

Contact Sheet

Guidance Counselor Name: Bridgit Martin
Email Address: bmartin@fallriverschools.org
Telephone Number: (508) 675-8100 Extension: 1226

Jay Phelan: Special Needs Department Chair (508) 675-8100 Extension: 1123
Tony Martin: Grade 9 & 11, Bridge Program Facilitator (508) 675-8100 Extension: 1112
Ann Marie Nicoletti: Grade 10 & 12 Facilitator (508) 675- 8100 Extension: 1117

Student Name: _____ YOG: _____
Special Needs Liaison Name: _____
Email Address: _____@fallriverschools.org
Voice Mail Extension:

Subject	Teacher Name	Special Needs Teacher Name	Email Address Voice Mail Extension
English			@fallriverschools.org
Math			@fallriverschools.org
Science			@fallriverschools.org
History			@fallriverschools.org
World Language			@fallriverschools.org
			@fallriverschools.org
			@fallriverschools.org

***To contact teachers please call (508) 675-8100 and dial their four digit voice mail extension.



Parent

Informational

Booklet




Dear Parent/Guardian:

Included in this parent informational booklet is a copy of the grade 10 and grade 11 information your son/daughter would have received from their guidance counselor during their classroom presentations. Also included is college information for students with learning disabilities. An additional booklet is also available highlighting the SAT and ACT test accommodations. Please contact me at (508) 675-8100 Extension 1226 or bmartin@fallriverschools.org if you have any questions or concerns.

Thank you,

Bridgit Martin

Guidance Counselor



Sophomore Year: STEPS TO SUCCESS

GRADES

- ⇒ Use your agenda book to stay organized
- ⇒ Communicate with your teachers about your grades in class
- ⇒ Review your transcript, credits, and GPA with your guidance counselor

ATTENDANCE

- ⇒ Be in school and on time every day
- ⇒ Request make-up work if you are absent for an excused reason

CONDUCT

- ⇒ All suspensions must be explained on a college application

Guidance Appointments

- All Sophomores will have a scheduled guidance appointment during the year
- Do not request to leave class to see your counselor unless you have a scheduled appointment (additional appointments may be requested on the clipboards outside of guidance offices)

MCAS

- Sophomores are required to take and pass the ELA, Math, and Science MCAS

PSAT

- The PSAT is a practice test for the SAT, a test for college admission. Sophomores will take the PSAT on October 13th

Dual Enrollment

- Durfee High School students may take college courses at Bristol Community College while in high school
- Students must have a 3.0 GPA to participate in Dual Enrollment

Extra-curricular Activities

- Get involved! (Durfee has over 40 clubs and 17 team sports)

Helpful Websites

*www.fallriverschools.org/durfeehigh.cfm

*www.masscis.intocareers.org

*www.collegeboard.com

Action Plan: High School Sophomores

Plan Ahead for the Year Ahead

- Meet with your counselor to discuss future plans. Review your schedule with him/her to make sure you're enrolled in challenging classes that will help you prepare for your future. Four year colleges prefer four years of English, History, Math, Science and a World Language.
- Start a calendar with important dates and deadlines; use your agenda book.
- Get involved with your extracurricular activities.
- Find out the required courses and tests of the colleges that you might be interested in attending. See if you should file for SAT/ACT test accommodations.
- Go to college fairs in your area to find out more information.

Learn about Colleges/Careers/Military

- Learn about college costs and how financial aid works.
- Look at the various career and military websites provided to you in this booklet.
- Begin to research how much money you will need for college, whether you are on track or need to save more money and what you will need to reach your goal. Talk to your parents/guardians, guidance counselor, and/or colleges about financial aid and financing your education.
- Visit colleges while they are in session.
- Find out about colleges firsthand from college friends who are home for the holidays or the summer.

Stay Focused


- Make every effort to do well in all of your classes.
- Make sure you are in school every day and are following the rules.

MCAS

- All sophomores will be required to take and pass the English, Math and Science MCAS to graduate.
- Talk to your teachers and guidance counselor to discuss tutoring options if you are interested.

Explore Summer Opportunities

- Look for a great summer opportunity - job, internships, or volunteer positions.
- Check with your counselor and search online for summer school programs.



