

H-F Counselor Quarterly

Volume 1, Issue 1

Fall 11, 2008

College Notes

Tues. Dec. 9, 2008 7pm-9pm, Auditorium

Financial Aid Overview for Parents

• **Mon. Jan. 26, 2009 7pm-9pm, Auditorium**

College Planning for Juniors and Parents

SENIOR ALERT

If you have a January 1 deadline for any of your college applications, you must turn in your transcript requests to the H-F registrar no later than Friday, December 5 to insure on-time delivery of your application materials.

Remaining 2008-2009 ACT Test Dates

December 13, 2008

February 7, 2009

April 4, 2009

June 13, 2009

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Counselors Ready to Serve

The Guidance and Counseling Department has put together this quarterly newsletter to communicate important dates, events, and helpful tips for the students and parents of the Homewood Flossmoor High School Community. We look forward to working with parents and students throughout the year and hope that this online publication will evolve into a resource for college and career research and other topics of interest. The Guidance staff welcomes your suggestions, comments, and questions.



Ms. Molly McBride,

Guidance Chair

Molly McBride

Counselors Alpha

Tiphnee Staples A – Broo

Jamillah Davis Broop-Davi

Brad Kain Davj-Gon

James Schmidt Goo-Jano

Toni Ruswick Janp-Manl

Alicia Rodriguez Manm-Ore

Lorrie Maul Orel-Sanc

Karen Olson Sand-Tou

Lindsey Parker Tov-Zy

RtI Guidance Counselor

Ingrid Johnson (A-Z)

College Consultant

Bonnie Dolson (A-Z)

Social Workers

Ali Pedersen (A-K)

John Schwaller (L-Z)

H-F's National Merit/Achievement Honorees



National Merit semi-finalists and National Achievement semi-finalists and their parents were recognized at a breakfast in October in the TLC.

It's 10 p.m.

Do You Know Where Your Homework Is?



You'll work more efficiently if you figure out when you do your best work.

"Setting goals that are unrealistic sets you up for failure."



Studying: Just do it.

Does it seem like there's never enough time in the day to get everything done? Feel like you're always running late? Here are some tips to help students take control of their study time. Consider these tips, but personalize your habits so that they suit you. If you set priorities that fit your lifestyle, you'll have a better chance of achieving your goals.

1. Make a "To Do" List Every Day.

Put things that are most important at the top and do them first. If it's easier, use a planner to track all of your tasks. And don't forget to reward yourself for your accomplishments.

2. Use Spare Minutes Wisely.

Get some reading done on the bus ride home from school, for example, and you'll kill two birds with one stone.

3. It's Okay to Say "No."

If your boss asks you to work on a Thursday night and you have a final exam the next morning, realize that it's okay to say no. Keep your short- and long-term priorities in mind.

4. Find the Right Time.

You'll work more efficiently if you figure out when you do your best work. For example, if your brain handles math better in the afternoon, don't wait to do it until late at night.

5. Review Your Notes Every Day.

You'll reinforce what you've learned, so you need less time to study. You'll also be ready if your teacher calls on you or gives a pop quiz.

6. Get a Good Night's Sleep.

Running on empty makes the day seem longer and your tasks seem more difficult.

7. Communicate Your Schedule to Others.

If phone calls are proving to be a distraction, tell your friends that you take social calls from 7-8 p.m. It may sound silly, but it helps.

8. Become a Taskmaster.

Figure out how much free time you have each week. Give yourself a time budget and plan your activities accordingly.

9. Don't Waste Time Agonizing.

Have you ever wasted an entire evening by worrying about something that you're supposed to be doing? Was it worth it? Instead of agonizing and procrastinating, just do it.

10. Keep Things in Perspective.

Setting goals that are unrealistic sets you up for failure. While it's good to set high goals for your-

Is College Worth the Cost?

Reprinted courtesy of the *Chicago Tribune*

By **Megan Twohey**

Chicago Tribune reporter

Kelly Stevens is suffering from buyer's remorse.

The 29-year-old from Fargo, N.D., took out more than \$60,000 in loans to pay for a bachelor's degree in fashion marketing from the Illinois Institute of Art. She was convinced it would allow her to open her own store or work for a major fashion company—basically, to make more money.

But nearly a year after graduating, she is waiting tables at a comedy club. Every week, she gets rejected from half a dozen marketing jobs. She can no longer make payments on some of her loans. She can barely scrape by.

"I can't open my own store in this economy," Stevens said. "Marketing jobs are among those that have been hardest hit. Sometimes it feels like I should never have gotten that degree."

Money is only one of the reasons to go to college, of course. But with college costs skyrocketing and the economy worsening, the question of whether higher education is a worthy financial investment is no longer a no-brainer.

For decades, the earnings gap between college graduates and high school graduates grew and grew. Get a bachelor's degree, and you were almost guaranteed to be a lot better off.

But the gap in income has started to shrink in recent years. U.S. Census data show that in 2007 people with a bachelor's degree earned 90 percent more than high school graduates, down from a 96 percent gap seven years earlier. Meanwhile, more students are taking on debt. The debt levels are growing. And some graduates are unable to land jobs that allow them to pay back their loans.

Most experts insist that going to college is generally worth it. College graduates still earn substantially more than high school graduates on average: \$59,365 annually compared with \$33,609.

