

Student's forum

You can find money to pay for college



In a competitive job market, earning a degree can be the biggest single step one can take to enhance career value and earning potential. As many bask in the glow of making plans to increase their career potential, the prospect of paying for college is a sobering reality.

Few of us have funds set aside for this endeavor. In addition, the College Board's annual "Trends in College Pricing" reports a rise in tuition costs at public and private institutions for the 2009-2010 school year. According to the report, annual tuition and fees at private four-year colleges rose 4.4 percent to \$26,273, and public university costs rose 6.5 percent to \$7,020.

Prospective students often don't know where to start. But take heart; Darlene Violet, director of Financial Aid at Brown Mackie College - Akron, Ohio, offers advice on funding your education. "The U.S. Department of Education distributes \$96 billion a year in grants, work-study assistance, and low-interest loans," Violet says. "Every student begins the process of seeking financial aid by completing the Free Application for Federal Student Aid form, known as the 'FAFSA.'" Information submitted on the FAFSA form determines the amount a student may receive through a federal Pell Grant, which is based on financial need. The recent economic stimulus program increased Pell Grant funds by \$500 per student. Financial aid is available for those who qualify.

Beyond completing the FAFSA, many turn next to student loans. "An education is always a good investment," says Violet, "but many people don't realize the loans must be paid back starting six months after leaving school. I advise students to seek out and apply for scholarships." Wide varieties of organizations offer scholarships, from fraternities and sororities to community groups, foundations, and corporations. Winning candidates receive funds based on a vast spectrum of criteria, including ethnicity and

cultural heritage. "Students just don't take the time to find them," Violet continued. "It can be a lot of work."

The Scholarship Committee at Brown Mackie College - Akron hired a group of honor students to help others navigate through the many scholarships available, complete the application forms, and provide feedback on essays written for submission. "This allows students the security to delve deeper into the scholarship world. It's well worth it," Violet says.

Scholarship awards can be as important to the educational institution as they are to the student. Federal guidelines, known as the 90-10 rule, mandate that no more than 90 percent of the funds received by a college can come from Federal loans and grants. A minimum of 10 percent must come from outside sources, including scholarships, private loans, and the students' own financial contributions.

Violet recommends checking additional resources as well. "Many employers will pay or reimburse tuition expenses, sometimes even for immediate family members.

And the Veteran's Administration offers benefits to those who have served our country," she says. The Workforce Investment Act offers grants to those who qualify, and many churches offer scholarship opportunities. In addition, the Orphan Foundation of America offers scholarships to students who are wards of the state.

Further savings can come in the form of a temporary tax credit. The American Opportunity Tax Credit, included in the economic stimulus bill signed by President Barack Obama, can be worth as much as \$2,500. People who earn \$80,000 or less a year (or \$160,000 or less for joint filers) can claim this credit on money paid for tuition, certain fees and course materials for higher education in 2009 and 2010. For complete details, visit www.irs.gov.

Once a student enters college, Violet advises making other financial considerations: Ride public transportation.

In addition to saving on fuel and parking fees, public transportation provides time for students to get a head start on assigned reading and homework.

Avoid credit card offers. However tempting the offer seems, credit cards charge interest on purchases and impose fees for late payments.

Courtesy of ARAcontent

Local Schools Prove That Music Matters

By Darren Sepanek

Countless studies over the last several decades affirm the benefits of music education on learning and social development. Yet in spite of the hard data, when budget issues arise in public schools, one of the first things cut is music education. It is not because educators dispute the benefits of music for their students but because when faced with cutting math class or music class, the choice is unfortunate but obvious. Children in the Manhattan Beach Unified School District (MBUSD) are fortunate to have a robust music education program available to them.

Children who receive music instruction consistently show improved learning skills in areas of memory, literacy, vocabulary and mathematics. According to the National Association for Music Education, students with a background involving musical instruction score 56 points higher on the verbal portion of the SAT and 39 points higher on the math portion than non-musically trained students. Many advocates of music instruction cite additional benefits, including greater self-esteem, better concentration and improved coordination.

