



Attention Senior Parents: Don't wait until the last minute

I walked into a room with a bowl of M&M's and Mary ask for some. I handed her the bowl and she was able to take as much as she wanted, then Carl ask and received as much as he wanted. The bowl passed around the entire room as people asked, they all received as much as they wanted. Karen sat quite and waited to ask at the end of the meeting. I passed the bowl to her but there were only a few M&M's inside of it. Karen took the remaining M &M's but thought, "That's not enough, I needed more". So is the case with Financial Aid.

If you wait until the last minute, you will NOT receive all the aid that you need.

January is the time to begin the student financial aid process for the 2015-16 school year. Federal student assistance programs can help students and their families pay for most kinds of education after high school, this aid is available if your child will be attending college, vocational or technical school.

Upward Bound will be having a Financial Aid workshop for seniors and their parents. The workshop will be Thursday, January 15, 2015 at 6:00 p.m. at the Bluegrass Community & Technical College Leestown Campus. At this meeting important financial aid information will be given to parents and students as well as help in completing the Free Application for Federal Student Aid (FAFSA).

It is extremely important that students apply as soon as possible for financial aid. Kentucky no longer has a Priority Deadline because they have run out of money in the last few years. It is important that we get the FAFSA submitted as soon as possible because awards will only be given until funds are depleted.

If you wait until the last minute, you will NOT receive all the aid that will help you and your child pay for their education.

Additional information about the Financial Aid workshop has been mailed to all seniors. Please call 246-6579 to RSVP.



School Visit Dates...

	JANUARY	FEBRUARY	MARCH	APRIL	MAY
BOYLE CO.	13 th 9:00 a.m.	10 th 9:00 a.m.	10 th 9:00 a.m.	14 th 9:00 a.m.	5 th 9:00 a.m.
BRYAN STATION	14 th 10:00 a.m.	11 th 10:00 a.m.	11 th 10:00 a.m.	15 th 10:00 a.m.	6 th 10:00 a.m.
DANVILLE	13 th 10:00 a.m.	10 th 10:00 a.m.	10 th 10:00 a.m.	14 th 10:00 a.m.	5 th 10:00 a.m.
GEORGE R. CLARK	14 th 2:00 p.m.	11 th 2:00 p.m.	11 th 2:00 p.m.	15 th 2:00 p.m.	6 th 2:00 p.m.
LAFAYETTE	15 th 9:00 a.m.	12 th 9:00 a.m.	12 th 9:00 a.m.	16 th 9:00 a.m.	7 th 9:00 a.m.
OMC	16 th 10:00 a.m.	13 th 10:00 a.m.	13 th 10:00 a.m.	24 th 10:00 a.m.	8 th 10:00 a.m.
TATES CREEK	15 th 10:30 a.m.	12 th 2:00 p.m.	12 th 10:30 a.m.	16 th 2:00 p.m.	7 th 10:30 a.m.

Welcome...

our new
Administrative Assistant
Ms. Elena Rodriguez



Teen Budgeting Skills

Unfortunately, many teens go to college or obtain their first real job without any knowledge about how to establish a budget. It's important to help teens establish budgeting skills now so they can have time to practice good saving and spending habits.

1. Let Your Teen Decide How to Spend a Lump Sum

Instead of purchasing things for your teen, give your teen the cash and help him determine how to spend it. For example, instead of buying him clothing for school, establish a budget for your teen and let him purchase his own clothing with the agreement that you will need to approve his purchases. This can help a teen learn the importance of shopping sales or making sure he doesn't spend the entire budget on one pair of designer jeans.

If you plan to pay for a special event, like the prom, you can also set a budget and then help your teen decide how to spend those funds. Help your teen decide how to allocate the money to ensure that all expenses are paid for.

2. Match Your Teen's Savings for a Big Ticket Item

If you plan to help your teen purchase a car or another big ticket item, agree to match the amount of money your teen is able to save by a certain date or up to a certain dollar amount. It can give your teen extra incentive to save money.

3. Establish Rules About Saving

Create rules about how your teen saves and spends money. Establish a certain amount of money that must be put into savings. Set your teen up with a bank account and ensure that he places at least 25% of his earnings into a savings account.

4. Help Your Teen Establish a Monthly Budget

Whether your teen earns an allowance or has a part-time job, work together on establishing a monthly budget. Discuss how much money he'll need for gas, clothing, entertainment and other expenses that you won't be paying for. Then, help him figure out how to set aside money to pay for the items on his list.

Allow for natural consequences when necessary. For example, if your teen has spent all of his money and then he wants to go to the movies with some friends, a natural consequence is that he can't afford to go. If you always give him extra money or bail him out he won't learn to budget better in the future.

5. Discuss Your Budget

Sometimes parents don't feel comfortable discussing their incomes or expenses with their kids. But, talking about your own budget can be one of the best ways for teens to learn about real-life expenses. If you've made some mistakes with your budget and have problems with debt, be honest with your teen. Explain some of the mistakes you've made and why your spending has been a problem.

