

Counseling Communiqué

Acton-Boxborough Regional High School Counseling Department
<http://ab.mec.edu/abrhs/counseling/index/shtml>

Financial Resources

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You cannot open a newspaper, listen to the radio, or watch television without hearing about the economic downturn that is impacting the global financial markets. Families that are part of the ABRHS community are also being affected and may not know what resources are available to them. First of all, if your family is struggling financially, please let your child's counselor know about your circumstances. We understand that many hard-working families are having difficulties making ends meet. For many families this may be the first time to experience this type of hardship. There is no reason to suffer in isolation. The counselors can help you and your child navigate through the resources that are available. For example, there are fee waivers to take the SAT and apply to college. Help is available to pay for class dues and field trips. We would like to know of your situation so that we can advocate for you and your student. Please do not hesitate to reach out to us.

Financial Aid Night, Thursday, December 4th:

On December 4th at 7:00 P.M. in the high school auditorium Donna Kendall, who is the Executive Director of Financial Assistance at Bentley University, will be presenting on the FAFSA. Her presentation will be updated to reflect new changes to federal methodology and she will address the economy and how it relates to financial aid.

Here is a list of other resources that was printed in the November 6th *Beacon* and some useful websites.

Food:

Acton Food Pantry: 978-897-9881; Project Bread food source hotline: 1-800-645-8333
Food stamps: 978-446-2400

Please have your child see his/her counselor about receiving free or reduced lunch forms.

Clothing:

The Thrift Shop at the Acton Congregational Church: 978-263-2728
St Elizabeth's Church: 978-263-4305

Housing:

The Acton Housing Authority: 978-263-5339 provides affordable rental housing to low income individuals and families.

- Department of Transitional Assistance: 978-446-2504
- Heating oil assistance: 978-264-9643
- The Salvation Army has a Good Neighbor Energy Fund: 1-800-334-3047
- Citizen's Energy: 800-632-8175
- Household Goods Recycling of Massachusetts: 978-635-1763 for household goods
- Property Tax Relief: details available on the town website or call 978-264-9622

Useful websites:

Citizencommandcenter.org: a database of relief organizations

abuw.org: Acton Boxborough United Way

smilingkidsinc.org: a site that helps families provide gifts for children in need

Mass211.org: 2-1-1: national abbreviated dialing code for free access to health services information and referral.

Jennifer Legg Gabel
School Counselor

Dates of Interest December

- 4 Financial Aid Night—7 P.M.
- 6 SATs and Subject Tests administered
- 11 Career Speakers
- 13 ACTs administered
- 22 Alumni Holiday Reception
- 24 Winter Recess begins



Coming in January

- 5 School opens
- 19 Martin Luther King Day—no school
- 23 Term 2 ends
- 24 SATs administered



Information for College-Bound Seniors



Financial Aid Forms

Students should determine what financial aid forms are required by each school to which they are applying. The two major applications are the federal government's Free Application for Federal Student Aid (FAFSA) and the College Board's Financial Aid Form (Profile). All financial aid applicants should complete the FAFSA. This form is all that is required by most public colleges and universities. The schools which require the Profile are listed on the Profile registration form and on the web site at collegeboard.com. The Profile may be filed as soon as the student decides which school he or she is applying to, while the FAFSA cannot be filed until January. The web address for the FAFSA is www.fafsa.ed.gov.

What Are the Sources of Financial Aid?

The following federal government programs are sources for the college-bound student:



Federal Pell Grants

Pell Grants are determined by a standard formula prepared by the U.S. Department of Education based on the estimated family contribution and the cost of the college tuition. The maximum award for Pell Grants is \$4,731 per year.

Federal Supplemental Educational Opportunity Grants

(FSEOGs)—The federal government gives each college a certain amount for this grant. Colleges may distribute up to \$4,000 per year based on exceptional need as determined by FAFSA.

Federal Perkins Loan

This is a low interest loan (5%) for undergraduate students who demonstrate exceptional need. The federal government gives the college a certain amount of money for this loan. This loan has to be paid back to the college following the student's graduation. The maximum yearly amount of the loan is \$4,000 per year.

Federal Stafford Loans

The two types of Federal Stafford Loans are subsidized and unsubsidized. Under the subsidized federal loan, the student does not begin paying interest until after graduation. Under unsubsidized loans interest payments begin immediately. Both programs have variable interest rates that cannot exceed 6.80%.

Federal Work Study

This program provides jobs to students while they are on campus. Students earn at least minimum wage to help pay off their educational expenses.



Other Sources



Although the federal government is the source for about 80% of all financial aid, there are a number of other sources of financial aid available to individuals. Among these are private sources, state government, local scholarships, and merit scholarships. The private funds include such organizations as businesses, associations, and unions. The Massachusetts Higher Education Assistance Agency provides state funds in several categories. ABRHS students are eligible for all local scholarships by completing the form found on their Naviance Family Connection account in March.

For more information about financial aid, application procedures, eligibility formulas, or other student aid topics, check out the Federal Student Aid Information Center (FSAI C) at www.federalstudentaid.ed.gov. If you miss the financial aid presentation on December 4th, we have handouts in the Counseling Center.



