

Back to School Guide





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The Value of Extracurriculars

As the school year nears, you might be struggling with how much to load on your child's plate when it comes to sports, scholarly activities and community engagement.

Encouraging your child to participate in extra-curricular activities is a wise choice. They can develop meaningful relationships, people skills,

responsibility and commitment.

Here is a closer look at these benefits:

1. Helps develop diversified interests. Kids should explore new things. This is how they discover what they like and what they don't. And who knows, they might stumble on something that will parlay into a career path later on.

2. Teaches time management and responsibility. As adults, we are used to juggling commitments and prioritizing our time, but we didn't get here overnight. Kids need practice at this if they are going to be successful at man-

aging their time later in life. Being active also helps them understand they've made a commitment and must see it through.

3. Raises self-esteem. Being part of a group can be very motivating and uplifting. There are people counting on you, and it always feels good to be needed. Trying out different activities encourages children to find what they excel at, allowing them to really shine.

4. Cultivates people skills. Joining any group or activity encourages kids and teens to work on their communication skills. These situations teach

kids how to behave in social settings — not to mention it's a great way to make new friends.

5. Jump-starts a "personal resume." Extra-curricular activities also look great on college applications. Even if your child isn't in high-school yet, it's never too early to build a solid foundation. Colleges want to see students who not only excel in school but can enjoy other aspects of life. They want to see clear hobbies and interests. And don't forget, they also know extra-curricular activities indicate strong people skills, responsibility and work ethic.

Healthy Study Habits

Studying “smarter” can actually help make you smarter. The right routine and environment improve your ability to retain information.

Many factors — such as location, routine, and attitude — contribute to developing healthy study habits. Take a closer look at these elements, and see how you can improve the way you study and start achieving your goals:

