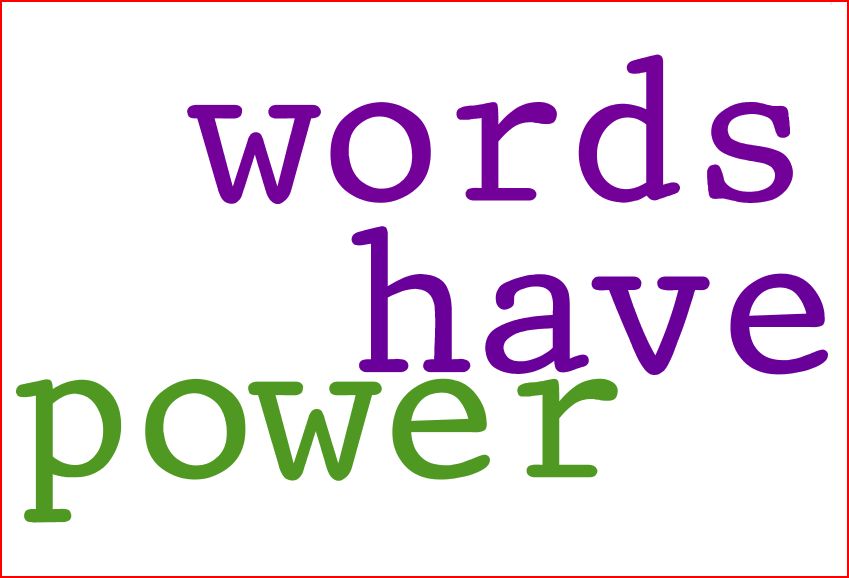


**Family Newsletter**

February 2016

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| --- | --- | --- | --- | --- |
| Matching Words and Meanings | | | |  |
| Here are 13 more of the words that you and your students should know by the time they graduate. | | | | |
| These are from the list of 100 words every high school graduate should know by the editors of the | | | | |
| *American Heritage Dictionary.* | | |  |  |
|  |  |  |  |  |
| 1 | Auspicious | | a | remove from public office |
| 2 | Circumnavigate | | b | broadminded |
| 3 | Hubris |  | c | fluid part of blood |
| 4 | Impeach |  | d | sail or fly around |
| 5 | Infrastructure | | e | given in return |
| 6 | Nihilism |  | f | emotionally turbulent |
| 7 | Nonsectarian | | g | amends |
| 8 | Paradigm |  | h | basic organization |
| 9 | Plasma |  | i | typical example |
| 10 | Reciprocal | | j | promising success |
| 11 | Reparation | | k | idle |
| 12 | Tempestuous | | l | rejection of social mores |
| 13 | Vacuous |  | m | pride; excessive ambition |



**Are You Worried About Identity Theft? Perhaps You Should Be.**

The following information is an excerpt from a pamphlet distributed by the Federal Trade Commission. The full pamphlet of information is available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

There are many ways in which identity theft can occur. The most common of them are:

* Dumpster Diving—where people actually go through your garbage looking for bills or other paperwork with your personal information on it.
* Skimming—where debit/credit card numbers are stolen by using a storage devise when processing your card.
* Phishing—when someone pretends to be a company that sends spam or pop-up messages to get you to reveal personal information
* Change of Address Form—If someone fills out a “change of address form” to have your mail diverted to another address.
* Stealing—actually stealing a wallet, mail, credit card, or other personal information.

There are things you can do to make yourself safer.

* Shred financial documents, don’t just throw them away
* Keep your personal information in a secure place, especially if you have roommates, hired help or repairmen coming in
* Protect your Social Security number
* Don’t click on links in unsolicited e-mails
* Be sure to use secure passwords, not common ones like your birthday or your mother’s maiden name

Also-

* Make sure your bills are arriving when expected
* Check over your credit card statements to make sure they are all your purchases
* Have you been denied credit for no apparent reason?

