

**Family Newsletter**

December 2016

**What income levels are considered characteristic of poverty?**

Many applications or opportunities are available to people and families who are considered to be low-income. But, what does that actually mean? According to <https://www.reference.com/business-finance/income-levels-considered-characteristic-poverty-44e5c9a9c907b86?qo=contentSimilarQuestion> here’s your answers.

**Quick Answer**

The 2015 poverty levels vary by the number of people living in the home; for example, a family of four is living below the poverty level when household income falls below $24,250, according to Families USA. However, a single person making less than $11,770 is also living below the poverty level, as is a family of eight making less than $40,890 per year.

**Full Answer**

Poverty thresholds are updated each year by the United States Census Bureau, according to the Department of Health and Human Services. The poverty threshold is slightly more in Alaska and Hawaii than in the 48 contiguous state because the cost of living in these states is higher. For instance, a family of four living in Alaska making less than $30,320 is considered living below the poverty level.

**How to pay off Christmas Debt**

Right now we are all getting ready for Christmas, and we want to give our children and families all of the things they have asked for throughout the year. But, the reality is that we should stay within our budget. That balancing act is the hard part. For some of us the answer is to use our credit cards. That can lead to entirely different issues for our families: How do we get out of that credit card debt? Some researchers say that Americans will still spend upwards of $850, a distinct increase from even five years ago. Here are some practical tips to help you manage that debt.

Even before you set out shopping, have an idea of how much you can spend. Perhaps even break it down to how much you can spend per person on your list. Then, narrow down your choices to what your kids really want, what will fit into the space you have, and what you can afford to spend on things. Remember that books and clothes make wonderful gifts, too.

As you return from shopping write down what you have spent. Keep track of those receipts, and don’t forget to include the credit cards you have used at specific stores, such as your Kohls card, your TJ Maxx card, or your Target card. You may want to double check your balances on-line.

You might also want to see how much disposable income you have in January and February to put on those credit card bills. Be aggressive. Send in as much as you can to keep the interest amounts lower. You might also be anticipating your income tax return to pay off those holiday expenses. As soon as you get your W-2 forms, you can file your taxes on line. That will speed up the process, perhaps allowing for a payment in February, which you can promptly remit on the credit card company.

January or February of next year is the time to start putting some money away for next Christmas. You know it’s coming, so start to prepare. If you are thinking of making homemade gifts, you could start on getting those ready. It takes longer than you think to make an afghan!

Read more at: <http://www.investopedia.com/financial-edge/013/how-to-pay-off-christmas-debt.aspx#ixzz4PzeJW7n5>

**Support Services at NMU**

If your students are coming to Northern, there are some great support services that are here to help them get settled into being college students. There may be similar places at other universities that you students may attend. A simple search of their website should reveal what’s available at other places or even at NMU.

**Student Support Services**

Who is eligible to participate in the Student Support Services program?  Program participants must be a United States citizen, be enrolled in a baccalaureate degree program at Northern Michigan University, have a need for support and meet at least one of the following criteria:

* Are from a low-income household as determined by federal guidelines
* Are a first-generation student where neither parent has earned a bachelor's degree
* Have a documented disability

Download the [Student Support Services Application](http://www.nmu.edu/studentsupport/sites/DrupalStudentSupport/files/UserFiles/Files/SSS_Application_June_2016.pdf) (PDF).  To best comply with federal guidelines in verifying 'Low Income' qualifications, we are asking applicants to provide a 2013 federal tax transcript.  If you are a 'Dependent Student,' a copy of your parent/s 2013 federal tax transcript is requested.  If you are an 'Independent Student,' a copy of your 2013 federal tax transcript is requested.

Federal tax transcripts may be ordered free of charge at:

<http://www.irs.gov/Individuals/Order-a-Transcript>

For more information go to: <http://www.nmu.edu/studentsupport/home-page>

**The McNair Scholarship Program**

The Ronald E. McNair Post-Baccalaureate Achievement Program is designed to increase graduate rates and post-baccalaureate success among first generation, low income students and students who come from a minority population that is underrepresented in graduate education. We work closely with students in completing their undergraduate requirements, encouraging and supporting their entrance into graduate programs, and tracking their progress to successful completion of advanced degrees.