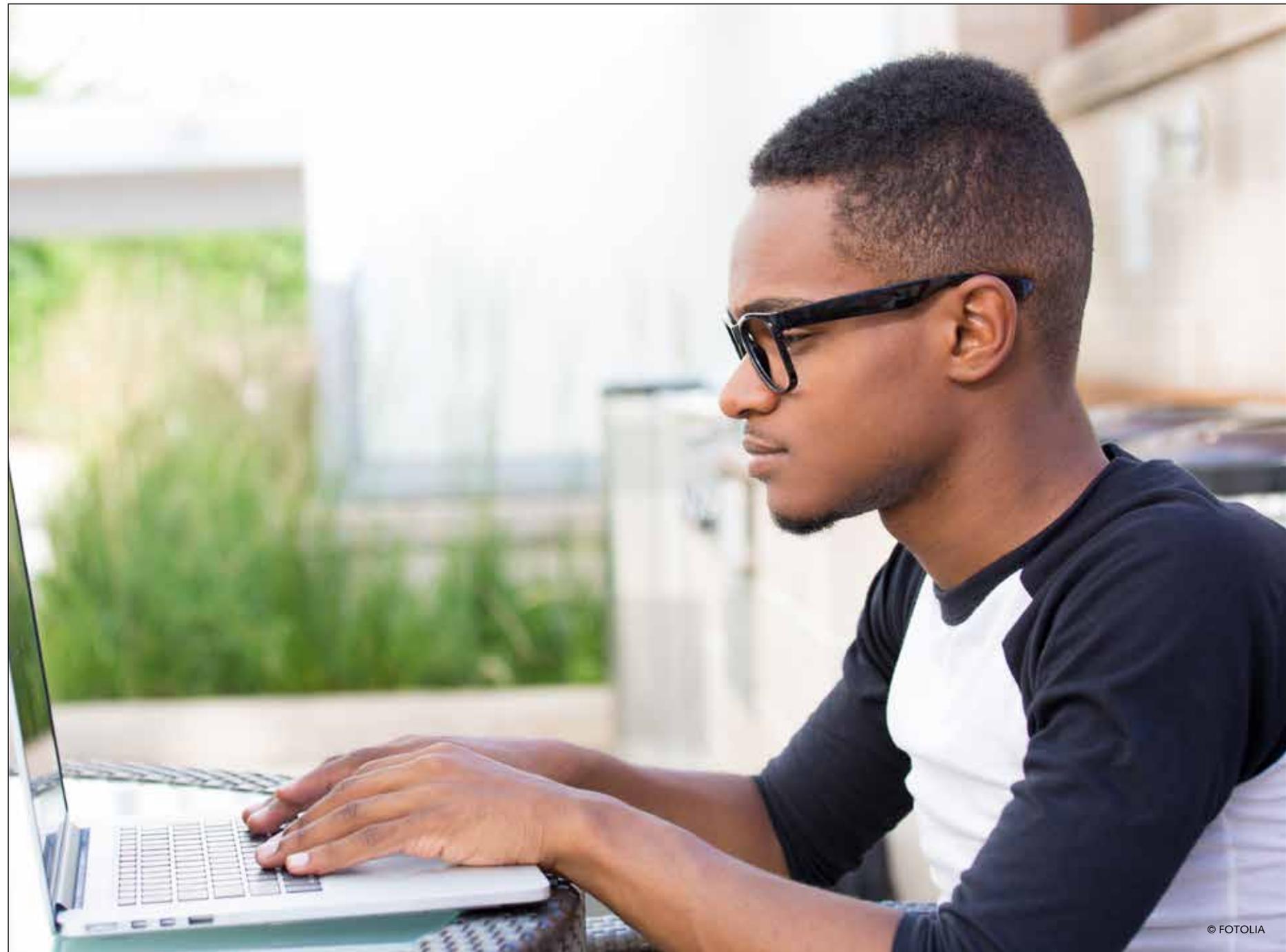
LOCATION, LOCATION, LOCATION

Where you study is important. Where are you productive? Some people need a lot of natural light and a quiet space, while others views windows as portals of distraction and prefer small spaces, such as a study room in the back corner of a library. Try out a few spaces before deciding what’s best for you.

REMOVE DISTRACTIONS

Make sure you have what you need and eliminate the things you don’t. If you don’t need a computer, don’t bring one.

Email, games and social media are all powerful distractions because they might be more fun than the task at hand. Don’t help yourself



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break your own focus.

FIND YOUR STUDY SNACKS

Try small, dry foods, such as salted nuts, granola or pretzels. You’re looking for healthy and easy-to-eat options that you can pop in your mouth

without utensils. Sometimes keeping your mouth busy helps keep your mind focused.

ESTABLISH A SCHEDULE

Have a plan for when you will study and follow through. It is much better to study a little every day than it is to cram

the night before a big exam. Plus, if you stick to a routine, you will slowly rewire your brain to understand that “This is study time,” which will make it easier over time.

THE RIGHT ATTITUDE

The way you approach

studying matters in a big way. Think positively and treat studying as an opportunity to understand something better. Negative thoughts and comparing yourself to peers will be counterproductive and have no place in your study space.

Nutrition and Academics

What we eat — and when we eat — has a big impact on a person's ability to learn and retain information. That's why eating healthy is critical for students of every age.

However, healthy eating habits can be difficult to maintain. Utilize the following outlined strategies to help you and your children develop a more balanced approach to nutrition.

KEEP A REGULAR MEAL SCHEDULE

Stick to a schedule as best you can. Maintaining a consistent eating schedule can help prevent kids from getting too hungry, which could lead to cravings for foods high in fat and sugar. This approach also helps kids sleep better at night.

DON'T SKIP BREAKFAST

Low energy, decreased motivation and impaired problem-solving abilities are all associated with skipping breakfast. It actually is the most important meal of the day.

PLAN AHEAD

Have snacks ready for your kids when you pick them up from school, so they can eat on the ride home. If they ride the bus or car pool, pack an extra



snack in their lunch box to be eaten later in the afternoon. While small and frequent meals are an eating style recommended for everyone, kids especially need the constant fuel provided by eating on a regular basis.

AIM FOR VARIETY

Plan different fruits and vegetables for different days. This ensures a balance of nutrients and brightens up any plate.

LIMIT THE JUNK FOOD

Most junk foods and fast

foods are high in fats and sugars. These are filler calories that can have a negative impact on your child's mood.

DRINKS MATTER, TOO

Water is the body's best friend. Your children should

drink water often, as well as milk and natural juices.

Limit the amount of soda children drink, as well as coffee for teens. Stimulants can produce a temporary "high" followed by a drop in energy, and can cause heart problems.

Adjusting to an Empty Nest

Whether your child attends a private or boarding school, or is leaving for college for the first time, the absence of a family member you are used to seeing everyday can create a great feeling of emptiness.

This can be an issue even when you know your child will thrive in their new environment. Read on for a few ways to deal with the anxiety of that separation.

PREPARE FOR THE DEPARTURE

You will feel better knowing your child is prepared for his new school. Discuss any fears about starting a new school and anything he is looking forward to.

These discussions will help your child consider the big change ahead, but it also will help you in both the short and long term.

