or sent as a separate bill if you take a leave of absence or even if you transfer to another "school" (e.g. from School of Speech to Journalism School) within your college or university.

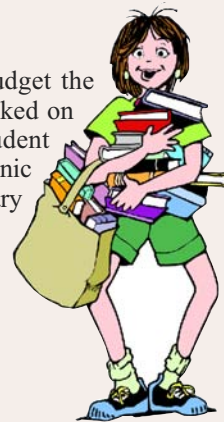
Course materials/laboratory use. You might assume that these fees would be built into tuition, but frequently materials-intensive classes (ranging from art to engineering) will saddle you with additional required costs.

Card replacement. Hang onto your student ID and meal card to avoid paying replacement fees (usually \$15-\$20).

Late tuition payment. Penalties for late payment are stiff, generally ranging from \$50 to \$100.

The costs of college include:

- **Tuition:** the cost of classes
- **Fees:** Don't leave out of your budget the growing number of fees being tacked on to college bills, including "student activities" fees, gym fees, health clinic fees, lab fees, technology fees, library fees, etc.
- **Room** (or rent)
- **Board** (or food)
- **Textbooks**
- **Supplies**
- **Health insurance**
- **Transportation**



Service fees for cancellation, adding/dropping classes and late or changing registration. A little preparation can mean significant savings in change of registration fees. If you like to "shop around" for classes, do so the semester before you plan to register.

Official documents. Just because you've completed coursework, don't think you'll get those records for free! Transcripts, diplomas and "good student" auto insurance certification all come at a price.

Missed student health appointments. Many schools charge for missed appointments with health services. It pays to call ahead.

(Continued on next page 5)

Four Secret Tuition Savers

By Christina Couch



For you juniors starting to think about your next step, you're realizing that your college search might boil down to one thing: money. But if the sticker price on your dream school isn't realistic, don't worry. The advertised tuition figure isn't always the bottom line. Hidden programs could wind up saving you hundreds, if not thousands, of dollars. Here are four sneaky ways to save.

1 Work colleges

For Rachel Davis, a senior at the College of the Ozarks (Point Lookout, Missouri), balancing classes and a part-time job. It isn't always easy, but it does pay the bills.

College of the Ozarks is one of six work colleges in the United States. And Davis, like every other student, is required to work a minimum of 15 hours per week during the school year and one 40-hour week during school breaks.

"I am at class or work nonstop," Davis says. "But you learn to juggle things that you have to do in the real world."

In exchange for students' labor, College of the Ozarks' work program pays students \$2,884 toward the college's \$14,900 price tag. With the work program, grants and scholarships, Davis will graduate debt free and with a résumé packed with work experience.

Not all work colleges guarantee full rides. However, they all do knock a significant chunk off your overall tuition bill. "[In traditional schools], financial aid only goes to 50 to 60 percent of all students because you have to qualify, and many students don't," says Erik Hansen, dean of work at Sterling College, a work college in Craftsbury Common, Vermont, that offers its students \$1,800 to \$4,000 per year for their labor. "We offer financial aid to all of our students ... 100 percent participate, 100 percent receive aid."

For more information on work colleges around the country, check out the Work Colleges Consortium at www.workcolleges.org.

2 Graduation guaranteed

"In nearly every college in the country, it's hard to get the classes you need because they fill up," says K. Wade Oliver, Assistant Director of University Advising and Transfer Services at Utah State University. "And it's usually the freshmen or sophomores that don't get the classes they need."

Every year, students get stuck paying for an extra semester or even a year of college because they couldn't get the classes they needed to graduate on time.

Schools like Utah State University (Salt Lake City), Western Illinois University (Macomb, Illinois) and the University of Colorado, Boulder are set on changing that. These schools, as well as several others across the U.S., have adopted graduation-guarantee programs that ensure that you'll get registered for the classes you need.

Though programs differ from campus to campus, the concept is that first-year students work with academic advisers to plan out their four years of classes. If you maintain your end of the bargain (by taking a normal courseload every semester and passing all classes), then the school will guarantee that you will graduate within four years—or the extra tuition expenses are on the house.