Junior Year: STEPS TO SUCCESS

GRADES

- ⇒ Use your agenda book to stay organized
- ⇒ Communicate with your teachers about your grades in class
- ⇒ Review your transcript, credits, and GPA with your guidance counselor

ATTENDANCE

- ⇒ Be in school and on time every day
- ⇒ Request make-up work if you are absent for an excused reason

CONDUCT

- ⇒ All suspensions must be explained on a college application

Guidance Appointments

- All Juniors will have a scheduled guidance appointment during the year
- Do not request to leave class to see your counselor unless you have a scheduled appointment (additional appointments may be requested on the clipboards outside of guidance offices)

MCAS

- Juniors are required to retake and pass the ELA, Math, and Science MCAS if they have not received a passing score

Extra-curricular Activities

- Get involved! (Durfee has over 40 clubs and 17 team sports)

Helpful Websites

*www.fallriverschools.org/durfeehigh.cfm

*www.masscis.intocareers.org

*www.collegeboard.com

The Importance of the High School Junior Year

In the Junior year of high school you'll make critical decisions that could have a major impact on the next five years (and beyond) as you start to narrow lists of colleges and career paths.

Here are FIVE critical issues that you will be dealing with to increase your chances of success in college and career.

1. **Classes and grades:** The junior year selection of classes and the grades you receive in them is very important because it is the last full year of grades that admissions folks will review while deciding your fate.
2. **Standardized tests:** Just when you thought you were done with MCAS comes another year of standardized tests. Make sure you fill out the SAT or ACT test accommodations before December, see your guidance counselor if you have any questions. If you plan on taking the SAT or ACT test, you can register for any of the tests starting in January. See your guidance counselor if you have any questions.
3. **Planning for life after high school:** The junior year is the time to get organized and begin planning for life after Durfee High School.
 - **Career/Military bound:** You should begin to look at prospective employers for after graduation. If you start looking now, you might be able to get a position with them early. You might also want to begin to look into some type of career training. If you're thinking of a military career, now is the time to meet with military recruiters to learn more about the process/options.
 - **College bound:** Begin to get prepared for all the college material that will be coming your way (via mail, email and from college fairs). Remember just because you get information from a college doesn't mean you are automatically in that college, you must apply and be accepted. You are encouraged to attend college fairs and to visit any colleges you are interested in.
4. **Career research:** Your career choice may have a big impact on the list of potential colleges you consider. You should take a career assessment test if you didn't complete the one during your sophomore year to help narrow down career possibilities.
5. **Creating a resume:** Creating a resume can be a daunting task but if you followed these steps it will be easy. Start by listing all your high school accomplishments, including your coursework, academic or athletic accomplishments, awards and honors, and any other achievements. List your work and volunteer experience. Example resume is included in this booklet.

Final tips: Remember the more you accomplish in your junior year, the more you can relax and enjoy your senior year in high school.

Action Plan: High School Juniors

September

- Confirm you are in the right classes by reviewing your transcript. Any courses that you have failed and did not attend summer school need to be repeated.
- When reviewing your schedule of courses, keep in mind whether they are challenging enough to get into the college or school of your choice and that they reflect your future plans.
- Get involved with extracurricular activities; consider leadership roles.
- Begin to keep track of all of your achievements and activities for your resume that you will develop.
- Keep focus of your grades and your attendance.

October

- Talk with teachers, family members, and other adults about the colleges they attended.
- Explore career and college interests by looking at websites or books
- Attend Durfee's college fair on October 20th 6-8 pm and other college fairs.
- Visit colleges to which you may apply in your senior year. This can be done by scheduling an appointment with the admissions office, or attend an open house.
- Sign up for the free scholarship searches through collegeboard.com, fastweb.com, and finaid.org
- Begin studying for the SAT and ACT. Check out collegeboard.com and act.org for practice questions.
- If you have SAT or ACT test accommodations; make sure forms are submitted to Collegeboard or ACT.
- Junior Interviews being with guidance counselors.

November

- Continue your research for potential colleges and careers.
- Continue gathering materials for your resume.
- Visit colleges to which you may apply in your senior year.
- Apply for any scholarships through your free scholarship search.

December

- Look ahead in the spring and plan when you are going to take the SAT or ACT. (these test are only if you plan on attending a four year college)
- Visit colleges to which you may apply in your senior year.
- Stay focused on grades and attendance.
- Apply for any scholarships through your free scholarship search.

