



Family Focus

A Newsletter for Parents/Guardians of Students Enrolled in Penn State's TRIO Upward Bound Program

A MESSAGE FROM THE DIRECTOR

Hello, and welcome to the first issue of *Family Focus* for the 2008-09 academic year! We hope that you find all of the information in this newsletter to be interesting as you and your Upward Bounder work together to plan for college.

A recent article in the *Pittsburgh Post-Gazette* talked about how researchers have identified 150 factors that determine whether or not a student is successful in college. While some of them—such as high school grades and quality of the high school they attended—seem like common sense, others—including feelings of being overwhelmed, conflicts with roommates, credit card debt, depression, loneliness, time management, surprise at the amount of writing required, and adjusting to new surroundings—are often overlooked until too late.

Being a student in Upward Bound is one small step that students can take to succeed since we can help students in so many different ways to prepare for college. However, it's important for students to develop or strengthen their practical skills—such as time management, dealing with conflict, handling new situations, and taking responsibility for their actions—during their years at home. As a parent/guardian of an Upward Bounder, you play an important role in helping students to develop several of the skills and attitudes necessary for their future success. The information in this newsletter will hopefully help in that effort.

We look forward to seeing or talking with you soon and encourage you to call or e-mail us if we can ever help in any way.

John Kula



Upward Bound Summer 2008



Clearfield
 Indian Valley
 Lewistown
 Moshannon Valley
 Mount Union
 Steelton-Highspire
 West Branch



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2008-09 SATURDAY PROGRAMS

- September 13, 2008
- October 11, 2008
- December 13, 2008
- February 14, 2009
- March 21, 2009
- April 25, 2009

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SATURDAY PROGRAMS HAVE STARTED!



Look for the bus
schedule in the
U. B.

October 11
December 13
February 14
March 21
April 25



Mark your
calendars!

*You are permitted one **UNEXCUSED** absence during the year. To be excused for school-related events, send in your signed Saturday program excuse form within one week following the program date.*





U. B. CLASS OF 2008: WHERE ARE THEY NOW?

Caleb Ball - Lock Haven

Miles Buckelew - Lock Haven

Liberty Clark - Misericordia

Jasmine Ellis - Penn State
Altoona

Tereasa Estep - Lock Haven

Joshua Hudson - Penn State
Altoona

Chris Kyler - Lock Haven/
Clearfield Campus

Chris Litzinger - Lock Haven/
Clearfield Campus

Kyle Lockrouit - Penn State
University Park

Harley Moore - Penn State
Altoona

Denton Oburn - Penn College

Eric Pelka - Penn State
University Park

Jessica Price - Carnegie Mellon

Michael Russell - Penn State
University Park

Lindsay Shore - Penn State
Mont Alto

Jessica Sisti - Kutztown

Kenny Snell - Lock Haven

John Sosnowski - Lock Haven

Melissa Valentine - Mount
Aloysius

Chris Welker - Lock Haven/
Clearfield Campus

*Penn State's
Upward Bound
program serves
students from
seven different
high schools in
central Pennsyl-
vania. Last
year's seniors
are attending
colleges all over
the state.*



U. B. SUMMER PROGRAM: A NONSTOP FUN FEST!

Between classes, organized activities, and free time, Upward Bound summer participants were busy from dawn until well after dark in June and July. Students enjoyed a cross-campus scavenger hunt, nightly Rock Band® competitions, an egg drop in physics class, the summer team-building Olympics, college visits to Juniata, Lock Haven, and Penn College, “jailbreak,” the academic decathlon, a poetry slam, the college fair, a tour of the cow barns, volleyball, penny wars for PAWS, the talent show, “brain wars,” the periodic table of elements, biomes, senior interviews, bug identification, and field trips to Niagara Falls and Pittsburgh.



*“I actually enjoyed learning.
I feel confident for school
next year. I enjoyed eating at
Pollock Dining Commons.”*

- U. B. summer 2008
participant





*“Most of all, I enjoyed meeting
the new students and staff. I
enjoyed interacting with them.”*

- U. B. summer 2008
participant



FINANCIAL AID AT A GLANCE



In Pennsylvania there are seventy-nine TRIO projects serving 26,040 students. Every program is represented and located in almost every congressional district throughout the state. (TRIO by State, 2007)

While 86.2% of the state population has at least a high school degree, only 25.4% have a college degree or higher.