Oliver warns that this program "is not for every student." Graduation guarantee programs in most schools only apply to

incoming freshmen with declared majors and may not accommodate students who study abroad or do an internship.

Call your prospective school's financial aid or admissions office to find out if there's a graduation-guarantee option available.

3 Fifth year free

"Buy four, get one free" is the mantra at Clark University in Worcester, Massachusetts. Clark University rewards undergrads who maintain a 3.25 GPA with one full year of graduate school at no cost.

Nick Malizia, a fifth-year student in the geographic information science program, wouldn't even be in graduate school if it weren't for the fifth year financial aid program.

"The financial burden of graduate school is something that I wouldn't want to take on," Malizia says.

Malizia is grateful not only for the \$30,000 he saved on tuition, but also for entering the business world armed with a higher degree and a little more preparation to face a vicious job market.

To get the inside scoop on the fifth year free programs, search your college's Web site or ask admissions.

4 Tuition locks

According to www.finaid.org, college tuition increases an average of eight percent every year. That means a school that charges \$10,000 for your freshman year will probably wind up charging more than \$12,500 when you're a senior.

To combat the inflation monster, schools such as Huntingdon College (Montgomery, Alabama), Hiram College (Hiram, Ohio) and Central Michigan University (Mount Pleasant, Michigan) offer plans that lock in your tuition rate during your freshman year so you'll never pay a penny in inflation.

"The benefits to levelized tuition include increased affordability, the ability to plan a college budget and an incentive to graduate on time, as many of these plans only guarantee the flat tuition rate for four years," says Brandon Rogers, author of the book *Ten Things You Gotta Know About Paying for College*. "If you know which major you wish to pursue and you have no intention of being a fifth- or sixth-year undergrad, these plans are an ideal way of leveling the paying field."

If you do opt for a tuition lock program, make sure to read the fine print. Levelized programs may only apply to certain majors or may require you to maintain a minimum GPA, declare your major early or enroll in a degree program no later than your freshman year.

To find out if your prospective college offers a tuition lock program, contact the school's financial aid office.

Important Test Dates and Registration Deadlines for the 2009-2010 School Year

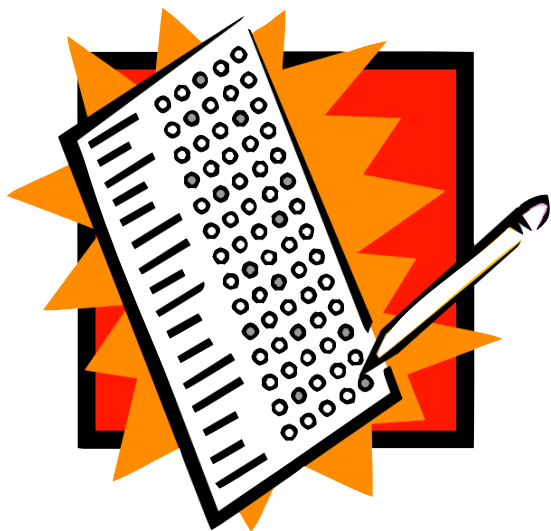
PSAT Test Dates:

Wed., Oct. 13 and Sat., Oct. 16

SAT & Subject Tests Dates

Oct. 10, 2009
Nov. 7, 2009
Dec. 5, 2009
Jan. 23, 2010
Mar. 13, 2010 (SAT only)
May 1, 2010

Register online at www.collegeboard.com to sign up for tests.



ACT Test Dates

2009-10 TEST DATES

Sept. 12, 2009
Oct. 24, 2009
Dec. 12, 2009
Feb. 6, 2010
Apr. 10, 2010
Jun. 12, 2010

You will be able to register for 2009-2010 test dates beginning mid-July 2009.

Register online at www.act.org to sign up for tests.

HIDDEN COLLEGE COSTS

(Continued from page 3)

Degree candidacy/degree processing/thesis and dissertation filing. These fees generally apply to graduate students, although special undergraduate programs may charge them as well.