January

- Continue your research for potential colleges and careers.
- Stay focused on grades and attendance.
- Apply for any scholarships through your free scholarship search.
- Continue preparing for the SAT and ACT if you plan on taking the test.
- Visit colleges to which you may apply in your senior year.

February

- Attend Junior parent's night; financial aid will be discussed at this time.
- Begin to focus on several colleges that are a good fit based on academic and career choices.
- Choose your senior year schedule.
- Stay focused on grades and attendance.
- Apply for any scholarships through your free scholarship search.
- Visit colleges to which you may apply in your senior year.

March

- Register for the May SAT if you plan on taking it by the deadline.
- Register for the April SAT if you plan on taking it by the deadline.
- Develop a file for each of the colleges on your list to keep all information organized.
- Apply for any scholarships through your free scholarship search.
- Research summer job, volunteer and internship opportunities.
- Stay focused on grades and attendance.
- Visit colleges to which you may apply in your senior year.

April

- Register for the June SAT if you plan on taking it by the deadline.
- Take the April SAT if you registered.
- Visit colleges to which you may apply in your senior year.
- Apply for any scholarships through your free scholarship search.
- Begin to think of teachers to ask for letters of recommendation (if needed).

May

- Take the May SAT if you registered.
- Register for the June ACT if you plan on taking it by the deadline.
- Visit colleges to which you may apply in your senior year.
- Apply for any scholarships through your free scholarship search.
- Ask teachers for letters of recommendation if needed.

June

- Take the June SAT if you registered.
- Take the June ACT if you registered.
- Apply for any scholarships through your free scholarship search.
- Get the summer reading list for English 4

- **Listen to daily announcements for important information.**
- **Strive for good grades and being in school every day.**
- **Make an appointment with your guidance counselor if you have any questions.**
- **PAY ATTENTION TO DEADLINES!!!**

MCAS Test Taking Tips

**Do not rush through the test. Try to relax!
Remember this is NOT timed.**

Most importantly: Make sure you are in school and arrive on time for test dates and know where you have to report.

Take the time to read each question carefully so you will have a better understanding of what it is asking.

Eat a good dinner, get a good night's sleep, have a good breakfast and dress comfortable.

Read and follow directions VERY carefully. If you aren't sure guess wisely and eliminate as many answers as possible.

Trust yourself: Your first thought is usually correct!

Grade 10: MCAS Exam Dates: English March 22, 23, 24

Math: May 17, 17 Science: June 1,2

Grade 11 & 12: MCAS Retest Exam Dates: English Nov 3-5 and March 2-4 Math: Nov 8-9 and March 7-8

Science: February 1-2 and June 1-2

MCAS Tutoring

- If a student does not receive a passing score (220 or above) on the English, Math and Science MCAS they will have an opportunity to retake the test during their Junior and Senior Year. Dates are listed on the MCAS Test Taking Tips sheet included in this booklet.
- Students will also be scheduled into MCAS prep classes for MCAS exams they did not pass during their Junior and Senior year. **If you are not scheduled into an MCAS prep class please see your Guidance Counselor for a schedule change.**
- **MCAS retest help sessions are available starting September 27th until the MCAS retest from 2:30-3:30 Monday through Thursday in Room 443-445**
- Bristol Community College also provides an MCAS Academy which provides:
 - Orientation to college and assistance with the application for admission process
 - Individualized instruction in Math and English Language Arts
 - Instruction in reading skills targeted to the English Language Arts and Math tests
(learn how to understand and answer the questions)
 - Practice in writing the MCAS ELA essay
 - Practice in analyzing and solving the MCAS math problems
 - Opportunity to complete Ability to Benefit Tests for qualified students
 - **Contact BCC at (508) 678-2811 for further information**
- Durfee's Homework Club is also available everyday Tuesday and Thursday in Room 373 for students who need help with a specific assignment or just needs some extra help.
- Student's teachers are also available for extra help, please see the teacher to make arrangements to stay after.

