



EDUCATIONAL TALENT SEARCH

Western Kentucky University

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From the Director's Desk

Hi! Welcome back to school! We are ready for another great year and we hope you are too! Our academic coordinators will begin monthly visits in September. Make sure you listen to the morning announcements so you know when we'll be there. We have great activities, workshops, and sessions prepared for you as you continue your high school education. Stayed tuned for information on what each grade will be up to this academic year! Remember, we are here to assist you, your family, and your school. Contact us anytime! Have a wonderful 2014-2015 school year!

Jennifer McWhorter

The Benefits of Getting Involved in Extracurricular Activities

Participating in extracurricular activities has many benefits for high school students. Joining high school clubs is a great way to meet people who share your interests and enhance your skills. Active participation in organizations such as your high school drama club, high school science club and high school computer club can also be very beneficial when you are searching for scholarship opportunities to help pay for college.

- Club advisors can be excellent resources for letters of recommendation.
- Many academic and non-academic scholarship programs consider involvement in extracurricular activities in the selection process.
- Many scholarship programs reward leadership experience, and holding offices in high school clubs is an excellent way to demonstrate leadership.
- Many scholarship programs require students to write essays demonstrating their interest in a particular field. What better way to demonstrate that you are dedicated to pursuing a career in computer science than to discuss your membership in your high school computer club?
- The advisor for each of the high school clubs in which you hold a membership may be able to help you identify scholarship opportunities based on your extracurricular activities. A scholarship search that matches students with scholarship programs based on their activities can be an excellent resource for locating hard-to-find scholarships based on extracurricular activity participation.



"No matter what people tell you, words and ideas can change the world."
Robin Williams

"Don't go around saying the world owes you a living. The world owes you nothing. It was here first."
Mark Twain

Educational Talent Search
Western Kentucky University
1906 College Heights Blvd. #11098
Bowling Green, KY 42101-1098
(270) 745-3757
www.wku.edu/ets

Mission Statement

Educational Talent Search at Western Kentucky University engages qualified youth in grades eight through twelve in developmentally appropriate activities that will encourage persistence in high school, enrollment in postsecondary education and a life-long pursuit of learning in order to be productive citizens of a global society.

TEN REASONS TO GO TO COLLEGE

Life is full of options and choices, and the choices we make shape our future. As we stand at the crossroads after high school, we must have the right vision to make the decision to go to college. Need some reasons to go to college? Read on!

1. A college education secures our future. The number of employment opportunities is greater and statistics reveal that most leaders are college grads.
2. If you have a college education, you will make more money which in turn will enable you to have a better lifestyle.
3. A college education shapes your communication skills, expands your knowledge base, makes you methodical and organized, and exposes you to a whole new world of learning.
4. People with a college education have better value systems and are healthier, so they are able to guide their family positively.
5. College can help you qualify in fields you are interested in. So if you are an innovator, inventor, or healer or artist you can train in the specific field.
6. Education opens the doors to many things like multiple jobs, career choices, the chance to further education at any point in life, and the option of teaching others what you have learned.
7. You cannot learn all you need to know in college, but you can learn enough to form a framework into which you can place things you learn later.
8. College is like athletic cross-training for the mind. You will never have to do most of the actual activities in real life, but the more different ways your mind has been stretched and exercised, the more able you will be to meet intellectual challenges in the future.
9. In any workplace, people succeed who communicate well. College gives students ways of learning to communicate more effectively — in both written and spoken forms.
10. Most people grow up in a fairly limited sphere of experiences with people who are relatively similar to themselves. For many people, college is the first opportunity to work closely with people who are different in terms of religion, ethnicity, politics or sexual orientation. The more such experiences you have, the better you'll be able to thrive in diverse environments later.

These are just a few reasons to go to college and further your education to create a – and as a result – a better human being. College education eventually becomes a legacy for future generations, and most succeeding generations of college-educated people go to college themselves.

Article from: collegefinancialaidadvisors.com



ACT Dates and Deadlines

Each ETS member is eligible for one ACT fee waiver. Ask your ETS counselor for more information.

Test Date	Registration Deadline	(Late Fee Required)
September 13, 2014	August 8, 2014	August 9–22, 2014
October 25, 2014	September 19, 2014	September 20–October 3, 2014
December 13, 2014	November 7, 2014	November 8–21, 2014
February 7, 2015*	January 9, 2015	January 10–16, 2015
April 18, 2015	March 13, 2015	March 14–27, 2015
June 13, 2015	May 8, 2015	May 9–22, 2015

PREPARING FOR COLLEGE

WHAT TO DO DURING EACH YEAR OF HIGH SCHOOL

Freshmen Checklist

- Enroll in college preparatory classes.
- Get involved in extracurricular activities.
- Volunteer in your community.
- Study, study, study. Every grade counts toward college acceptance and will be on your permanent record.
- Explore your career options.
- Start talking with your high school counselor about college, scholarships, career exploration, etc...
- Start attending events at local colleges (plays, sports, concerts, and activities of interest to you).

Sophomore Checklist

- Take the PLAN Test and the PSAT (as practice).
- Use the internet to explore college and career options.
- Attend college and career fairs.
- Get a job and start saving for college.
- Job shadow someone who has a career you're interested in.
- Stay involved in extra curricular activities and community service.
- Study hard...every grade counts.
- Continue talking with your H.S. counselor about college, careers and your goals.