You can check your credit reports for free by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

If you suspect that your identity has been stolen, place a Fraud Alert on your credit reports, close any accounts that have been affected, and file a police report. It’s also a good idea to report the theft to the Federal Trade Commission. They can be reached at ftc.gov/idtheft at 1-877-438-4338, or by mail at Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

Here are some more SAT type questions. These are from Meltzer, Erica. *The Ultimate Guide to SAT Grammar Workbook*. 2013-14.

(page 83) Often nicknames the daddy longlegs, the harvestman has limbs that are nearly twice as long as those of other spiders.

1. As those of other spiders
2. Like those of other spiders are long.
3. Just as other spiders have long legs
4. As other spiders, who also have long legs
5. As those of other spiders’ legs

The correct answer is A. It is written correctly. It compares the limbs of the harvestman to the limb of other spiders.

(Page 94) Once known to live throughout much of Europe and North America, the destruction of the gray wolf’s natural habitat has caused its population to decline.

1. The destruction of its natural habitat has caused the number of gray wolves to decline.
2. The decline of the gray wolf population is attributable to the destruction of its habitat.
3. The gray wolf has seen its population decline because of the destruction of its habitat.
4. The population of the gray wolf has declines, and this is because their natural habitat has been destroyed.
5. The gray wolf’s population has declines because they destroyed its natural habitat.

The correct answer is C. This is a dangling modifier. What was once known to live throughout much of Europe and North America? The gray wolf. So *the gray wolf*, the subject, must come immediately after the comma. Only C provides that construction.

This math example is taken from Kaplan’s SAT Flashcards.

Achmed finds that by wearing different combinations of the jackets, shirts and pairs of pants that he owns, he can make up 90 different outfits. If he owns 5 jackets and 3 pair of pants, how many shirts does he own?

1. 3
2. 6
3. 12
4. 18
5. 30

The correct answer is B.

Use the Fundamental Counting Principle: if there are *m* ways one event can happen and *n* ways a second event can happen, then there are *m x n* ways for the 2 events to happen. Since there are three events, then use a different variable for the number of shirts.

5 x 3 x *S* = 90

15 S = 90

S = 6

Matching Words and Meanings Answers

1 J; 2 D; 3 M; 4 A; 5 H; 6 L; 7 B; 8 I; 9 C; 10 E; 11G; 12 F; 13 K

**Helping your students learn to talk to Professors**

While it might be easy for your student to talk to their current teacher, meeting new Professors for the first time can be kind of intimidating. One important thing to teach your students is that Professors are human, too. They aren’t some scary entity to be afraid of, but are here to help your student to succeed. Below are a few helpful hints to talk with them about.

Make sure that you are addressing your Professor correctly. Some, but not all, Professors have earned a PhD. They may want to be addressed as Dr. So-and-So. On the first day of class, many Professors will tell you what they want to be called. Some will tell you to use their first name. If he or she doesn’t say anything, you can always call them Professor.

Remind your student to always be ready for class. Although you won’t be there to tell them to do their homework, they should learn to motivate themselves to do it. If they have missed a class, they should consult their syllabus to see what was being covered that day, and get note from someone. Students are responsible for assignments whether or not they miss a class.

Another important lesson to instill in your student is to always tell the truth. Professors have heard it all. There are sick or dying grandparents, broken down cars, and babysitters who don’t show up. Some Professors accept excuses, others may ask for documentation, while others won’t even ask a student why they missed. As adults, it’s your student’s responsibility for their own education.

Students should seek out help or clarification from a Professor during his/her stated office hours. The Professor is not going to go over an entire lecture, but will certainly clarify a point for you. Although Professors are busy, they will make time for social calls, especially if your student is interested in some research the Professor talked about, or if they share an interest in some topic.

While chatting with a Professor is one thing, don’t flirt. Professors generally are not running off with marry their “prize pupil,” like in days gone by. Most colleges and universities have policies about Professors not dating their students. They are not going take a chance on losing their jobs.