Graduation Requirements

(Minimum stands for all graduating classes)

English - 4 credits

Math - 3 credits

- Algebra 1, Plane Geometry & Algebra 2 required for 4 year college admission

Science - 3 credits

- Minimum of 2 Lab Sciences required for 4 year college admission

History - 3 credits

- US History 1 & 2, World History

World Languages - 2 credits

- 2 or more years of a World Language is required for 4 year college admission

Physical Education - 2 credits (9th & 10th Grade)

Health - 2 credits (9th & 10th Grade)

MCAS Information:

- ⇒ Must pass English, Math & Science to receive High School Diploma
- ⇒ If pass 1 section or no sections of MCAS: Student will receive Certificate of Completion

Promotion Requirements:

- ⇒ To enter Grade 10, a student must have passed a minimum of 5 Credits
- ⇒ To enter Grade 11, a student must have passed a minimum of 11 Credits
- ⇒ To enter Grade 12, a student must have passed a minimum of 17 Credits
- ⇒ To graduate - 22 credits

Choosing a College for Students with Learning Disabilities

There are many colleges and universities in the United States that have good track records when it comes to accommodating learning disabilities. The quality of any given college's response is subject to funding, administrative decisions and the current image an institution is trying to promote. What was once an effective, coordinated support program one year, may turn into a vague assortment of academic support services the next. The commercially available guidebooks to colleges and universities for students with learning disabilities do a fine job capturing most of the institutions and what they offer the students.

Services/Accommodations that May be Available to LD Students at Selected Colleges and Universities

- Preferential or early registration
- Counsel on which courses to take given an instructor's style and sensitivity to learning disabilities
- Reduced or redistributed course load (e.g. not taking a number of heavy reading courses simultaneously)
- Skills development and remediation (reading, spelling, writing, math)
- Modified exam arrangements (oral, untimed, extended time, scribe, use of word processor for essays)
- Assistance with note-taking (note-taking buddy, taping lectures)
- Course waivers and substitutions (foreign language, sometimes in math)
- Assistance with proofreading
- Use of calculators, spelling aces, lap computers in classes
- Taped textbooks, readers, electronic text readers (text recognition synthesized speech machines)
- Assistance with developing oral expression
- Speech and language specialists
- Assistance with personal organization
- Assistance with time management
- Writing, reading, math, study skills centers (be careful, some have personnel who know little about the needs of students with learning disabilities)
- Support for students on medication (e.g. students with ADHD)
- Social skills training
- Training and support in developing and maintaining motivation and attention

Questions to Ask When Visiting a College

Here are some questions many students and parents fail to ask when visiting a college/university:

- Ask to speak with current users of support services and/or their parents (see next section for suggested questions to ask)
- Ask if they track their LD graduates; if so where do they go? Graduate school, employment?
- What's the retention rate of LD students?
- What types of in service or support does the institution offer faculty re: accommodating students with special needs?
- Is support, tutorial, instruction in the program offered by interns, graduate students, peer tutors or trained professionals? (this questions may give you a sense for how they staff the program which may give you an idea re: institution's commitment to the program)
- Ask how accommodations are determined and granted at the college and who grants them? Are they based on the high school IEP? This is a critical question as some colleges may tie accommodations to what was on the IEP. That means it's important to pay attention to your education plan and what's on it in high school. They may also tie accommodations to what was recommended or discussed in the summary/conclusions of your testing. If you know you truly need an accommodation, discuss it with your learning specialist and make sure it is documented while in high school.

Questions to Ask a Current User of the College's Support Services

- Does your advisor understand your needs?
- Are professors responsive to your needs?
- Do you receive assistance in advocating to difficult professors?
- Can you receive support when you need it or do you have to wait?
- In talking to this student, explain what you will need in the way of support services and ask the student if she/he thinks you will receive those services.

Colleges with Programs for Learning Disabled Students

Almost all colleges and universities provide some level of services and/or accommodations for learning disabled students, as mandated by the Americans with Disabilities Act (ADA). The colleges and universities listed below go a step further...they offer programs, some quite comprehensive, designed to support students with learning disabilities.