Junior Checklist

- This year is very important for your academic record. If you fallen behind, this is the year to catch up. If you your doing well, keep at it.
- Help a senior search for scholarship information knowing that when you're done you'll get all their information when they are done.
- Take the PSAT in October.
- Attend ACT/SAT preparation workshops and purchase practice books, software, etc.
- Take the ACT
- Research and visit colleges (take campus tours and meet with advisors and faculty).
- Take elective courses geared toward college preparation (foreign language, extra math and science, and social sciences).
- Stay involved in extracurricular activities and community service.
- Take on leadership positions in organizations you are currently involved in.
- Talk with your H.S. counselor about colleges your interested in and ask for suggestions from him/her about colleges you might not have considered.
- Explore careers and job opportunities.
- Get to know the admissions criteria for your top schools of interest. Know where you stand academically and set your goals

Senior Checklist

- Continue challenging yourself by taking solid elective courses (don't take blow-off classes, fight senioritis).
- Attend fairs and events at colleges you are interested in.
- Ask the opinions of adults you trust about careers, college, and success.
- Apply to universities as early as possible. The earlier you apply, the better your chances of getting accepted.
- Ask individuals to write letters of recommendation. Give them plenty of time and provide them with all a list of your accomplishments and activities.
- Apply for every scholarship you can. Ask your H.S. counselor or suggestions and research your options online.
- Take the ACT in Sept/Oct.
- Attend a financial aid workshop with your parents.
- Apply for financial aid ASAP (usually soon after Jan.1)
- Visit the universities you want to attend. Stay with a friend at the school and attend class with him/her.
- Be aware of all deadlines for applications and scholarships.

**“EDUCATION IS NOT PREPARATION FOR LIFE;
EDUCATION IS LIFE ITSELF.”**

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Finance 101

Did you hear about the professor who wrote all the financial advice you'll ever need onto one index card? If not, take a look. It's remarkably accurate and comprehensive.

Saving —There is no shame in using tricks to get yourself to save money. Use multiple savings accounts; put your credit card in the freezer; set up automated transfers. Whatever works for you is fine.

Think of your next raise as an opportunity to save more, not an opportunity to spend more. The best way to make saving a habit isn't skipping lattes; it's keeping your housing and transportation expenses low.

Credit —Credit cards are useful, dangerous power tools. Using them frequently makes it more likely that you'll cut your thumb off. A lot of sad stories begin, "I always paid off my credit card every month, until..." Check your free annual credit reports for errors. Credit scores are simpler than you think. If you pay your bills on time, you'll have a good credit score. If you don't, you won't.

Insurance —If someone depends on your income, buy life insurance—boring term life insurance, not whole or universal. Insure against financial disasters, not annoyances. Buy renters or homeowner's insurance, car insurance, disability insurance, and health insurance. By the same token, never buy extended warranties, smartphone insurance, travel insurance, or payment protection plans.

Investing —It's possible to beat the market, but it's so unlikely, you should never try. Invest in inexpensive index funds or target-date funds. Max out your tax-advantaged accounts (401(k), IRA) before investing in a taxable account. Don't invest in anything that promises impressive returns with little or no risk.

College —Student loans are awful. If you're a middle-class family, plan to send your kids to a community college, in-state public university, military academy, or elite private college. Even if you can't afford to save now, open a 529 college savings plan for grandparents or other family members to contribute to.

Buying a House —The best measure of your readiness to buy a house is the size of your down payment. Be wary of making a down payment under 20%, even through a government loan program. Stretching to buy more house than you can afford leads to painful and avoidable financial misery.

Taxes —Again, the best way to save on taxes is to contribute to your 401(k) or other retirement plan. Clever tax-avoidance schemes are often illegal and almost always stupid. Your tax rate will probably drop in retirement, even if taxes go up overall. If you always hire someone to do your taxes, try doing it yourself (with tax software) once. If you always do it yourself, try hiring someone. Either way, you might save money or learn something.

Family Matters —Couples have assorted ways of merging and managing their finances. It's a practical issue, not a moral one. Having said that, couples who intend to spend retirement together should look at their investment portfolio as a single unit. Forcing kids to save or donate part of their allowance deprives them of the opportunity to learn worthwhile lessons.

Grab Bag —"Don't try to keep up with the Joneses" sounds like the most facile advice. In practice, it's among the most difficult: it means voluntarily living in a way different from most of your peer group. At least some of the time, you'll feel deprived and your peers will feel judged.

Article from the mint.com

Thinking About Going Back To School? Let the EOC or VUB Help!



The **Educational Opportunity Centers** (EOC) is a TRIO program funded by the US Department of Education. The EOC program provides counseling and information on college admissions to low income and first generation adults age 19 or older who desire to enter, reenter, or continue a program of postsecondary education.

The EOC program also provides services to improve the financial and economic literacy of participants. An important objective of the program is to counsel participants on financial aid options, including basic financial planning skills, and to assist in the application process.

The goal of the EOC program is to increase the number of adult participants who enroll in postsecondary education institutions.

Check out their website at www.wku.edu/eoc or call (270) 745-4441 for more information.

Veterans Upward Bound (VUB) is also a federal TRIO program funded by the U.S. Department of Education, to help U.S. military veterans enter into and succeed in postsecondary school. VUB is a non-profit program serving veterans from an eight county area surrounding Bowling Green, and COSTS NOTHING for those who participate. All services, books and instruction are completely FREE OF CHARGE for those who qualify.

Check out their website at www.wku.edu/vub or call (270) 745-5310 for more information.