In high school, your student might have been able to do some extra work or write an extra paper to improve a grade. This is generally not the case in college. Your student shouldn’t let things slide until they are failing a class, but it sometimes happens. Don’t expect a Professor to grant last minute requests for leniency or a “do-over.”

Lastly, remind your student that they are not going to get very far by threatening a professor with a law suit or a broken nose. That isn’t going to solve any problems, especially if that is the only Professor for a certain required course in a major.

Professors are people, too. They often go out of their way to help a student succeed, if the student shows an interest in the topic. Conversely, if a Professor is feeling used, they are less likely to help again. If you talk with your student about college, these are good lessons to share with them.

For more information, check out this website: [www.lifehack.org/articles/communication/advice-for-students-how-to-talk-to-professors.html](http://www.lifehack.org/articles/communication/advice-for-students-how-to-talk-to-professors.html)

Other great ways to get yourself back on track to a manageable budget are to **stop carrying your credit cards with you.** If you don’t have them, you won’t use them. Although shopping on-line is easier when you have all of your information pre-typed on the website, go in and **delete your information**. Just like not carrying your credit card, this information is not readily accessible now. You’d have a chance to think about if you really need this purchase or if you want to make this purchase.

Two other helpful hints are to **sell unwanted gifts or household items** on eBay or Craigslist. Any money you make can go on your current credit card debt. And remember, you can always **change the way you do things.**  Instead of buying lunch every day, you could pack a lunch more often. Or skip the brand-name coffee drink and use the coffee pot at work. That makes your brand-name coffee indulgence more of a treat.

There are many websites that can help you with the above processes. In addition to the one cited above, you can also consult [www.lifehack.org/articles/money/how-to-pay-off-debt-fast-using-the-stack-method.html](http://www.lifehack.org/articles/money/how-to-pay-off-debt-fast-using-the-stack-method.html) or [www.marketwatch.com/story/youre-paying-off-debt-wrong-2014-08-13](http://www.marketwatch.com/story/youre-paying-off-debt-wrong-2014-08-13) You may also want to consult a financial advisor.

**Suggestions for Getting Out of Debt**

The holidays are over, and now reality sets in. You have to pay off all those credit card charges. The good news is that it’s never too late to start over. Here are some ideas that have been proven to get you back on track. According to a 2014 analysis by NerdWallet, the average US household has more than $15,000 in credit card debt. <http://money/usnews.com/money/personal-finance/slideshows/10-easy-ways-to-pay-off-debt/2>

If you haven’t already done this, **create a budget**. You can use an Excel spread sheet, or even a piece of paper. Include all your household income. Then subtract your monthly expenses. If you have the option to get on a monthly budget plan with your utility companies, do it. This averages higher winter costs with lower summer costs for a more even and manageable payment amount.

Now, take a look at your credit card debt. Whenever possible, **pay off your credit card with the highest interest rate first**, while continuing to make at least the minimum payment on any other credit cards. Another strategy to get you out of debt faster is to **make more than the minimum payment**. If you don’t, you end up paying interest on top of interest. Don’t miss any payments.

Like most households, you probably get many credit card offers in the mail every week. You should open them to see if any of them offer a **zero-interest balance transfer.** If you can take advantage of this offer, and can pay it off in the 12-18 month window where they don’t charge you any interest, then you can save money. Beware, however. If you can’t pay it off, the credit card companies generally charge you the full interest on the total transfer, not just the unpaid balance.

If you have received any **bonuses at work or an income tax refund**, you should also apply that toward current credit card debt. Then you could start planning that upcoming vacation or any other luxury you want. Just think how much better it would feel not to have more debt to worry about.

GEAR UP  
Multicultural Education & Resource Center  
3001 Hedgcock  
1401 Presque Isle  
Marquette, MI 49855  
1-906-227-1554  
This newsletter and past editions are available at:  
http://www.nmu.edu/multiculturaledandres/node/30  
GEAR UP Director Shirley Brozzo  
GEAR UP Student Coordinator Sara Spragg