The first and most important step in the financial aid process is to fill out the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA is the form you need to complete to check if you are eligible for any kind of federal financial aid. You should submit the FAFSA as soon as possible after January 1 of the year for which you need aid. **Every** college-bound student should submit the FAFSA. Visit www.fafsa.ed.gov for more information.

Loans: Student loans, unlike grants and work-study, are borrowed money that **must** be repaid, with interest, just like car loans and mortgages. The award amount depends on grade level in school and dependency status.

Stafford Loans: for undergraduate, graduate, and professional students. You **must** be enrolled as at least a half-time student to be eligible for a Stafford Loan. The interest rate for subsidized loans for undergraduate students during academic year 2008–09 is fixed at 6.0 percent and at 6.8 percent for unsubsidized. Repayment begins forty-five days after the grace period expires, which is six months after the borrower leaves school or drops below half-time.

- **Subsidized:** This is a need-based loan. The federal government pays the accrued interest on the loan while the student is in school at least half-time and for the first six months after completing school and during a period of deferment (a postponement of loan payments).
- **Unsubsidized:** This is not a need-based loan. The borrower is responsible for all accrued interest throughout the life of the loan.

Federal Perkins Loan: provides low-interest loans to students with financial need to help pay their costs of postsecondary education (Federal Pell Grant recipients get top priority). The Federal Perkins Loan is a campus-based, federally funded loan. Students must be enrolled full-time or part-time. Amount actually received depends on financial need, amount of other aid, availability of funds at school. The interest rate during repayment is fixed at 5 percent. Repayment begins nine months after you cease to be enrolled at least half-time. The maximum repayment period for this loan is ten years.

Parent PLUS Loans: helps parents and guardians with good credit borrow up to the cost of education for undergraduate children enrolled at least half-time. These parent loans are **nonneed-based**. The total amount is determined through the cost of attendance minus other aid the student receives. Parents must not have a negative credit history. Unlike other type of loans, including home equity, Parent PLUS Loans require no collateral. For PLUS Loans disbursed between July 1, 2008, and June 30, 2009, the interest rate is fixed at 8.5 percent. Interest may be tax deductible.

ADDITIONAL AID RESOURCES

Pell Grant: awarded by the federal or state governments or by the school and are usually based on financial need. Grants do not have to be paid back. The maximum Federal Pell Grant award for the 2008–2009 award year will be \$4,731.

Federal Work-Study: provides funds that are earned through part-time employment to assist students in financing the costs of postsecondary education. It is important to remember to mark “yes” for interest in work-study where indicated on the FAFSA. Average work schedules range from ten to fifteen hours a week.

Scholarships: are awarded to students based on financial need or to award them for special talents in academics, music, athletics, etc. They are offered through colleges, the community, and other organizations. Scholarships do not have

to be paid back. It is important to note that no fees are required to apply for scholarships. Throughout the year, Upward Bound students are given various sites to visit to search for scholarships. It is also a good idea to check in with the guidance department in schools and with parents’ place of employment for scholarship availability in the area.



The first and most important step in the financial aid process is to fill out the Free Application for Federal Student Aid (FAFSA):

www.fafsa.ed.gov

WHAT DO COLLEGES LOOK FOR IN STUDENTS?

Many college-bound students and their parents want to know what college admissions counselors are looking for when they evaluate college applications. American Education Services has compiled a list of the top qualities college admissions officers look for in prospective students.

- Challenging high school curriculum
- Grades that represent strong effort and an upward trend
- Solid scores on standardized tests (ACT and SAT)
- Passionate involvement in a few activities, demonstrating leadership and initiative
- Letters of recommendations from teachers and counselors that give evidence of integrity, special skills, positive character traits, and an interest in learning
- Special talents or experiences that will contribute to an interesting and well-rounded student body
- A well-written essay that provides insight into the student’s personality, values, and goals
- Enthusiasm in attending the college
- Work and community service experiences that show dedication and responsibility
- Demonstrated intellectual curiosity through reading, school, and leisure pursuits

CHIP UPDATES

www.chipcoverspakids.com/

HOW DO I SIGN UP?