CREATE A PLAN TO COMMUNICATE

Check in with weekly phone calls or emails — whatever works best for you and your child. Knowing when and how often you will speak and see each other will help fill the empty feeling their leaving creates.

Consider sending physical letters to each other through the U.S. Postal Service, as well. This can be a fun way to catch up. Everyone loves getting mail. You know your son or daughter will enjoy receiving care packages from you, and getting a card from them is sure to brighten your day and give you something to look forward to.



ACCEPT SUPPORT
Know that you are not alone. Talk to your friends about how you're feeling and

any concerns you have. Also, look for new and exciting ways to fill your newfound time.

Having a child leave often allows for extra leisure time that for years has been dedicated to parenting responsi-

bilities. Find new activities to participate in or set up a regular lunch date with an old friend.

Starting a New School

Starting a new school can invoke both excitement and worry. Make your first day easier by staying positive and taking the following steps before the school year begins.

LEARN ABOUT THE SCHOOL

Read information about the school you will be attending. This is a good way to understand what the school offers in terms of academics and extra-curricular activities, as well as to understand the rules and what the expectations are.

This will help you get excited, but also help you recognize what your fears are, so you can discuss them with your parents before the first day.

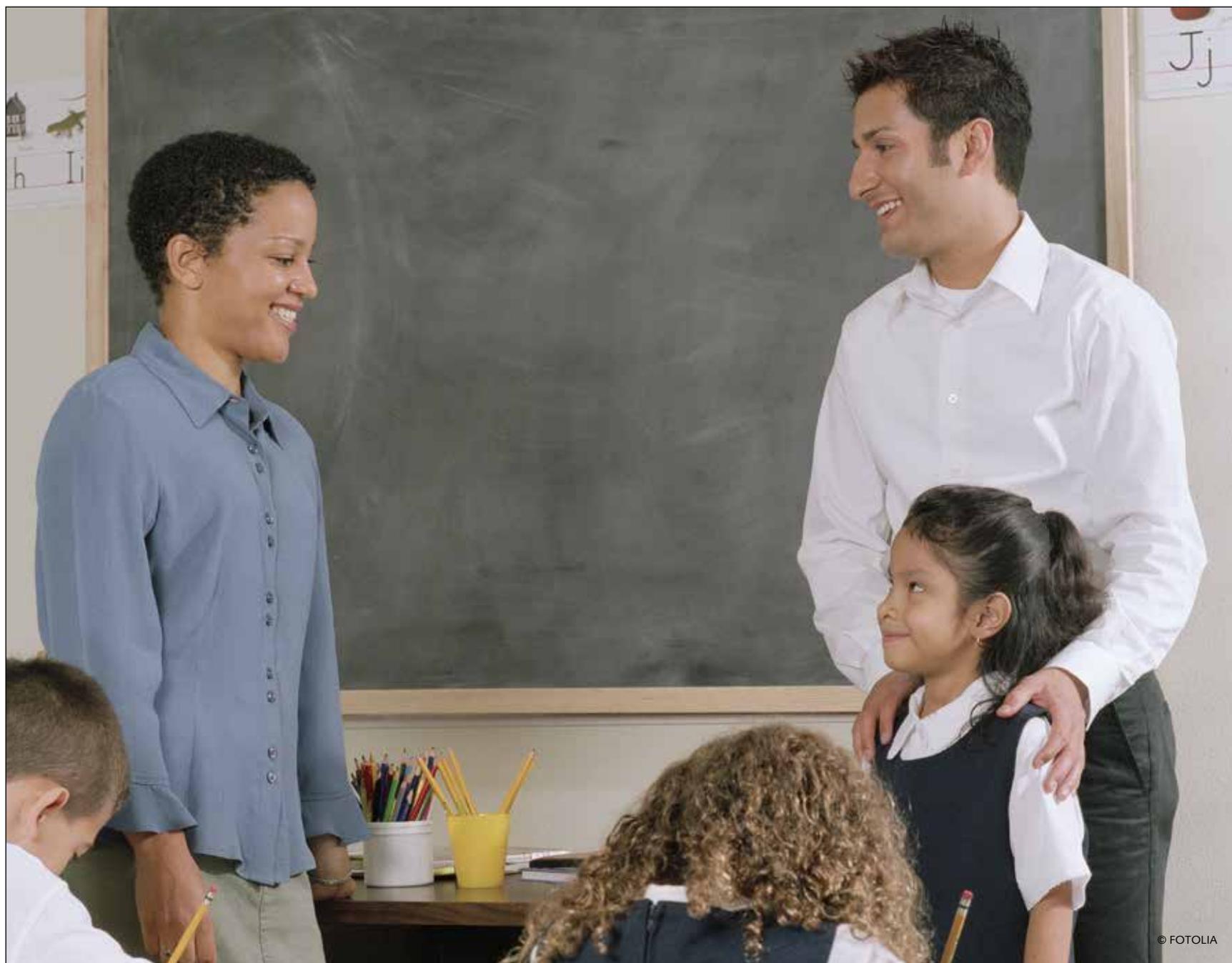
CHECK OUT SUMMER READING

Find out if there is any summer reading lists you should be working your way through. Usually, your previous teacher would have given you this list, or your new school would have sent it to your home.