<u>Abilene Christian University</u>	<u>Limestone College</u>
<u>Adelphi University</u>	<u>Long Island University/</u>
<u>Albion College</u>	<u>C.W. Post Campus</u>
<u>Alfred University</u>	<u>Loras College</u>
<u>American International College</u>	<u>Louisburg College</u>
<u>American University</u>	<u>Lynn University</u>
<u>Anderson University</u>	<u>Manhattanville College</u>
<u>Andrew College</u>	<u>Marist College</u>
<u>Augsburg College</u>	<u>Marshall University</u>
<u>Baylor University</u>	<u>Marymount Manhattan College</u>
<u>Barry University</u>	<u>Menlo College</u>
<u>Beacon College</u>	<u>Mercyhurst College</u>
<u>Boston University</u>	<u>Meredith College</u>
<u>California State University Fullerton</u>	<u>Messiah College</u>
<u>Centenary College</u>	<u>Missouri State University</u>
<u>Clarion University of Pennsylvania</u>	<u>Mitchell College</u>
<u>Community College of Allegheny County</u>	<u>Morningside College</u>
<u>College of Charleston</u>	<u>Muskingum College</u>
<u>College of Mount St. Joseph</u>	<u>New York Institute of Technology</u>
<u>College of St. Catherine</u>	<u>Nicholls State University</u>
<u>Colorado School of Mines</u>	<u>Northeastern University</u>
<u>Columbia College- Chicago</u>	<u>Notre Dame College</u>
<u>Creighton University</u>	<u>Pacific University</u>
<u>Curry College</u>	<u>Rochester Institute of Technology</u>
<u>De Paul University</u>	<u>Rocky Mountain College</u>
<u>Diablo Valley College</u>	<u>Roosevelt University</u>
<u>East Carolina University</u>	<u>St. Ambrose University</u>
<u>Eastern New Mexico University- Roswell</u>	<u>St. Mary's University of Minnesota</u>
<u>Edinboro University of Pennsylvania</u>	<u>St. Michael's College</u>
<u>Finlandia University</u>	<u>Santa Monica College</u>
<u>Gannon University</u>	<u>Schreiner University</u>
<u>Hofstra University</u>	<u>Southeast Missouri State University</u>
<u>Iona College</u>	<u>Southern Illinois University at Carbondale</u>
<u>Iowa State University</u>	<u>Southern Illinois University Edwardsville</u>
<u>Johnson State College</u>	<u>Southern Oregon University</u>
<u>Kent State University</u>	<u>Southern Vermont College</u>
<u>Landmark College</u>	<u>State University of New York College at Oneonta</u>
<u>La Roche College</u>	<u>Texas State University-San Marcos</u>
<u>Lee University</u>	<u>Texas Tech University</u>

Colleges with Programs for Learning Disabled Students continued

University of Akron
University of Arizona
University of Connecticut
University of Denver
University of Indianapolis
University of Iowa
University of Memphis
University of Minnesota at Duluth
University of the Ozarks
University of Tennessee at Chattanooga
University of Wisconsin- Whitewater
University of Wisconsin Oshkosh
Ursuline College
Villanova University
Waldorf College
West Virginia Wesleyan College
Westminster College
Xavier University

By viewing the website below, you will be able to click on the names of the colleges and universities above, you will be taken to the pages of their websites which detail their learning disabilities programs and, in most cases, list the names of and contact information.

**** Please go to this website to be able to view the list of colleges and click for further information:
http://www.college-scholarships.com/learning_disabilities.htm

College Search and Learning Disabled websites

www.ahead.org - Association of higher education and disability (AHEAD)

www.princetonreview.com - Princeton Review

www.curry.edu - Curry College; Academics—LD Program

www.greatschools.org - Click on high school tab and then click on special education

www.ldonline.org - website on learning disabilities and ADHD

You can also go to www.collegeboard.com and use the college match maker program to find colleges and information about particular schools.

Interview skills

Interviewing is the most stressful part of the job search for many people. But it doesn't have to be. Interviews are an opportunity to show you are an enthusiastic worker who would do a job well, here are some important pointers to keep in mind.

- Most people are nervous when interviewing. But remember, you have been asked to interview for the job because the employer believes you could be right for it.
- What to bring to the interview: a pen and notebook to record important information, copies of your resume or application and reference sheet.
- On the day of the interview, give yourself plenty of time to get ready for and travel to the interview. Plan to arrive 10 to 15 minutes early.
- The interview begins the moment you arrive. Everyone you meet, from the receptionist to the hiring manager, will form an impression of you. To ensure the impression is positive, remember that your words and mannerisms will affect the image you project. When you meet people, be sure to: smile and shake hands, make eye contact and maintain good posture. Do not use slang, chew gum, or smoke.
- **Come Ready to Ask Questions:** It's not only the employer who gets to ask questions during the interview, you can also be ready with four or five questions of your own. Why is this a good idea? It shows the potential employer that you really want *this* job and have been giving thought to your decision to work there.
 - What kinds of questions might be appropriate? Here are some suggestions:
 - What do you think is the most important thing I need to know about this job?
 - What kinds of opportunities might there be for me to learn new skills here?
 - Is there anything else you need to know about me?
 - Will I be trained on the job by you or someone else?
- **Dress Like You Mean Business**



Remember!

