

**Family Newsletter**

January 2016

(Page 43) The principal declared the students were not simply ignoring the rules, but openly------- them.

1. Accepting
2. Redressing
3. Reviewing
4. Flouting
5. Discussing

Choice D is correct. Flouting means opening ignoring a law or convention.

(Page 319) The average weight of five amplifiers in a guitar shop is 32 pounds. If four of the amplifiers weigh 25, 27, 19, and 35 pounds, what is the weight of the fifth amplifier?

1. 28 pounds
2. 32 pounds
3. 49 pounds
4. 54 pounds
5. 69 pounds

The Average equals the sum of the terms divided by the number of terms.

32=25+27+19+35+*x*

5

32 x 5 =25+27+19+35 +*x*

160=106 + *x*

160-106 = *x*

54=*x*

Your student will be receiving some test preparation time with Sara from the GEAR UP program at NMU and may have additional preparation time during school.

**Your Student’s Upcoming SAT test**

In April your students are going to be taking the SAT, a test that measures students’ critical reading, math, and writing skills and is used by colleges to determine their ability to do college-level work. It is a 3 hour and 45 minute test that will help your student determine the best college fit for them. Below and in the upcoming newsletters will be some examples to who you what your student will be tested on.

All examples are taken from *SAT 2015-2016 Strategies, Practice & Review,* Kaplan *Publishing, NY 2015*

Here is a sample multiple-choice question to test their ability to spot errors in grammar, sentence structure, and paragraph structure or organization:

(Page 7) The lawyer advised her client to wear a suit, shave and stopping crying.

1. And stopping crying
2. And crying is stopped
3. Also stopping crying
4. And they should stop crying
5. And stop crying

Choice E is correct. Look for parallelism in verb usage: *wear, shave*, and *stop.*

Word Power 2

Here are 13 (a baker’s dozen) 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. *Acumen*-(noun) a) prickly plant b) pertaining to the clergy c) ability to make quick, accurate, intelligent judgments
2. *Epiphany*—(noun) a) bad judgment b) experience a sudden or striking realization c) used to make gravy
3. *Incontrovertible*—(adjective) a) undeniable b) easy to understand c) blue
4. *Omnipotent*—(noun) a) sterile b) watery grave c) all-powerful
5. *Usurp*—(verb) a) cook until charred b) seize something without right c) cat call
6. *Yeoman--* (noun) a) garbage collector b) coin collector c) loyal worker
7. *Loquacious*—(adjective) a) sleepy b) one of a kind c) talkative
8. *Metamorphosis*—(noun) a) change of physical form b) crystal entity c) boorish person
9. *Nomenclature*—(noun) a) clasp on a necklace b) name system c) a type of fish
10. *Precipitous*—(adjective) a) done too quickly or acting quickly without enough thought

b) at the highest pinnacle c) cavernous

1. *Supercilious*—(adjective) a) easy going b) the most silly thing you’ve ever heard c) full of contempt and arrogance
2. *Vehement—*(adjective) a) with conviction; done forcefully b) agreeable c) far-fetched
3. *Wrought*—(adjective) a) over-tired b) happy-go-lucky c) made carefully or decoratively

| Households with incomes less than or equal to the following eligibility guidelines qualify for free or reduced price meals or free milk | | | | | |
| --- | --- | --- | --- | --- | --- |
| **Scale for Free Meals or Free Milk** | | |  | **Scale for Reduced Price Meals** | |
| *Total Family Size* | *Annual* | *Monthly* |  | *Annual* | *Monthly* |
| 1 | $15,301 | $1,276 |  | $21,775 | $1,815 |
| 2 | $20,709 | $1,726 |  | $29,471 | $2,456 |
| 3 | $26,117 | $2,177 |  | $37,167 | $3,098 |
| 4 | $31,525 | $2,628 |  | $44,863 | $3,739 |
| 5 | $36,933 | $3,078 |  | $52,559 | $4,380 |
| 6 | $42,341 | $3,529 |  | $60,255 | $5,022 |
| 7 | $47,749 | $3,980 |  | $67,951 | $5,663 |
| 8 | $53,157 | $4,430 |  | $75,647 | $6,304 |
| For each additional family member add: | | | | | |
|  | $5,408 | $451 |  | $7,696 | $642 |

Families should contact their school, child care center, or family day care home sponsor to find out whether it participates in these programs. Schools, child care centers, adult day care centers, and family day care home sponsors provide application forms for free or reduced price meals.

<http://www.michigan.gov/som/0,4669,7-192-29939_34761-362970--,00.html>

**Procrastinators Unite: Tomorrow!**

If you are one of the people who keeps putting things off until the last minute, you might benefit from creating (and using) a To-Do list. Start by using a system that works for you, whether it is a white board, a sheet of paper, or notes on your phone. It can be very satisfying to see things getting crossed off! But, don’t let your lists be another way to procrastinate.

* Don’t just put chores on your list, but add some pleasant things too. Why not list a bubble bath? Allow yourself to schedule in some time for recreational reading as well as cleaning out the gutters.
* Try to do at least 2 things off your list every day. If you can’t get 2 things done, then at least do one thing.
* Continually reassess your list. Do you really need to do everything on the list? Are there things that you can take off the list? Are there other things that you need to add to the list? You might not want to put your “bucket list” items on here.
* If you have items that are scheduling related, add them to your calendar. You sure don’t want to miss your sister’s birthday or that dental appointment. Maybe take one hour and update your calendar for the whole month. Go to the Dollar Store and pick up a birthday card for everyone you plan to send one to this month, instead of running back three or four times.
* Group things together when you can. Can you drop off the donation to Goodwill when you are on your way to get groceries? Can you get the oil changed in the car after you pick Sophia up from school?
* You know it’s easy to pay bills on line now. Sign up for that option. Then, while you are watching the latest episode of Scandal, you can still make payments during commercials. You could also use that time to do any internet research that you need to conduct.
* Two last tried and true examples that will make your life easier are to make sure you are taking care of the priority items first, and break your tasks down into manageable chunks.