If reading is hard for you, you can easily enough get your hands on what you will be reading in the year to come. It is as simple as having a parent call the school. Getting a head start on the year's reading over the summer can take a lot of pressure off during the school year.

CHECK OUT SUMMER PROGRAMS

Many schools offer summer programming. Participating can be a great way to meet future classmates and get comfortable with the school before the year even begins.



These programs could include sports, day camps or other learning activities.

ATTEND ORIENTATION

At the start of the academic year, most schools host an orientation. Attending with your parents is an opportunity to tour the school and learn its layout, meet teachers and find out which classes you will be taking.

You also will meet some of the other

students who will be in your classes.

DO A TRIAL RUN

Now that you've been "oriented," find your locker and all your classrooms so you don't feel lost on your first day. Figure out what the best route is from class to class, and note the size of your locker.

What will you be able to fit inside it easily? This will help you plan.

TALK TO YOUR PARENTS

Write down any questions or concerns you have and go over them as a family. Your parents can help you decide which electives to take or help you weigh the pros and cons of all the extra-curricular activities.

Starting a new school also can redefine the family schedule, so this would be a great time to talk about morning and evening routines.

Questions for Your Counselor

Your school's guidance counselor is an invaluable resource when in helping plan your academic year and prepare for college. Ask questions to help determine actions you should be taking now.

Remember that guidance counselors often see hundreds of students, and the person who is most invested in your success is you. So ask questions.

Here are just a few you should be asking:

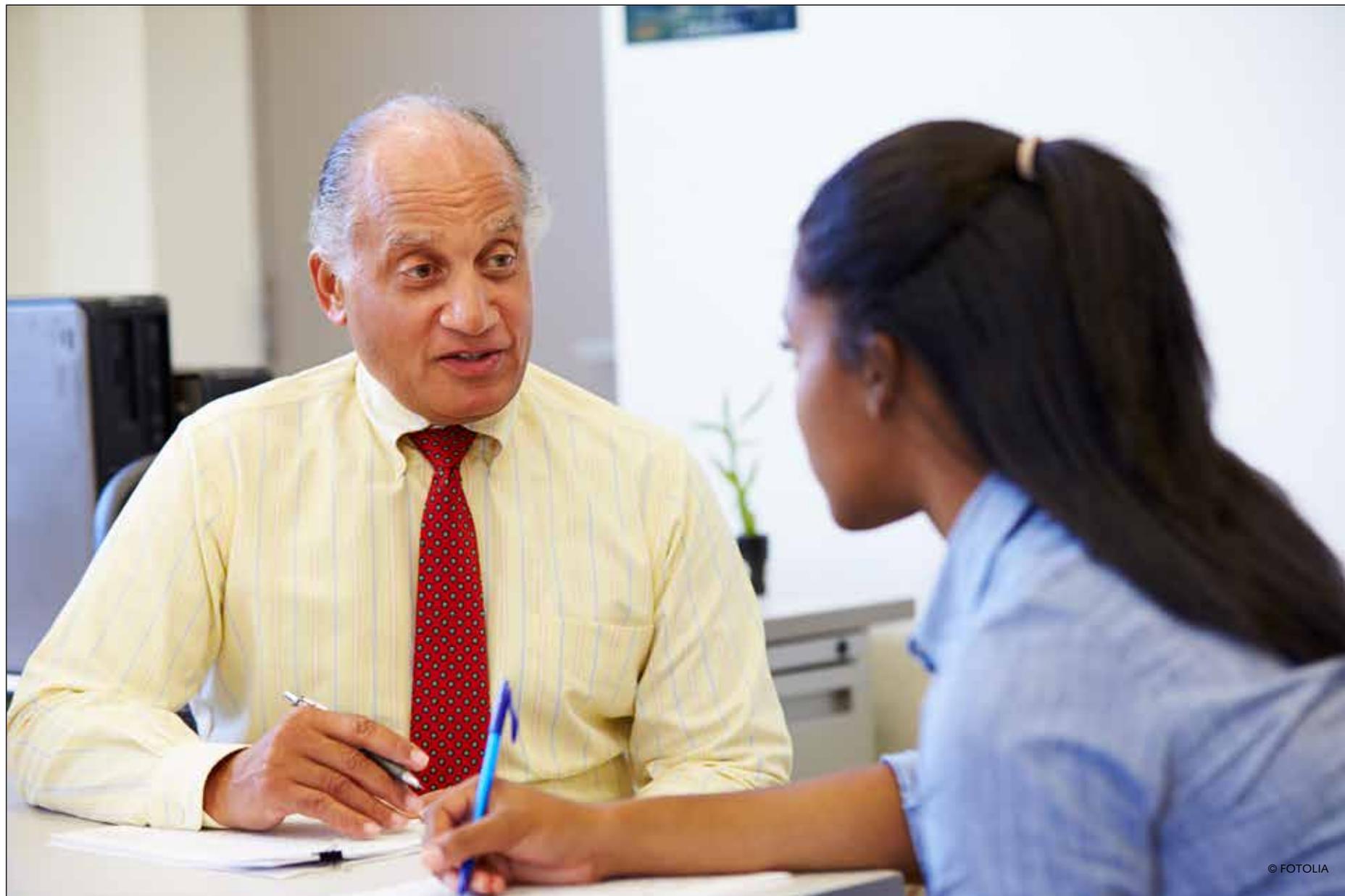
Which electives should I consider taking?