But they caution that some college choices are no longer a wise investment. Students destined for low-paying careers, they say, simply cannot manage certain debt levels. Loans can surpass \$100,000 depending on the school and the borrower.

"If you're going to be a nursery school teacher your whole life, you should not be taking out a lot of loans," said Sandy Baum, senior policy analyst for the College Board and an economics professor at Skidmore College. "That's the problem."



With graduates earning less and tuition rising, it pays to weigh your debt against likely career earnings.



Some graduates are unable to land jobs that allow them to pay back their loans

College's Sticker Price: How Much Should You Expect to Pay?

The cost of sending young adults to college is rising. The total cost of going to a private four-year college rose to \$34,132 on average for the 2008-09 academic year, according to the College Board.

The average published tuition at a private four-year college rose \$1,398 from the prior year, or 5.9 percent, to \$25,143. Room and board charges rose to \$8,989, a 4.8 percent increase from the prior school year. The outlook at public schools isn't any better.

Published tuition prices for full time in-state students at public four-year

schools rose \$394 on average, or 6.4 percent to \$6,585 compared to the year before. Students paid an average of \$14,333, an increase of 5.7 percent once room and board are factored in. Out-of-state students at public four-year schools pay a total of \$25,200, up 5.2 percent from last year.

But what students and their families are actually paying out of pocket is another matter. When factoring in an average \$10,200 in grants and tax benefits, the private-school students pay \$23,932, according to the report.

Full-time undergrads at public four-year schools received about \$3,700 in

aid and benefits, which lowered the actual cost of attending public schools to \$10,633, or \$21,500 for out-of-state students.

Over the past 10 years, tuition fees at four-year public colleges have grown at a rate of about 4.2 percent a year after inflation, according to the College Board. Tuition has grown at an annual average of 2.4 percent at private four-year schools, and at a rate of 1.4 percent a year at public two-year schools.

The College Board is a nonprofit association of more than 5,400 schools, colleges and universities.

Decoding Your Child's GPA



Mr. Schmidt

**By James J. Schmidt
Guidance Counselor**

A grade point average is an academic indicator of how well your child is doing in school individually and comparatively. Individually, a GPA indicates how well a student is doing each quarter. Is there academic progress and the student is doing well in his/her classes? If so the grade point average is high. Are grades slipping? If so, the GPA will be low. Comparatively, grade point averages are used to rank students against their classmates. For example, a student with the highest grade point average would be ranked number one in the class and the lowest grade point average would be ranked number 750 in a class of 750 students.

What is a GPA?

A grade point average is an average of a student's grades. It is calculated quarterly and each semester – there are two quarters in a semester, and two semesters in a school year. Using a 4 point scale, A's = 4 points; B's = 3, C's = 2, D's = 1 and F's = 0 points. For example, a student with 2 A's, 2 B's, 2 C's and 1 D would have a quarterly grade point average of 2.71 (19 / 7). Throughout 4 years in high school, a student will accumulate eight semesters of grades. After each semester, grades earned in every course attempted are averaged together to calculate an Cumulative Grade Point Average, an academic indicator that reflects a student's total performance over time.

How is a semester grade calculated?

The semester grade is an average of three scores: the two quarter point value and percentage is assigned to each grade and the average is then calculated. You should consult with your child's teachers for a more detailed explanation of the semester grade point average.

How is a cumulative GPA calculated?

Calculating a cumulative grade point average at Homewood Flossmoor H.S. is complicated because of our dual weighted/unweighted scales. Honors/AP classes are figured on a 6 point scale; College Prep classes on a 5pt. scale; and Academic Core classes are weighted using a 4 pt. scale. At the completion of H-F's curricula, both 4 point and 6 point GPA's are posted on students' transcripts. Class rank is based on the 6 point scale. Formulas for calculating both 4 point and 6 point averages can be found at the end of this article. A worksheet with this formula can be found on the Naviance website, which H-F's guidance department provides parents and students to keep them informed about college admissions requirements and career statistics.

How to access Naviance

Naviance can be accessed by going directly to <http://connection.naviance.com/hfhs> or to H-F's webpage. If you use the latter, click on Department, and then choose Guidance. In the lower right corner of the page, click on "Naviance Family Connection." Your child should have received log-on information from his/her counselor and unique parent log-on information can be ob-

tained by contacting your child's counselor.

Once in Naviance, the GPA calculation worksheet can be found in the documents link located in the red menu column on the left side of the home page.

Although grade point averages are helpful in determining how well the student is doing from quarter to quarter, the cumulative grade point average is a more important indicator because it reflects grades earned over a student's entire academic career. It also is used to determine class rank and it is the grade point average that colleges will use in making admissions decisions.

For example, many 4-year colleges choose only applicants who rank in the top half of their class (class rank of 1 through 375 in a class 750 students).

In addition, many colleges set a minimum GPA for admission: Illinois state universities won't consider an applicant for regular admissions if his/her cumulative GPA is below a 2.0. A college's range of acceptable grade point averages and other admission requirements can be found on individual schools' websites. It also can be easily accessed on the Naviance website.

Tips for a strong GPA

Finally, the best way a student can build a strong cumulative GPA is by doing well in all classes beginning in the freshmen year. Traditionally, a student will be successful in class by paying attention, completing all assignments, studying at least two hours a night, preparing for all quizzes and tests, and seeking tutoring assistance when the material is difficult or when the student wants to truly master the material and accelerate learning possibilities.

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