There is little doubt that part of a well-rounded education should include music and the arts. At the elementary level, all children can and should be exposed to music - either through rudimentary instruments like sticks, blocks, tambourine and the recorder or through singing. The advantage they receive at this early age will provide benefits even in their middle and high school years.

Like so many districts in California, MBUSD does not receive enough funding from the State to support a comprehensive music education program. The Manhattan Beach Education Foundation (MBEF) picks up where State funding leaves off. MBEF funds a strings teacher and a band teacher for the third through fifth grades at each elementary school. All third graders participate in some form of instrumental music with optional band or string instrument education in fourth and fifth grade. MBEF helps deliver a strong program at the middle school by providing an assistant for the music teacher and an accompanist for the choir teacher. The exemplary music program at the middle school attracts a high-level of student participation, making it impossible to manage without these assistants.

The successful elementary and middle school music programs provide the foundation for the award-winning music program

at Mira Costa High School, which includes a musical theatre class, marching band, symphonic band, wind ensemble, jazz band, several orchestras, and several choirs (multi-cultural choir, Mira Costa chorale, a vocal ensemble, and chorus). Mira Costa also offers two levels of music theory class.

The benefits of an excellent music program are not just evident for the participants. These programs bring recognition to the high school and the District and help make Mira Costa a school of excellence in the eyes of colleges and universities.

A shining example of this excellence is the recent nomination of DJ Stanfill, an 11th grader at Mira Costa, to the 2010 GRAMMY Jazz Ensemble. The GRAMMY Foundation chose 28 talented high school vocalists and instrumentalists from across the United States to perform in a jazz choir, combo and band. The students will perform with many GRAMMY-nominated and GRAMMY-winning artists during various GRAMMY week events.

Hannah McDermott, also an 11th grader at Mira Costa, is one of roughly two dozen classical music students from The Junior Chamber Music Organization of Southern California who have been chosen to perform at Carnegie Hall in New York on April 11, 2010. Hannah is one of the only vocalists chosen for this honor.

Mira Costa is also a finalist for the second year in a row as a GRAMMY Signature School, which recognizes top U.S. public high schools that are making an outstanding commitment to music education. The Mira Costa Symphony Orchestra has performed at Walt Disney Concert Hall and at Carnegie Hall in New York as well as at many adjudicated festivals sponsored by SCSBOA (Southern California School Band and Orchestra Association) and consistently receives a superior rating, the highest rating awarded by SCSBOA.

These are but a few of the music-related honors the children in MBUSD schools have achieved. We know that children participating in music programs show enhanced academic performance and better social skills; and that schools with high levels of student participation in the fine arts receive higher academic ratings and have lower dropout rates.

Donations to MBEF can help ensure that MBUSD continues to offer a well-rounded education. To learn more about MBEF or to donate please visit www.mbef.org.

open houses

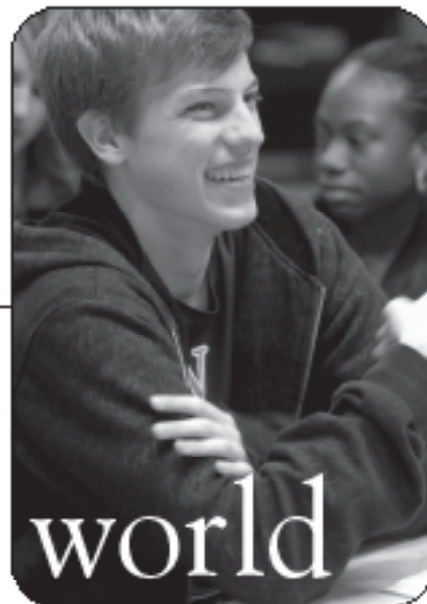
- Saturday, December 12
10:00am-12:00pm
- Saturday, January 9 (2010)
10:00am-12:00pm
- Thursday, January 21 (2010)
6:30-8:00pm

Reservations requested.
Check in begins 15 minutes
prior to program.

ISEE Test Site

At Vistamar School, high school students build a solid foundation of academic skills, along with the historical, ethical and cultural frameworks that lead to a deeper understanding of themselves and the world. In small and interactive classes, students become creative and reflective learners prepared for success in college and life.

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