You will need the following information to apply:

Income amounts for your entire household before taxes - this includes income from employment and all other forms of income (for example - social security, pension, workers' compensation, unemployment, child support, etc.)

Social Security Numbers and birth-dates for all applicants

Day care expenses for your household (if any)

Work transportation expenses for your household (if any)

Private health insurance information (if you have or had private health insurance in the last six months)

Car insurance card information (if you have car insurance)

CHIP offers three easy ways for you to apply:

APPLY ONLINE

The online application walks you through all the questions. The applications are submitted immediately and directly; there's no worrying about it getting lost in the mail. Additionally, you can apply for different services with just one application. www.chipcoverspakids.com/interior.php?subPage=AboutResults_Compass

APPLY BY PHONE

Call 1-800-986-KIDS to request that an application be sent to you by mail. Or, a CHIP counselor can take your information over the phone, fill out the application for you, and submit it electronically.

APPLY BY MAIL

Download an application, fill it out, and then mail it back to the insurance company you've selected to provide your child's CHIP coverage.

No matter how you apply for CHIP, you'll need to mail your proof of income (such as a copy of a pay stub, a tax return or a letter from your employer). Applications cannot be processed until all information is submitted, and remember to sign your application!

Once your information has been submitted, it will take four to six weeks before you are notified of your children's eligibility. After you're notified, coverage will usually start on the first day of the next month. For example, if you receive notice on April 15, coverage would start May 1.

PLANNING A HEALTHY YEAR FOR YOUR CHILD

From the National PTA

Check in for a Checkup

Since school performance is affected by health issues, your pediatrician will talk to you about your child's "healthy habits" (sleep, physical activity, TV, personal hygiene). With this information, the pediatrician can help you work toward a healthier school year for your child.

Checkups give your child's doctor a chance to:

- Make sure your child is eating well, growing well and is healthy
- Track your child's growth and development
- Find any physical problems

- before they become serious
- Inform you about how to keep your kids healthy and safe
- Answer your or your child's questions

Your conversation may cover:

- Injury prevention (seat belts, bike helmets, playground safety, sunscreen, after-school environment)
- Behavior (discipline, signs of depression or anxiety, nutrition)
- Oral health (tooth brushing)
- Sex education
- Social competence, family relationships, and community interaction

Consider creating a medical file for your son or daughter before they graduate from high school.

CREATING A MEDICAL FILE

Students can often get so caught up in their busy lives that they forget to make appointments to visit the dentist, doctor, or other medical professionals. Unfortunately, this is a bad practice that can become a bad lifetime habit, as students fail to put their well-being first.

Consider creating a medical file that contains the following:

- A list of up-to-date vaccinations
- Medications your child needs
- Dates of recent doctor visits
- Contact information, including Web sites, addresses, and phone numbers of current medical professionals for your child
- Health insurance ID numbers
- Any other details that could be helpful to know

Creating a file with all of these details allows your child to take stock of his/her medical history, and to take responsibility for what needs to be done next on the path to adulthood. Here's to your student's health!

EXERCISE AND YOUR TEEN

Did you know that America's kids are in worse physical shape than they were twenty years ago? The *New England Journal of Medicine* reported that obese teenagers in the top 25 percent of their weight categories have twice the death rate in their 70s as men and women who were thin as teens.

Every time our teens sprawl in front of the TV, their metabolism slows to a crawl. Researchers found that kids' metabolisms were lower while they were watching television than when they were resting and doing nothing at all! The typical teen now spends almost thirty hours a week in front of the tube, while eating high-fat snacks.



It's up to us, as parents, to help them find ways of living a healthy lifestyle. But where do we start?

TEN PRO-EXERCISING ARGUMENTS TO PRESENT TO YOUR TEEN

10. Running and walking are convenient. No need for pools, courts, or fields.

9. Running doesn't cost much. Splurge on good running shoes, but go the el-cheapo route for shorts, t-shirts, and sweats.

8. Your heart becomes more efficient at pumping blood and oxygen through your body every time you exercise aerobically.

7. It's an awesome time to chat with friends.

6. It's a perfect time to be alone and think. You'll be blown away by the creative thoughts—ideas for research papers, ways to end that fight with your best friend, and what to say to that cute kid in the neighborhood.