The Northern Michigan University McNair Scholars Program strives to provide students with the information and experiences that will make their graduate school transition easier and more rewarding. Throughout their time in the program, students take part in a wide variety of programs, including:

* Faculty-guided research internship
* Completion of a 20- to 30-page paper formatted in the style appropriate to your discipline
* McNair workshops and seminars
* Prepare and take the GRE (Graduate Record Exam)
* Visit graduate school campuses
* Attend regional and national conferences
* Present research to a wide variety of audiences

For more information go to: <http://www.nmu.edu/mcnairscholars/home-page>

**Freshman Fellowship Program**

The Freshman Fellowship Program at Northern Michigan University provides academically talented students with an enriched educational experience. The program provides an opportunity to understand and practice scholarship, work with a university professor, interact with other students and enhance overall intellectual curiosity … all while earning a cash stipend.

**What To Expect**

The Freshman Fellowship Program consists of a monetary award of up to $1,000, paid per hour. Most fellows work 4 to 5 hours per week throughout the year with their faculty mentor. Fellows have been placed with mentors in wide variety of academic fields, including biology, business, chemistry, criminal justice, economics, education, history, geography, nursing and psychology.

We will be accepting applications again from the 2017/18 academic year starting in October of 2016. The qualifications required to apply for a fellowship are a minimum high school grade point average of 3.5 and a minimum score of 24 on the ACT or 1090 on the SAT. Once accepted, all fellows are matched with a faculty mentor who shares the fellow’s academic interests.

<http://www.nmu.edu/freshmanfellows/node/1>

## **Military Science Department**

The military science department at Northern Michigan University exists to teach and commission the future of the U.S. Army. These cadets will lead the nation through the 21st century and help develop good citizens. The military science program is built around four core values: integrity, academic and physical fitness excellence, selfless service and military proficiency.

### **Scholarship Opportunities**

The Army ROTC scholarship program provides financial assistance for the education and training of highly qualified and motivated young men and women who desire to be commissioned as officers in the Army after graduation from college. Army ROTC scholarships and tuition assistance programs provide financial assistance for the education and training of highly qualified and motivated young men and women who desire to be commissioned as officers in the United States Army.  If you have questions about scholarships or tuition assistance, contact the Scholarships and Enrollment Officer, Mark Blumenthal, at 906.227.2236 or [arblumen@nmu.edu](mailto:arblumen@nmu.edu).

<http://www.nmu.edu/militaryscience/home-page>

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NMU’s GEAR UP would like to wish you and your family a Happy Holiday Season.

**7 great tips to get your morning off to a good start.**

Is there total chaos in the morning at your house? If you are looking for ways to streamline your morning rituals so that they are less nerve wracking, then try these seven great tips adapted from [www.sheknows.com](http://www.sheknows.com) .

* Get set the night before. Make up all the lunches you need for your family. Help the younger kids pick out their clothes for the next day. Get all kids to pack up their homework/books for the next day. Double check that they have their library books and signed permission slips or any other paperwork they need to return to their teacher.
* Get yourself set, too. Make sure your purse, paperwork, cellphones and keys are all in one spot and ready to grab as you walk out the door.
* Decide what your family is having for breakfast. Set out bowls or plates and silverware. Put out other items that don’t need to be refrigerated or prepared, such as a box of cereal.
* Make your to-do list for the day. Be sure to check it several times per day to make sure you are staying on track.
* Stop after work to get your car gassed up, just in case you are running late in the morning.
* It may sound corny, but set a bathroom schedule for the morning. Then stick to it. You’ll cut down on the chaos. If some family members can shower in the evening before bed, that will also cut down on the time spent in the morning.
* If you just can’t make everything fit into the allotted time, go old-school and set all the clocks ahead 10 minutes. It really works.

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