

Acalanes High School • Bentley School • Burton Valley • Camino Pablo • Campolindo • Contra Costa Jewish Day School • Del Rey • Donald L. Rheem • Glorietta • Happy Valley • Joaquin Moraga

Lafayette Elementary • Los Perales • Miramonte • Orinda Academy • Orinda Intermediate • Saklan Valley School • Sleepy Hollow • Springhill • Stanley Middle • St. Perpetua School • Wagner Ranch

Lamorinda Schools

Paying for College in Hard Economic Times

By Elizabeth LaScala, Ph.D.

The economic downturn is adding stress to what is already an anxious time for seniors applying to college. Since stress often leads to procrastination, I urge you to move quickly and meet all financial aid deadlines. Most aid is distributed on a first come first serve basis, so early is better. Let's start with some basics.

Financial aid is any grant, scholarship, loan, or paid employment offered to help you meet college expenses. Financial aid is provided by various sources such as federal and state agencies, colleges, foundations and corporations. Grants are funds that are not repaid; loans must be repaid. Student loan interest rates and repayment terms vary by program. Employment (work-study) is based on an hourly rate for work performed. **A Financial Aid Package** is a combination of different types of aid combined to meet your financial need.

Know the forms. FAFSA stands for Free Application for Federal Student Aid. The federal government uses it to determine eligibility for financial aid (including grants, scholarships, work-study, loans, etc.). All colleges require this form, and it is best to file the FAFSA online.

To start the financial aid process and file online you must get a PIN which allows you to sign electronically. You will need two PIN numbers (one for you and one for your parent/guardian). Apply for a

PIN at www.pin.ed.gov. **Save these pin numbers as you will need them each year you are in college to apply for financial aid.** Next, complete a FAFSA online at www.fafsa.ed.gov. Parents and students should try to complete their income taxes and file a FAFSA as close as possible to February 1. If this is impossible, use estimated income to complete the FAFSA. You will need to update these estimates with actual income once your tax returns are completed.

Be certain to answer all questions and list the colleges you are considering. You should have already filed applications to these schools. However, do not wait until you receive responses regarding admission, or all available aid may be gone. "Financial Aid Award Letters" are only sent to admitted students.

Be sure to save a copy of your FAFSA. After you submit it, you will be given a confirmation number. Save this as well. Watch for your **SAR (Student Aid Report)** to arrive a few weeks later. Review the SAR and make corrections and updates if needed.

The California priority deadline is March 2. The deadlines for your state or schools may be different and you may be required to complete additional forms (for example, Cal Grant GPA Verification form for California students). **Make sure to check deadlines for specific colleges you are applying to in addition to noting state deadlines.**

CSS (College Scholarship Service) PROFILE is a financial aid form that some private colleges require. PROFILE asks additional questions in order to get a more detailed picture of family finances. Students register online for the PROFILE service, then a customized PROFILE form is completed online and submitted to a central processor. The financial information is then sent to colleges listed in your account. Register for PROFILE online at www.collegeboard.com as soon as you know what schools you will apply to. After registering for PROFILE, you will receive a personalized PROFILE form to submit online, usually by February 1st.

Note: Some colleges require additional forms. **Consult each college's instructions to verify the forms required and deadlines.**

A few thoughts are important to bear in mind for the Class of 2009.

- Many private school application deadlines are in mid-January, so it is too early to say how the tough financial climate will affect where students apply, what aid will be offered and where students will ultimately choose to enroll.

- Public colleges face a state budget crisis and private institutions face declines in income from endowments and reduced research funding. As a result, many counselors report that students are applying to more schools than usual and having

more public schools in the mix. This is a sound strategy.

- Undoubtedly, most families will review offers of admission, financial aid packages and their own resources with great care. Families with more economic strife, such as job loss, will likely turn to public schools; this includes community colleges located closer to home.

- Continue to assess colleges on the basis of fit—how well the academic and social climate matches your interests and needs. This investment will shape your future for many years to come. Shopping for a bargain at the expense of fit may be more costly in the long run.

On a positive note, this is a great time to get educated about financial aid. Financial aid should never be an afterthought. As you become more acquainted with the process, you will be better positioned to take advantage of the aid that is available. As the economy improves, this will prove to be an asset that helps you better manage the costs of your college education.

Elizabeth LaScala, Ph.D. is a certified college advisor who lives and works in Lafayette. Dr. LaScala draws on 20 years of higher education experience to help guide and support the college admissions process for students and their families. She has 3 children—one a graduate of Cal Poly (San Luis Obispo), one a sophomore at MIT and the youngest, a junior in high school. Contact Dr. LaScala at (925) 891-4491 or elizabeth@doingcollege.com.

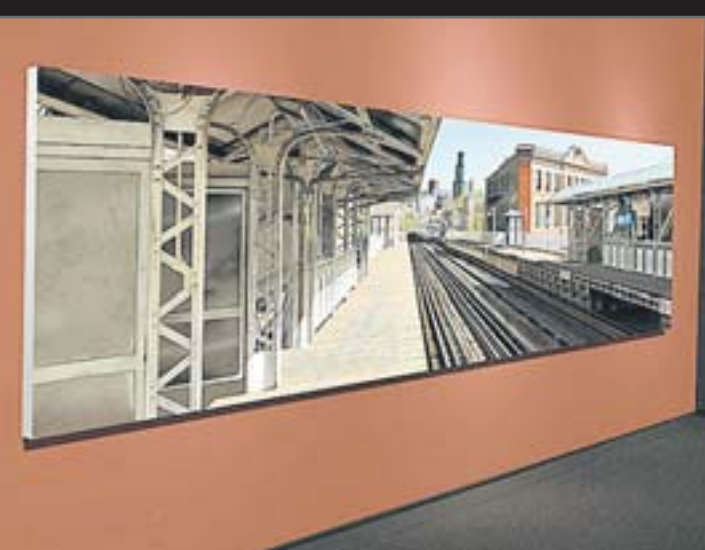
THE HEARST ART GALLERY

OF SAINT MARY'S COLLEGE PRESENTS EXHIBITS & EVENTS JAN. 17 - APR. 5

Bert Monroy, Master Artist Tribute VIII: A Digital Artist Paints With Light



- Renowned Photoshop artist and teacher
- Clients include Apple, Adobe, Disney, Industrial Light & Magic
- 50 digitally created artworks on view