Dress Professionally - Securing a job is much easier if you look the part. A useful guideline is to dress as you would for an important day on the job, like a meeting with a supervisor. Clothes should be clean, well fitting, and wrinkle free. Keep hair neat by tying it back, putting it up or cutting it short. Avoid cologne and perfume, large pieces of jewelry, and heavy or unnatural makeup. These distract the interviewer from your qualifications.

EXAMPLE

John Smith
123 Oak Street
Fall River, MA 02720
Email address:jsmith@yahoo.com

Activities:

Years:

Durfee Hilltop, School Newspaper
Co-editor

2009-2010

Soccer

Positions held: Co-captain Junior Varsity & Varsity

2008-present

Fall River Indoor soccer league

2005-present

Community Service:

Walk for Hunger

2010

Perkins' Institute for the Blind

Provided support for students

2009-present

Pine Street Inn, Boston

Prepared and served dinner to homeless people.

2010-present

Work Experience:

CVS, Fall River, MA

Cashier

2010-present

Other interests:

Sailing, writing short stories, football and soccer.

Career websites

Just thinking about careers can raise lots of questions. What jobs suit your interests? What type of work do you have to do at the jobs? What are the education and training requirements? Here are some helpful websites providing lots of career information.

www.bridges.com - career interest inventory

All Durfee students should have completed this in their Freshman or Sophomore year

www.masscis.intocareers.org—Mass CIS

www.quintcareer.com

www.acinet.org - America's Career Info net

www.bls.gov/oco - Occupational Outlook Handbook (a free online search for careers)

www.mappingyourfuture.org - free information on careers

www.careerkey.org—interest inventory to match personality types with careers

Military Information

www.airforce.com - U.S. Air Force 1-800-423-USAF

www.goarmy.com - U.S. Army 1-800-USA-ARMY

www.marines.com - U.S. Marines 1-800-MARINES

www.gocoastguard.com - U.S. Coast Guard 1-877-NOW-USCG

www.1800goguard.com - Army National Guard 1-800-GO-GUARD

www.goang.af.mil - Air National Guard 1-800-To-GO-ANG

www.militarycareers.com - career paths for enlisted military personnel and officers

*** The ASVAB—(Armed Forces Vocational Aptitude Battery) is the *entrance test* to enlist in the US Military. You can't enlist in the US Military without taking the ASVAB.

- The ASVAB has two primary purposes: First, it determines whether you have the mental aptitude to enlist in the military branch of your choice, and second, the results help the service(s) determine which military job(s) you have the mental aptitude for.
- The ASVAB is usually given in your Senior year of high school.

How is college different from high school?

Following the rules in high school

- High school is mandatory and usually free
- Your time is structured by others
- You need permission to participate in extracurricular activities
- You can count on parents and teachers to remind you of your responsibilities and to guide you in setting priorities
- Each day you proceed from one class directly to another, spending 6 hours each day-30 hours a week in class
- Most of your classes are arranged for you
- You are not responsible for knowing what it takes to graduate
- You will usually be told what to do and corrected if your behavior is out of line

Going to high school classes

- The school year is 36 weeks long; some classes extend over both semesters and some don't
- Classes generally have no more than 35 students
- You may study outside class as little as 0 to 2 hours a week and this may be mostly last minute test preparation
- You seldom need to read anything more than once and sometimes listening in class is enough
- You are expected to read short assignments that are then discussed and often re-taught, in class
- You will usually be told in class what you need to learn from assigned readings

Choosing responsibility in college

- College is voluntary and expensive
- You manage your own time
- You must decide whether to participate in co-curricular activities
- You must balance your responsibilities and set priorities. You will face moral and ethical decisions you have never faced before.
- You often have hours between classes; class times vary throughout the day and evening and you spend only 12 to 16 hours each week in class
- You arrange your own schedule in consultation with your adviser. Schedules tend to look lighter than they really are
- Graduation requirements are complex, and differ from year to year. You are expected to know those that apply to you
- You are expected to take responsibility for what you do and don't do, as well as for the consequences of your decisions