Electives should be filled based on your interests, but make sure your general requirements are covered.

Some colleges like to see additional coursework in certain subjects, so it may benefit you to register for an additional math or science course.

What exactly are AP courses, and should I be taking them?

AP stands for Advanced Placement, and enrolling in advanced courses may be an option if you have a strong grade point average.



How should I plan my schedule to best accommodate my classes and extra-curricular activities?

Your schedule should work to your advantage as much as possible. For example, if you are heavy into athletics, then you might want to schedule physical education for your last class so you don't miss critical coursework on an early dismissal day for an away game.

What grade point average do I need to be accepted by colleges?

Each college has its own requirements and your guidance counselor should be able to tell you the information for each college you are looking at.

Which college entrance exams should I take?

SAT, ACT and AP exams should all be on your radar.

What you need to take depends on where you are applying. Again, check in with your guidance counselor for advice.

When and where are college fairs being held?

College fairs are a great opportunity to not only connect with schools you know you're interested in, but to discover other universities that could be a great fit.

Attend as many as you can.

Are there any recent graduates currently attending universities I'm looking at?

Talking with students currently attending your target universities is a great way to get the inside scoop — information they don't put in the brochures, including how hard it is to get a hold of professors outside of the classroom or what the student housing is like.

Rising College Costs

The cost of a college education has been an issue of national concern for decades. Not only are students and their parents discussing things such as student loans and how to afford a quality education, but so are politicians in the highest levels of government.

Here are just a few facts on the costs of higher education:

According to the National Center for Education Statistics:

- The average annual cost of tuition, fees and room and board for the 2014-2015 academic year at a public, four-year university was \$18,632. At private institutions, this cost averaged \$37,990.
- Comparatively, for the 1984-1985 academic year, these costs averaged at \$8,238 for public institutions and \$18,632 for private institutions, accounting for inflation.
- While state funding for public colleges and universities has sharply declined over the last decade, tuition and mandatory fees at four-year institutions increased in every state.
- This makes it hard for students to afford a college education without help. In 2012, 71 percent of students graduating from four-year universities did so with student loans.

According to Student Loan Hero:

- As of 2016, 44 million Americans hold more than \$1.4 trillion in student loan debt. This is approximately \$620 billion more than the national credit card debt.
- Approximately 40 percent of this \$1 trillion in loan debt was used to pay for graduate or professional degrees.
- Loan payments can be a significant problem with increasing interest rates. The student loan delinquency rate (90+ days delinquent or in default) is currently 11.2 percent.

It is easy to see that the cost of higher education is a growing burden on the United States. Don't let it be your burden. Take every step you can to earn scholarships or grants, and don't rack up loan debt to purchase non-essentials. Be smart with your money for maximum success in your college years.