Meet the Artist Sunday, Jan. 18, 2 p.m.

Photoshop Demonstration, Soda Center, SMC
Reception following

Exhibition Hours: Wednesdays - Sundays, 11 a.m. - 4:30 p.m.
Gallery Admission: \$3 adult; children free; Gallery members free

www.hearstartgallery.org
925.631.4379

PTA Starts New Year with Two Bangs

By Jean Follmer
Education Advocacy Day is Coming Up

The 29th annual Education Advocacy bus trip to Sacramento is scheduled to take place Wednesday, February 18, 2009. The event is sponsored by the San Ramon Valley, Las Trampas Creek, Livermore Valley and Alameda Parent Teacher Association Councils. The Acalanes, Lafayette, Moraga and Orinda School Districts are all represented by the Las Trampas Creek Council of PTAs and each school has its own Council Member. Over 200 people boarded buses to attend the event in 2008. Given the current budget crisis, the Council is hopeful that even more people will make the trip to Sacramento this year.

"The point is we wanted to make this trip a bit more educational to get more involved in advocacy and to build more of a camaraderie," said Council Member Karen Guthrie. The Las Trampas Creek Council says, "It's an effective way to send a powerful message to our lawmakers. You'll experience briefings with legisla-

tive experts and meet with our local legislators and school leaders." The cost of the trip is \$65 and includes transportation and lunch. Attendees will hear moderated discussions on the state budget and education reform basics and have the opportunity to participate in breakout sessions with Superintendents and School Board members.

At press time, Las Trampas Creek Council Co-Chair Sarah Butler said the presence of Assembly Members Joan Buchanan and Sandré Swanson and Senators Mark DeSaulnier and Lori Hancock were already confirmed. The registration form is available at the Las Trampas PTA website at www.lastrampaspta.org/Legislation.html.

Letter Writing Campaign - There is Still Time

The Las Trampas Creek Council of PTAs plans to hand deliver thousands of letters to the legislators in Sacramento late this week and early next week.

Before the winter break, parents in the Lamorinda community schools were strongly encouraged to visit

the Las Trampas website at www.lastrampaspta.org/dec08_letters.html to download, print and sign letters to the California legislators regarding the proposed mid-year budget cuts.

Some Council Members printed and passed them out in the carpool lines since families were focused on the pending break. "The holidays is what's putting a kink in this," said Council Member Karen Guthrie. The Council said it's not too late to turn them in before the delivery dates.

The letters urge the legislators "to look at a more balanced approach to dealing with the budget deficit, including additional revenues such as reinstating the Vehicle License Fee," and stress that the proposed \$2.5 billion mid-year cut to education is unacceptable and will be nearly impossible for the districts to digest. Letters can be turned into district offices or faxed directly to the legislators. Fax numbers are included in the letters.

The Council delivered over 7,000 letters to California legislators in 2007.

Download
"Your"
story from

www.lamorindaweekly.com

sewnow! fashion studio

Fashion Design & Sewing Classes



Classes Starting Now

Have fun and express your creativity by learning to design and make your own fashions! 7 Weekly classes.

Kids, Teens, Adults
Day, Evening, Afterschool, Saturday

Adults: Create a modern heirloom memory quilt - our classes meet once a month for 2 hours.

For more information drop-in, call, or visit: www.sewnow.com

Open Studio Time - Workshops - Custom Embroidery - Brother Sewing Machines - Birthday Parties - Girl Scouts sewnow! 960 Moraga Rd., Lafayette [1 block S of Mt. Diablo] (925) 283-7396 info@sewnow.com



A celebration of Girl Scout Troop 2742 and Gold Award Ceremony was held on Sunday, December 21, 2008 at the Lafayette Orinda Presbyterian Church. Members attending the celebration, (from left to right): Emma Sarconi, Shannon Pegnim, Valerie Lew, Caroline Godfrey, Melissa Wilcox, Gina Rieser, Alexandra Kuller and Laura Terril. Not pictured: Mackenzie Gerring, Kristen Phillips and Bridget Rochios.

Photo submitted



saklan | valley | school

Engaging Minds

Inspiring Creativity

Enriching Lives

PRESCHOOL THROUGH 8TH GRADE

Discover Saklan:

Academics, Enrichment & Community

2009-2010 APPLICATION
DEADLINE IS JANUARY 30, 2009

GROUP TOURS - 8:30 - 10:00am

Friday, January 9th
Friday, January 16th
Friday, January 23rd

Please RSVP to Admissions or register online

Personal tours will also be scheduled at your convenience



5th Grade educational trip
Marin Headlands, 2008

RSVP at www.saklan.org, or call at 925-376-7900

925.376.7900 | www.saklan.org | 1678 School Street | Moraga, CA 94556