Information for Seniors



Web Connections

Do you need help finding a scholarship or applying for financial aid? Do you know where to instantly find the e-mail addresses, telephone numbers, and home pages of colleges and universities? A good place to start is the Counseling Department's web site: ab.mec.edu/abrhs/counseling/index.shtml. Some links to good sites are:

The Colleges and Universities Page: College and university admissions office e-mail addresses, and links to college home pages and online applications. www.collegescholarships.com

FastWEB: Bills itself as the internet's largest free scholarship search. www.fastweb.com

College Answer: Free scholarship search and college planning site from Sallie Mae. www.collegeanswer.com

The Financial Aid Page: Comprehensive information on scholarships and financial aid with lots of links. www.finaid.org



Who Should Apply for Financial Aid?

In general, almost all families of college-bound students should apply for financial aid. The financial aid application process is a prerequisite to receive need-based grants and to participate in many student loan programs. In addition, many colleges will not offer their own private sources of financial aid unless the student has already applied for federal student assistance.

Hints on Applying for Financial Aid

- Check with individual colleges to determine what forms they require and what their deadlines are. Some colleges require the Profile (profileonline.collegeboard.com/) in addition to the FAFSA.
- Submit the FAFSA form as soon as possible after January 1st. You may use estimated income information at this time. Apply at www.fafsa.ed.gov.
- Review the Student Aid Report (SAR) that will be sent to you three to four weeks after you file the FAFSA. Correct any information that is needed on Part 2 of the SAR.
- Be aware that you must reapply for financial aid each year.
- If you have special circumstances relating to your financial situation, talk to the financial aid counselor at each college.



Application Deadlines

Seniors who have college applications with a January 1st deadline must submit their requests for transcripts to the Counseling Department by December 3rd. Seniors who have applications with a January 15th deadline should submit these requests to the Counseling Department by December 15th.

Senior Alternative Planning Breakfast



The Senior Alternative Planning Breakfast will be held on Thursday, January 29th. The purpose of this event is to inform seniors of the many options available after graduation. This will be an informative time for seniors to meet past graduates of ABRHS and learn about their alternative year experiences. More information will follow in January's newsletter. If you know of a past graduate of ABRHS who has had an alternative year experience, please contact I'Esha Brown at ibrown@mail.ab.mec.edu or Shannon Dandridge at sdandridge@mail.ab.mec.edu.

Bulletin Board



Health and Wellness: Selected Facts about the Flu

What is the Flu? The flu is caused by the influenza virus which infects the lungs, nose and throat. The virus is easily passed from one person to another by coughing and sneezing. For most people, the flu makes them feel very sick, but they generally get better in about a week. In New England, flu season usually begins in December and lasts until April.

Symptoms of the Flu include sudden onset high fever (102-104°F; 39-40°C) lasting 3-5 days, headache, muscle and body aches, exhaustion which can last 2 weeks or more, and dry cough. Some people may be unsure if they have a cold or the flu. Colds are usually milder and do not come on suddenly. Cold symptoms include stuffy nose, sneezing, sore throat and cough.

Treatment of Flu symptoms: Rest in bed. Drink lots of fluids. Take acetaminophen or ibuprofen. Stay home for at least 3-5 days after you get sick so you don't pass the flu to others. Call your doctor for any of the following reasons: fever that does not get better after 3-5 days; difficulty breathing; chest pain; cough lasting 7-10 days and/or accompanied by mucus that is green, rust-colored or bloody; or you are not able to drink enough fluids.

Reducing risk: Get a flu shot every year. Wash your hands with soap and water or use an alcohol-based hand sanitizer. Cover your mouth with a tissue or your arm when you cough or sneeze. Avoid touching your eyes, nose or mouth. Avoid close contact with others who are sick.

For more information about the Flu, please go to www.mass.gov/dph/flu.

The ABRHS Nursing Staff



PSAT Results

Students who took the PSAT/NMSQT in October can expect to receive their results in the mail sometime this month. Here are some suggestions for using the information.

- Urge your student to review the Score Report which presents the scores in a format that will help in understanding the scores. It shows the correct answers to each question, the type of question, and how your student performed at each difficulty level. Students will be able to identify specific areas and the type of questions they may want to practice before taking the SAT Reasoning Test during spring of their junior year.
- Your student will also receive his/her test booklet to facilitate looking at individual questions and how they should have been answered. It is important to understand the reasoning involved in finding the right answer. Critical thinking and problem solving are the most important skills which were being measured.
- The back of the Score Report includes additional information on interpreting scores and predicting your student's SAT Reasoning scores. It also makes suggestions on how to start the college planning process. If your student made a self-reported major or career choice, information on this major or career choice is included.

Community Service Recognition Deadline

Students who have done at least 25 hours of community service during 2008 are eligible for recognition if they report their hours by December 5th. A form for this purpose was distributed in homerooms on November 19th, and additional copies are available in the Counseling Center. Questions? Contact Kay Steeves (ksteeves@mail.ab.mec.edu) or 978-264-4700, ext. 3444.

