



As we begin October, our students have started to settle into their school routines. The transition is taking longer this year as the students learn to “toggle” back and forth between in school and online education. Organization, time management, and self-advocacy are key skills to develop for student success. Also we encourage our students to begin thinking about college and career exploration. It is never too early to plan for the future. Currently, juniors and seniors are visiting with college reps. Seniors should be completing the FAFSA to assist with financial planning for college. Please talk to your children about what they would like to do after high school, how they plan to get there, and what it will cost. This issue will give you some ideas of how to have that [conversation](#) and several resources to explore. Don't forget to utilize **Naviance**, our college and career platform, to help you and your student with these tasks. Please contact us if you'd like assistance, or if you would like to view your student's Naviance account. We are happy to help you! SCO

How To Teach Kids About Money

From Blog “15 Ways to Teach Kids About Money” by Dave Ramsey

Elementary & Middle School

1. **Show opportunity cost.**— At this age, your kids should be able to weigh decisions and understand the possible outcomes.
2. **Give commissions, not allowances.**—Pay them commissions based on chores they do around the house.
3. **Avoid impulse buys.**— Let your child know they can use their hard-earned commission to pay for it. But encourage your child to wait before buying.
4. **Stress the importance of giving.**— They'll see how giving doesn't just affect the people they give to, but the giver as well.

Teens

1. **Teach them contentment.**— Your teen probably spends a good chunk of their time scrolling through social media seeing the highlight reel of their friends, family and even total strangers! It's the quickest way to bring on the comparison trap. Contentment starts in the heart. Let your teen know that their Subaru (although not the newest car on the block) is still running well enough to get them from point A to point B.
2. **Give them the responsibility of a bank account.**— Set them up with a simple bank account. This takes money management to the next level.
3. **Get them saving for college.**— Your teen will feel like they have skin in the game as they contribute toward their education.
4. **Teach them to steer clear of student loans.**— Have the “how are we going to pay for college talk”. Talk through all the alternatives out there.
5. **Teach them the danger of credit cards.**—They should know why debt is a bad idea.
6. **Get them on a simple budget.**—Now is the time to get your teen in the habit of budgeting their income—no matter how small it is. Find a simple budgeting app.
7. **Introduce them to the magic of compound interest.**— Introduce your teen to it at an early age, and they'll get a head start on preparing for their future.
8. **Help them figure out how to make money.**— If your teen wants some money (and what teen doesn't?), then help them find a job. Better yet, help them become an entrepreneur! These days, it's easier than ever for your teen to start up their own business and turn a profit.

For full article [click here](#).

In This Issue

- Financial Literacy
- College & Financial Aid Planning
- ACT/SAT Information
- Building Better Teens: Using the Power of Yet
- Student Assistance Program (SAP)

Financial Literacy Resources for Teens

For tips and tools to show teens how to manage money, go to themint.org. This website offers information and activities to teach teens about earning, saving, spending, owing, tracking, giving, investing, and safeguarding.

Free Financial Literacy Games for High School Students

By Brian Page at Edutopia

Game-based learning is an engaging and effective way to teach students. It can be especially useful for teaching students how to manage money because it empowers them to learn from their own decisions.

1. [Payback](#)
Payback nudges students to think about how to succeed in college without taking on excessive student debt.
2. [Financial Football](#)
A fast-paced, sports-themed, interactive game that engages students in quiz bowl-style questions to advance players up the field.
3. [Hit the Road: A Financial Adventure](#)
This interactive game teaches young people the importance of saving and spending wisely. Students go on a virtual road trip across the country learning how to manage their money wisely.
4. [Credit Clash](#)
Credit Clash is a fun and interactive way to learn about credit scores.

YOUR FINANCIAL AID TIMELINE

Some financial aid is offered on a first-come, first-served basis. Here's your guide to staying ahead of the deadlines so you don't miss out on any potential financial aid.



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How to Pay for College Using Overlooked Strategies

By Emma Kerr, U.S. News & World Report

One of the first steps experts recommend to families concerned about how to pay for college is to complete the Free Application for Federal Student Aid, called the [FAFSA](#), because it opens the door to a range of financial aid options. But nearly one-third of families of college students did not complete the form for 2019-2020, potentially missing out on funding, according to Sallie Mae's [How America Pays For College 2020](#) study.

The economic impact of the coronavirus pandemic in the U.S. may lead to an even greater strain among families to afford the cost of college, as many Americans are unemployed or face medical costs associated with the virus.

On average, U.S. families spent \$30,017 on college costs in academic year 2019-2020, the Sallie Mae report found. To ease the burden of paying for college, families should start by completing the FAFSA, which opens on Oct. 1 each year. But in addition to this important first step, there are a few other overlooked ways to pay for college and some new options created in response to the pandemic that families should consider:

- 529 college savings plan
- Scholarships and grants
- Emergency grants
- Financial aid appeals
- Student and parent borrowing

[Read full article](#)

Standardized Testing

October 14, 2020: In School SAT for Seniors

Late registration available until October 8, 2020.

See Mr. Garza to register.

January 26, 2021: PSAT rescheduled test date

Upcoming SAT & ACT dates are tentatively scheduled. Individual test centers may need to cancel or limit access due to COVID safety restrictions. Monitor the [College Board/SAT](#) and [ACT](#) websites for the most updated information.

Transcript Requests

Transcript requests are processed within 2 days of receipt. Be aware of college application deadlines. Our office recommends requests for documents to be sent to colleges be done 15 days prior to the deadline. This allows enough time for the documents to be sent, received and processed by the due date. For example, request documents be sent by December 15th for a January 1st deadline. Last minute requests cannot be guaranteed for delivery by the due date. Transcripts are \$3 per college.