Returned checks. Don't bounce checks to your school! Not only will your bank charge you, the school may also charge you as much as \$60.

Dorm damage. Just like a landlord, your school reserves the right to bill you for wear and tear to its housing facilities for anything ranging from broken fixtures to adhesive tape left on the walls.

How can you get advance warning of these hidden costs? Some fees are automatic — practically every school will charge you for late tuition payments, card replacements and returned checks. Your best bet for dealing with these sorts of fees is to call the appropriate office in advance and explain your special case (e.g. if you need a replacement card because your wallet was stolen). Many offices will make allowances for extenuating circumstances.

To find out more about course material fees, try calling the department offering the courses. You will probably still have to pay the added fees, but you'll at least get some advance warning so you can adjust your budget accordingly. You might also be able to get some of the necessary materials at a discount or second-hand.

For general service and official document fees, call either your registrar's office or your bursar's office to request a complete list of fees.

Seniors...ready, set, and you're off!



- Ask your high school to send your final transcript to your college. Be sure to follow the guidelines in the Records Office by providing a stamped and addressed envelope, along with the proper request form and fee or ordering on Docufide.com.
- Plan to attend your college's orientation program.
- Get your finances in order by picking up any loan checks and deciding on where to open a checking account.
- Avoid getting a credit card. Your credit rating begins with your first loan or credit card and follows you for a very long time. A mistake in college can destroy your credit rating. You have a lifetime to accumulate debt — postpone getting into debt as long as you can.
- If you are going away to college, learn to do your own laundry and ironing.

***Congratulations, you've made it
through high school!***

***Enjoy your graduation and look forward
to the college experience ahead.***



SCHOLARSHIPS

Below are just a few scholarships currently available. Visit Web sites for complete details and eligibility.
For additional opportunities, search online for scholarships that best suit your personal criteria.

Stuck at Prom Contest

Provided by: Henkel Consumer Adhesives

Deadline: June 8, 2009

Amount varies: \$1,000 - \$3,000, 3 awards

Web site: www.stuckatprom.com

Description: Available to students age 14 years or older who are attending a high school prom in the spring of 2009. You must enter as a couple (two individuals) and attend a high school prom wearing complete attire or accessories made from duct tape. Each couple must submit a color photograph of the two of you together in prom attire.

SPENDonLIFE Credit Challenged Scholarship

Provided by: SPENDonLIFE

Deadline: June 15, 2009

Amount varies: \$500 to \$5,000, 10 awards

Web site: students.spendonlife.com/scholarship

Description: Awards are based on financial need and participation in the application process. The students must have been rejected for a student loan due to the credit crunch or their personal credit history. A rejection letter from a lending institution or a letter from the student's financial aid officer confirming denial of financing may be requested.

Safety Scholars Video Contest by Bridgestone

Provided by: Bridgestone

Deadline: June 17, 2009

Amount varies: up to \$5,000, 3 awards

Web site: www.safetyscholars.com

Description: As part of its ongoing commitment to automotive safety education and due to the incredible popularity and success of the program, it is launching its third annual Safety Scholars Video Contest. Targeted to young drivers ages 16-21, Safety Scholars is a contest in which entrants create short auto safety-themed videos. This year, another topic – automotive environmentalism – has been made available to entrants, extending the message of the Bridgestone Group's "One Team, One Planet" global environmental initiative. Submitted videos must be 25 or 55 seconds in length. The first 300 entries will be accepted May 27 – June 17 at safetyscholars.com.

A GPA Isn't Everything Scholarship

Provided by: Cappex.com

Deadline: July 31, 2009

Amount: \$1,000, 1 award

Web site:

www.cappex.com/scholarships/GPAisntEverythingScholarship

Description: This scholarship is available to students planning to attend college. You must demonstrate a strong record of extracurricular, leadership and/or volunteer activities to be eligible for this award.