Succeeding in college classes

- The academic year is divided into two separate 15-week semesters, plus a week after each semester for exams
- Classes may number 100 students or more
- You need to study at least 2 to 3 hours outside of class for each hour in class
- You need to review class notes and text material regularly
- You are assigned substantial amounts of reading and writing which may not be directly addressed in class
- It's up to you to read and understand the assigned material; lectures and assignments proceed from the assumption that you've already done so

How is college different from high school? continued

High School Teachers

- Teachers check your completed homework
- Teachers remind you of your incomplete work
- Teachers approach you if they believe you need assistance
- Teachers are often available for conversation before, during, or after class
- Teachers have been trained in teaching methods to assist in imparting knowledge to students
- Teachers provide you with information you missed when you were absent
- Teachers present material to help you understand the material in the textbook
- Teachers often write information on the board to be copied in your notes
- Teachers impart knowledge and facts, sometimes drawing direct connections and leading you through the thinking process
- Teachers often take time to remind you of assignments and due dates
- Teachers carefully monitor class attendance
- High school is a teaching environment in which you acquire facts and skills

College professors

- Professors may not always check completed homework
- Professors may not remind you of incomplete work
- Professors are usually open and helpful, but most expect you to initiate contact if you need assistance
- Professors expect and want you to attend their scheduled office hours
- Professors have been trained as experts in their particular areas of research
- Professors expect you to get from classmates any notes from classes you missed
- Professors may not follow the textbook. Instead, to amplify the text, they may give illustrations, provide background information discuss research about the topic you are studying. Or they may expect *you* to relate the classes to the textbook readings.
- Professors may lecture nonstop, expecting you to identify the important points in your notes. When professors write on the board, it may be to amplify the lecture, not to summarize it. Good notes are a must
- Professors expect you to think about and synthesize seemingly unrelated topics
- Professors expect you to read, save, and consult the course syllabus; the syllabus spells out exactly what is expected of you, when it is due, and how you will be graded
- Professors may not formally take roll, but they are still likely to know whether or not you attended
- College is a learning environment in which you take responsibility for thinking through and applying what you have learned

How is college different from high school? continued

Tests in high school

- Testing is frequent and covers small amounts of material
- Makeup tests are often available
- Teachers frequently rearrange test dates to avoid conflict with school events
- Teachers frequently conduct review sessions, pointing out the most important concepts
- Mastery is usually seen as the ability to reproduce what you were taught in the form in which it was presented to you, or to solve the kinds of problems you were shown how to solve

Grades in high school

- Grades are given for most assigned work
- Consistently good homework grades may raise your overall grade when test grades are low
- Extra credit projects are often available to help you raise your grade
- Initial test grades, especially when they are low, may not have an adverse effect on your final grade
- You may graduate as long as you have passed all required courses with a grade of D or higher
- *Effort counts.* Courses are usually structured to reward a "good-faith effort."

Tests in college

- Testing is usually infrequent and may be cumulative, covering large amounts of material. You, not the professor, need to organize the material to prepare for the test. A particular course may have only 2 or 3 tests in a semester
- Makeup tests are seldom an option; if they are, you need to request them
- Professors in different courses usually schedule tests without regard to the demands of other courses or outside activities
- Professors rarely offer review sessions, and when they do, they expect you to be an active participant, one who comes prepared w/questions
- Mastery is often seen as the ability to apply what you've learned to new situations or to solve new kinds of problems

Grades in college

- Grades may not be provided for all assigned work
- Grades on tests and major papers usually provide most of the course grade
- Extra credit projects cannot, generally be used to raise a grade in a college course.
- Watch out for your *first* tests. These are usually "wake-up calls" to let you know what is expected--but they also may account for a substantial part of your course grade. You may be shocked when you get your grades
- You may graduate only if your average in classes meets the departmental standard--typically a 2.0 or C
- *Results count.* Though "good-faith effort" is important in regard to the professor's willingness to help you *achieve* good results, it will not *substitute* for results in the grading process.

Money Management Skills continued.....