5. Aerobic exercise conditions your

body to perform longer, faster, and more efficiently. Wait until your coach sees you play soccer or baseball!

4. The more exercise you do, the more energy you'll have for hours afterwards.

3. It makes you feel great physically. Every time you work out, your muscles develop strength and power. Forget about dieting: Your metabolism will burn extra fat for hours afterwards.

2. It makes you feel good mentally to set a goal and reach it with slow and steady hard work.

1. Aerobic exercise, especially running, can help make feelings of depression and frustration disappear.

With twenty minutes of continuous slow running, your body releases endorphins that produce a strong "runner's high" that does wonders for your self-esteem.

America's kids are in worse physical shape than they were twenty years ago.

★ Read the fine print on health insurance policies. If you've recently changed jobs, your family's coverage may have changed.

★ Find out whether your managed-care policy honors annual check-ups.



SUMMER PROGRAM ENDS WITH AWARDS

12th English	Mazzant	Ethan Bratton	Dylan Guthridge
12th English	Smith	Megan Jones	La'Keesha Porter
11th/10th English	Stoicheff	Sarah Babick	Matt Griffith
Algebra I	Farber	Matt Griffith	
Algebra II	Matunis	Liz Rhodes	Shawna Williams
Geometry	Matunis	Emily Peters	Lucia Priselac
Precalculus/ Trigonometry	Rose	Nick Geyer	Tyler Bumbarger
Calculus	Rose	Brandi Moore	Chellcey Jones
Biology	McGonigal	Sarah Babick	Alisha English
Environmental Science	Peterson	Briana English	Tasha Baranchak
Chemistry	O'Brien	Josh Wales	Emily Peters
Physics	Baughman	Nick Geyer	Chellcey Jones
Introductory Spanish	Ramsey	Kim Breon	Brittine Queen
Conversational Spanish	Paredes	La'Keesha Porter Ethan Bratton	Megan Jones Rebecca Isenberg
Conversational French	Grey	Emily Peters	Kayleigh McCartle
Election 2008	Stoicheff	Shawn Kanouff	Dana Thompson

Summer Honor Roll

All A's or Above

Sarah Babick (C)
Emily Peters (L)
Heather Lehigh (SH)
Chellcey Jones (WB)
Brandi Moore (WB)
Dana Thompson (WB)
Nick Geyer (WB)

All B's or Above

Briana English (C)

Tasha Baranchak (C)
Dylan Guthridge (IV)
Kimberly Stuter (IV)
Chelsea Hoar (L)
Brittine Queen (MV)
Katie Davis (MV)
Mike Perna (MV)
Lucia Priselac (MV)
Shawna Williams (MV)

Kim Breon (MV)
Lauren Roddy (MV)

Ryan Lehigh (SH)
La'Keesha Porter
(SciTech)
Megan Jones (SH)
Jessica Kehler (SH)
Elizabeth Rhodes (SH)
Allen Albright (WB)
Ethan Bratton (WB)
Josh Bumbarger (WB)
Shaun Kanouff (WB)
Josh Wales (WB)

The TRIO Upward Bound program is funded entirely through a federal grant of \$462,176 for fiscal year 2008–09 from the U. S. Department of Education, with facilities and administrative support provided by The Pennsylvania State University.

UPWARD BOUND PROVIDES:

- A six-week residential summer program held at Penn State's University Park campus, featuring academic classes, field trips, recreational opportunities, and personal development workshops;
- Six Saturday programs held annually at Penn State featuring career exploration, study skills workshops, and other opportunities;
- Tours of many different colleges and universities;
- Academic, career, and personal counseling and advising;
- Study skills enrichment;
- Assistance in completing admission and financial aid applications;
- SAT/ACT preparation, registration assistance, and fee waivers;
- Educational, cultural, and recreational activities;
- Tutoring;
- Scholarship searches;
- Workshops on education planning for students and their parents / guardians;
- College application fee waivers; and
- Opportunities to meet other high school students from similar backgrounds.

This publication is available in alternative media on request.

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PLEASE
PLACE
STAMP
HERE

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We welcome your feedback or suggestions regarding this newsletter. Please e-mail John Kula at jwk19@psu.edu or give us a call at 1-800-475-4039.