Of course, it's important to have conversations with your teen about privacy and keeping financial matters private. The last thing you want is for your teen announcing on social media how much money you make or how much debt you owe.

6. Review Your Teen's Potential Future Budget

Talk to your teen about his financial future. Review the likely income for a few jobs he may be interested in. Then, discuss the average rent or house payment in the area where he might live and discuss how much other expenses cost, like utilities. Help your teen understand how much of his salary will be paid for taxes as well.

This can be a very helpful exercise for teens to see how many bills need to be paid. Sometimes, teens think they'll be rich once they begin working a full-time job and they don't have a concept about how expensive many necessities, like groceries actually are. It can be a good reality check for teens about the importance of monitoring a budget closely in order to be able to save for things that they want, but don't necessarily need.

<http://parentingteens.about.com/od/familylife/fl/6-Ways-to-Teach-Teens-Budgeting-Skills.htm>

Counselor's Corner

Money! Money! Money!

The cost of getting a higher education is going up every year and investing in your future can be very expensive. Luckily there are a lot of people and agencies that understand the struggle of paying for higher education and offer scholarships to help offset the cost. What is a scholarship you may ask? Well a scholarship is, “a grant or payment made to support a student's education, awarded on the basis of academic or other achievements that **do not have to be repaid**” (Google.). The best part is, there are tons and tons of opportunities to get this **FREE MONEY**.



Yes I will admit that you may have to write an essay but remember an essay for \$2000.00 or even \$200.00 is worth it. Remember every dollar you receive in scholarships is one less dollar you have to pay out of your own pocket. Now the idea of **FREE MONEY** sounds great but don't forget that it's really an award for being an exceptional student. Studying, good grades, good attendance, participating in extracurricular activities and volunteer work can all equal **\$\$\$FREE MONEY\$\$\$**. What you do now can set you up for great things in the future. So now is the time to plan for an amazing future and earn money for your college education.



~Happy Birthday~



Andrea Gallo	1/1	Austin Stone	2/24	Mohagany White	4/2
De' Aizha Jackson	1/12	Tianna Harris	2/25	Jared Guyton	4/9
Tyler Marshall	1/25	Tiarrah Jackson	3/2	Kierra Paquin	4/17
Gabrielle Jackson	2/1	Steven Pesina	3/4	Amarye Bell-Bradford	5/10
Shyla Fisher	2/3	Sierra Blair	3/7	Nakayla Greene	5/16
Jasmine Byrd	2/9	Binod Khatiwada	3/8	Jharna Katwal	5/22
Jamisha Evans	2/13	McKenzy Boateng	3/12		
Jaylan Phillips	2/17	Shyan Laine	3/23		
Tyanna Reid	2/21	Hanna Hamilton	3/30		
Kira Whitfield	2/22	Joshua Hancock	3/31		

UB Stipends

Stipends (up to \$25 a month) are issued to UB students that are in good standing academically and are based on the student's participation in Upward Bound Weekly Tutoring Sessions on Khan Academy and Monthly Return Trips.

Policies

- Stipend amounts will be based on participation from the prior month (example: January participation amounts will be reflected on the February stipend)
- Participants must sign in-person for stipends and checks will only be released to the student named on the check.
- Upward Bound will hold checks for one month from the specified pick-up date (monthly return trips). After this time, remaining checks will be voided and all funds forfeited by the participant.
- All checks are void after 90 days of issue
- Checks will be treated like cash stipends; therefore, any lost or destroyed checks are the sole responsibility of the participant.

Penalties

- \$5.00 will be deducted for any unexcused absences from a Return Trip



**BLUEGRASS COMMUNITY & TECHNICAL
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facebook.com/upward.bound1



[Upwardbound_bctc](https://www.instagram.com/Upwardbound_bctc)

"Taking Learning To New Heights"

RETURN TRIP DATES

9:30 AM @ BCTC Leestown Campus

February 21, 2015

March 21, 2015

April 18, 2015

May 16, 2015 (Spring Parent Meeting)

UB ANNOUNCEMENTS

- No Return Trip in January
- Remember to log into Khan Academy for tutoring. Make sure Mrs. Sharonda is added as your coach.
- If you were not at the December Return Trip and did not receive your Upward Bound Christmas gift, please contact the UB office.
- Upward Bound Tutoring will start back up January 12, 2015: Remember there are four ways you can receive tutoring credit.
In need of tutoring: Email Mrs. Sharonda your name, name of teacher, and area you need tutoring at sharonda.steele@kctcs.edu.

REMEMBER: Upward Bound is here for you! If you have questions or concerns please contact us



ACT Test Dates



Test Date

February 7, 2015

April 18, 2015

June 13, 2015

Registration Deadline

January 9, 2015

March 13, 2015

May 8, 2015

(Late Fee Required)

January 10–16, 2015

March 14–27, 2015

May 9–22, 2015