For more information, please check out these resources: [www.organizemyhouse.com/how-to-tackle-a-never-ending-to-do-list/](http://www.organizemyhouse.com/how-to-tackle-a-never-ending-to-do-list/) [www.thesocialbutterflygal.net/2015/08/10/tackling-your-to-do-list-like-a-pro](http://www.thesocialbutterflygal.net/2015/08/10/tackling-your-to-do-list-like-a-pro)

[www.techrepublic.com/article/4-methods-for-tackling-your-to-do-list/](http://www.techrepublic.com/article/4-methods-for-tackling-your-to-do-list/) and [www.tinybuddha.com/blog/beat-procrastination-how-to-want-to-tackle-your-to-do-list/](http://www.tinybuddha.com/blog/beat-procrastination-how-to-want-to-tackle-your-to-do-list/)

**Some quick ways to cut expenses**

Are you looking for some easy ways to save a buck? Try these 10 great ideas.

1. Stop paying for designer water. Fill your water bottle with tap water and enjoy!
2. Likewise, stop drinking fancy coffees and lattes. Drink regular coffee. Maybe add a splash of flavored creamer. Or allow yourself one special treat per week.
3. Cut out unnecessary cable channels. Can you cut back to just Basic cable?
4. Double check your Netflix subscription. Maybe you signed up for three movies per week, but if you aren’t watching them, then why pay for the service?
5. You should check out the movies that your library carries. Those are free.
6. How about meeting a friend for breakfast instead of lunch or dinner?
7. If you are still going out for dinner, skip the dessert. Maybe grab a candy bar instead. Or bake some homemade cookies with your kids and the whole family can enjoy the sweets.
8. Are you really using that gym membership? If you are, GREAT! But, if not, then cancel it. Grab the dog, or better yet your child or spouse, and take a walk.
9. Remember the videos at the library? Maybe there is a workout video you can check out.
10. Try to combine your trips to the store and other errands so that you are making fewer trips per week. If you drive the kids to school. Try a car pool. You’ll only have to drive part of the time.

It’s amazing how quickly the money you save will add up. Maybe you can afford a small splurge once in a while or put the savings towards your student’s college fund or a family vacation. Then everyone is a winner and everyone will have participated to make it happen.

WORD POWER ANSWERS

1 C 7 C

2 B 8 A

3 A 9 B

4 C 10 A

5 B 11 C

6 C 12 A

13 C

GEAR UP  
Multicultural Education & Resource Center  
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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

**MEAP** (Michigan Educational Assessment Program) – This is a standardized test that is taken by all public school students in Michigan from elementary to junior high.  The high school test was replaced by the Michigan Merit Exam, if the student scores a high score they get the Michigan Merit Award for $2.500, a college scholarship.

**MET** (Michigan Educational Trust) – This prepaid tuition program offers several options to the Michigan family to lock in tuition at Michigan public institutions.

**MPN** (Master Promissory Note) – A legally binding loan agreement a borrower signs to promise to repay the loan, with interest, in periodic installments.  The note may be signed in writing or electronically.  A borrower may receive multiple loans under the same MPN.

**PELL** (Federal Pell Grant) – This is an entitlement from federal government to eligible undergraduate students.

**PLUS** (Parent Loan for Undergraduate Dependent Students) – Provides parents and students with an alternative way to finance attending college.

**SAP** (Satisfactory Academic Progress) – Federal regulation requires that all financial aid recipients progress at a reasonable rate toward achieving a certificate or degree.  This is measured by the student’s cumulative grade point average; the number of credits earned in relation to those attempted; and the maximum time frame allowed to complete an academic program.

**SAR** (Student Aid Report) – The official notification sent out after the FAFSA has been processed.  This document will state your expected family contribution.

**TIP** (Tuition Incentive Program) – This is a State of Michigan program that encourages eligible students to complete high school by providing tuition assistance for the first two years of college and beyond.

**Financial Aid Acronyms**

As you start thinking more about college, you will need to become familiar with all of the jargon and acronyms that are used at college. Here are some commonly used acronyms that are used at NMU.

**COA** (Cost of Attendance) – This budget includes tuition, fees, room, board, books, supplies, transportation and personal expenses for one academic year of education.  The COA is used to determine the maximum amount of financial aid that a student can receive for an academic period.

**EFC** (Estimated Expected Family Contribution) – The EFC is an index that schools use to determine your eligibility and is not the amount of money that you have to pay. Your school's financial aid office will use your EFC to determine the specific types and amounts of student aid you are eligible to receive.

**FAFSA** (Free Application for Federal Student Aid) – A form required by the government for application to any federal aid program; this form is used to determine the expected family contribution based on family financial information.  This form is also used to determine the specific Federal Student Aid Programs that can contribute to a student’s total financial aid package and in what proportions.

**FAO** (Financial Aid Office) – NMU's Financial Aid Office is located at 2107 C.B. Hedgcock.

**FSEOG or SEOG** (Federal Supplement Educational Opportunity Grant) – Grant that is campus based and provides assistance for Pell eligible recipients.  The amount may vary at different schools based on availability and funding parameters.

**FWS** (Federal Work Study Program) – Funds used for community or campus employment; all money earned through this program based on need is considered non-taxable income.

**GPA** (Grade Point Average) – The average grade earned by a student, figured by dividing the grade points earned by the number of credits attempted.

**MCS** (Michigan Competitive Scholarship) – Available to Michigan undergraduate students pursuing their first degree at an approved Michigan post secondary institution.