Webinar: Applying to College During a Pandemic 2021 for Students & Parents

Presented by College Board

To view go to:

[College Board Webinar](#)

Free Application for Federal Student Aid (FAFSA)

The following are webinars, recorded events and videos offered to help students and parents complete the FAFSA application for college financial aid.

PHEAA

Webinar/recording: ["Borrowing for Higher Education"](#).
Follow the link and go to *view event recordings*.

Sallie Mae

Webinar: ["A simpler, faster way to complete the FAFSA"](#).

Video series: ["Paying for College"](#).



VIRTUAL COLLEGE EXPLORATION
for all Pennsylvania students

The Keystone Virtual College Exploration

A virtual program for all Pennsylvania students presented by PACAC & StriveScan

Thursday, October 1 - Friday, November 6,

It's FREE for all students. Registration will open on Thursday, September 17, 2020. Detailed information about the panels and information sessions will be shared in advance and posted to the [PACAC website](#).

Virtual College Visits

ACCCHS will be providing virtual college rep visits. Use Naviance to see the list of schools and to register to attend.

Go to: **Colleges > Research Colleges > College Visits.**

The virtual event link will be shared through Naviance and will be active 15 minutes prior to the start of the event.

Students will be provided information through their school email and space will be provided within the building for students who are in person on the day of the visit.

The Free Application for Federal Student Aid (FAFSA)

opens *October 1st.*

To begin your application go to:
[fafsa.ed.gov](#) or the [myStudentAid Mobile App](#)

Make sure to register for your FSAID at
[fsaid.ed.gov](#)

For more information on the application process,
go to [PHEAA's Student Aid Guide](#)
(Available in English & Spanish)

Additional resources: [5 Steps to Financial Aid](#), [FAFSA Help](#), or
[Filling Out the FAFSA Form](#)



Please continue to check Naviance and the School Counseling Office website for updated information about available scholarships.

This month's featured scholarship search website :



BUILDING BETTER TEENS

Using the “Power of Yet”

Raising happy, successful children is every parent’s goal. There is no instruction manual on how to do this. So how do we help our children develop the skills and mindset necessary to succeed and grow? Stanford psychologist Carol Dweck has researched the link between mindset and achievement. Through this research she has developed the idea of Growth Mindset and the Power of Yet. She encourages us to view the brain as a muscle that needs to work to grow stronger. The more we challenge ourselves and overcome obstacles, the stronger we grow.

Basic Concepts:

- Mindset—The way you think about your abilities, failures and achievements. With a growth mindset you see effort and perseverance as the key to success and challenges as a way to develop skills and abilities.
- Grit—The ability to continue working toward a goal, even when failure, challenges and setbacks arise.
- “Yet” - The power of yet is a way to reframe thoughts to increase motivation and persistence. “I don’t understand this—yet”. When adding the word yet, you are reminded to be patient, stay hopeful and keep at it.

Research shows that parents can have a powerful impact on their children’s mindset.

Strategies to try:

- Reframe defeatist statements—Use “**yet**”. “**Yet**” implies it will happen and abilities are not fixed. It allows your child to feel in control when facing a difficult task and build confidence that he or she can face a challenge and figure it out.
- Model using “**yet**” in your own life—Children learn by observing adults. If your child asks a question to which you don’t know the answer, respond with “I don’t know that—yet”.
- Normalize mistakes—Mistakes are good and helpful. Let your child know mistakes are steps along the way to success. Mistakes build resilience, tenacity and confidence to get through challenges. Speak about your own mistakes and how you learned from them.
- Praise the process, not natural abilities—Recognize when your child works hard because it sends the message that effort leads to success. Let them know success is almost always more about work and effort than it is about abilities.

To learn more on the Power of “Yet” and Carol Dweck visit her [TED talk](#).

For information on growth mindset and teens go to the [XQ blog](#).

SAP CORNER

Are You Worried About A Child?

We can help children experiencing barriers to learning.

What Is SAP?

The ACCHS SAP team is made up of school and agency staff that are available to help families access school and community resources to help students. In Pennsylvania, every school district is required to have a plan for identifying and assisting students who experience barriers to learning.

The SAP team will help families find services and assistance within the school, and if needed, in the community. We do not diagnose, treat, or refer for treatment. We will provide families with information so they can make the choice that best fits their needs and wishes.

Referrals to SAP can be made by parents, teachers, staff, students, or any concerned person. Students seeking help may refer themselves. The referral is confidential, but it can be made anonymously if preferred. Referral forms can be found on the SAP section of the school website by following this [link](#). Once the form is completed, it can be returned to the locked boxes outside the School Counseling Office, Campus Ministry or the Chapel, or mailed to:

Allentown Central Catholic HS 301 N. 4th St. Allentown, PA 18102
ATTENTION: SAP Team.

IF YOU ARE CONCERNED THAT A STUDENT IS A DANGER TO SELF OR OTHERS, PLEASE CALL SAFE2SAY AT 1-844-SAF2SAY (1-844-723-2729).



Rogers' Behavioral Health offers podcasts for parents on topics relevant to teens .

Drug and Alcohol Awareness

[Current state of teen addiction](#)

[Risk factors and why teens use](#)

[Mental health connections](#)

[What parents can do](#)

Anxiety & School Refusal

[Anxiety in schools](#)

[School refusal](#)