Making a Budget

- Making a budget is the most important step in controlling your money.
- A budget allows you to track your **Income** (the money that you have) and your **Expenses** (the money you spend). By writing down your monthly income and expenses, you can see how much money you expect to have for the month and plan for how much you can spend.

The First Rule of Budgeting

- The first rule of budgeting is simple: *Spend less than you earn!*

If you earn \$150 a month from your job, and earn another \$50 from your allowance or birthday money, your income for the month is \$200. If your savings account earns another \$5, your total income is \$205.

Now you know that you have to spend less than \$205 for the entire month.

Structuring Your Budget

1: Determine your Income.

Estimate all "incoming" money, including salary from a job, allowance from your parents, and birthday money.

2. Estimate Required Expenses.

Required expenses include taxes and bills that you *must* pay. Required bills may include your cell phone bill and gas money to drive to work or school. You should also include payment to your savings in the "Required Expenses" category. Whether you are saving for something specific (like a car or college) or just tucking money away for the future, it is critical that you get in the habit of paying yourself first! Even a few dollars each month helps build your savings.

3. Estimate Optional Expenses

After you have paid your Required Expenses, you can use the money left over for some fun! Optional Expenses may include clothes, shopping, pizza, video games, gifts and any other expenses that are considered "optional".

- **Budgeting money**— Balancing a checkbook tells you where your money went, but using a budget tells your money where to go. A budget teaches how to properly distribute your money to what's important and how to be flexible when the situation demands.

Money Management Skills continued.....

What Is Credit?

- Credit can be a valuable addition to your financial tool box if you use it carefully and sensibly. **Credit** means someone is willing to loan you money—called **principal**—in exchange for your promise to repay it, usually with interest. **Interest** is the amount you pay to use someone else's money. So the higher the interest rate, the higher the total amount you pay to buy something on credit.
- The best part about credit is that it lets you buy something—like a car or a year of college tuition—you couldn't otherwise afford if you had to pay for it all at once. You get to buy the item now but pay for it over a period of time, usually with interest. But sometimes people use credit purely for convenience. They have the money but don't want to carry cash with them. Or they simply decide they want something NOW, don't care if they have the money, and use credit for immediate satisfaction, which isn't a smart use.

The Cost of Using Credit

- As mentioned earlier, using credit comes with a price. And the biggest part of that price is usually the interest rate, so it definitely pays to shop around. The key credit feature to compare among credit offers is the **annual percentage rate (APR)**, which tells you the cost of the loan per year as a percentage of the amount borrowed. Sometimes you'll see a low introductory interest rate advertised on a credit offer. These "teaser" rates usually expire in a few months, then increase—a lot. It's important to read the fine print of a loan application to find out what you're getting into.

Other factors tied to the cost of using credit include:

- **Annual Fee.** Usually charged by credit card companies, the **annual fee** is a yearly charge you pay for the privilege of using credit.
- **Credit Limit.** The **credit limit** is the maximum amount of credit a lender will extend to a customer.
- **Finance Charge.** Usually seen on credit card statements, a **finance charge** represents the actual dollar cost of using credit to maintain a balance.

Establishing credit— Good credit all boils down to a few things:

- Having only a few accounts open and paying them on time
- Keeping your balances low
- Insuring your income and assets never exceed 50% of your available credit

Identifying wants vs. needs— It's important to keep *some* wants in front of you. After all, needs aren't particularly motivating. But it's important that teens recognize that some things in life really aren't priorities when put in proper perspective. Paying for groceries is more important than paying for a house party. Paying car insurance premiums is more important than another road trip.

"If you don't know where your money is going, your money will go wherever it wants!"

Bristol Community College

Upward Bound

- High School (9-12)
- Academic year and summer programs
- Instruction in college preparatory subjects
- Workshops on college preparatory topics
- Mandatory one-on-one and group tutoring
- Group Activities
- Monthly Saturday programs
- Monthly Field trips
- Intensive, six-week summer program on a college campus
- Financial Aid counseling
- College application assistance
- Weekly program contact (or more)
- Must be first generation college bound

Educational Talent Search

- Middle School (6-8) and high school (9-12)
- Academic year
- Workshops on college preparatory topics
- Optional group tutoring
- Group activities
- Saturday Programs (3 per year)
- Field trips (4 per year)
- Financial aid counseling
- College application assistance
- Monthly program contact (or more)