Cutting-Edge Careers Scholarship

Provided by: Cappex.com

Deadline: July 31, 2009

Amount: \$1,000, 1 award

Web site: www.cappex.com/scholarships/cuttingEdgeCareersScholarship

Description: This scholarship is available to students planning to attend college. You must be a US citizen and a high school student, GED recipient or current college student. You must plan to study to gain skills in business administration, computers, criminal justice, health care/nursing, design, digital media arts, or culinary arts to be eligible for this award.

Business Careers Scholarship

Provided by: Cappex.com

Deadline: August 31, 2009

Amount: \$1,000

Web site: http://www.cappex.com/scholarships/businessCareersScholarship.jsp?code=FW_14

Description: The Business Scholarship is available to students planning to attend college. You must be a US citizen and a high school student, GED recipient or current college student. You must plan to study to gain skills in the field of business or related fields to be eligible for this award.

Health Care and Nursing Careers Scholarship

Provided by: Cappex.com

Deadline: August 31, 2009

Amount: \$1,000

Web site:

www.cappex.com/scholarships/healthCareersScholarship.jsp?code=FW_16

Description: This scholarship is available to students planning on studying in the field of health care, nursing or related fields. Please see Web site for applicable majors.

Atlas Shrugged Essay Contest

Provided by: Ayn Rand Institute

Deadline: September 17, 2009

Amount varies: \$50 - \$10,000, 49 awards

Web site: www.aynrand.org/contests/

Description: The Atlas Shrugged Essay Contest is open to college/university and 12th-grade students. To be eligible for this contest, you must write an essay of no fewer than 800 and no more than 1,600 words in length, double-spaced, on a topic related to Ayn Rand's novel, "Atlas Shrugged." Essays are judged on both style and content. The winning essay must demonstrate an outstanding grasp of the philosophic meaning of the book "Atlas Shrugged."

Siemens Competition

Provided by: Siemens Competition

Deadline: October 01, 2009

Amount varies: \$1,000 - \$10,000

Web site: www.collegeboard.com/siemens

Description: The Siemens Competition is comprised of an individual competition and a team competition. The individual competition is open to high school seniors who will graduate with the class of 2010. The team competition consists of two to three members from any level in high school. Individual and team entries will receive separate awards. You must submit a research project in science, mathematics, engineering, technology, or any combinations of these disciplines.

Voice of Democracy Audio Essay Contest

Provided by: Veterans of Foreign Wars of the United States

Deadline: November 1, 2009

Amount varies: up to \$30,000

Web site: www.vfw.org/index.cfm?fa=cmyt.lev-elc cid=1836 tok=1

Description: The Voice of Democracy National Audio Essay Contest is open to students in grades 9 through 12. You must write and record an essay of between three and five minutes. Essay themes are announced annually and are listed on the Web site. Each state winner will receive an all-expense-paid trip to Washington, D.C. where they will compete for national scholarships, including a \$30,000 first place scholarship.

Apprentice Ecologist Initiative Scholarship

Provided by: Nicodemus Wilderness Project

Deadline: December 31, 2009

Amount: \$500

Web site: www.wildernessproject.org/volunteer_apprentice_ecologist

Description: This scholarship is open to young people interested in the environment. The initiative seeks to elevate young people into leadership roles by engaging them in environmental cleanup projects, to empower volunteers to rebuild the environmental and social well-being of our communities, and to improve local living conditions for both citizens and wildlife. A \$500 scholarship will be awarded annually to the author of the top Apprentice Ecologist essay.

All-Ink.com Scholarship

Provided by: All-Ink.com

Deadline: December 31, 2009

Amount: up to \$5,000

Web site: www.all-ink.com/scholarship.aspx

Description: Scholarships are available to qualified students who are enrolled or planning to participate in an accredited college or university program during the spring 2010 or fall 2011 term or full-year 2010-2011 school year. Students must have a minimum 2.5 GPA, complete a 50 to 200 word essay about who has had the greatest impact on your life, and a 50 to 200 word essay on what you hope to achieve in your personal and professional life after completing college.