# RIGHTING THE SHIP

Education Department ramps up FAFSA support for colleges

PAGE 2

# HELPING AT HOME

Parental involvement is a key factor in students' performance

# CHOICES in EDUCATION

#### **RIGHTING THE SHIP**

# **Education Department ramps up FAFSA support for colleges as lawmakers seek fixes**

#### By Danielle Douglas-Gabriel

The Washington Post

Education Secretary Miguel Cardona has announced more steps the de- each year and serves as a ing in January, the Educapartment is taking to help gateway to billions of dol- tion Department said it will colleges as it continues to lars in grants and scholar- now take two months lontry to smooth out kinks in ships from the federal govthe rollout of its revamped ernment, states, foundafinancial aid form.

The changes, including a relaxing of some compli- was unveiled in late Demembers of Congress are been besieged by technistepping up calls for the cal glitches, formula errors agency to do more to rem- and delays that are making edy problems with the new it difficult for students to Free Application for Federal figure out how much they Student Aid (FAFSA). But will have to pay for college.

the plan does not address the form.

The FAFSA is filled out by about 17 million students ing the information starttions and colleges.

A new version of the form eligible for aid.

Colleges are in a bind as the problems some families they wait for the departare still facing in accessing ment to send data from FAFSA applications.

> After originally promisger, in part, as it updates a formula used to help determine whether a student is

University leaders have ance requirements, come as cember, but its launch has complained that their financial aid offices are being asked to quickly churn out aid offers while meeting a host of regulatory requirements from the de-FAFSA » PAGE 4



Since the federal student aid website that allows students to access FAFSA applications and information went live on Dec. 30, there have been multiple issues that have further delayed the federal student loan process. FILE PHOTO

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#### **Detroit Catholic Central Announces 149-Acre Purchase and Athletic Complex** The school is also set to open the George and Mary Turek Hall of Science in August, 2024

Detroit Catholic Central High School has announced the purchase of 149 acres of property and the development of a new Northern Athletic Complex on the current property.

The new 149-acre property has increased the school's total acreage from 118 to 267. The new property is located near the crossroads of 12 Mile Road and South Hill Road in Lyon Township, Michigan, 2.5 miles west of the school's main campus.

To date, no plans for the property have been shared with the public but the space will allow the school to continue to develop its Vision 100 plan.

The school also announced the development of a new Northern Athletic Complex, opening in the Spring of 2026. The NAC is set to feature two turf fields for sub-varsity use, a nine lane track, a dedicated throwing area, a hospitality building with concessions, team room, bathrooms, and an additional parking lot.

The school is set to celebrate the opening of the George and Mary Turek Hall of Science in August 2024. The 57,000 square foot addition will be home to eight science laboratory classrooms, an engineering lab, a 5,300 square foot FIRST Robotics competition field, a fabrication and machinery room, an innovation lab, a greenhouse, a 130-seat immersion hall, a four Meter Observa-Dome with GPS Computerized Celestron Telescope, a RedBird 180° Flight Simulator and flight simulation room, and more!

Families interested in exploring the school for their son are encouraged to visit the school's website, www.catholiccentral.net, and look for the "Admissions" tab.



EST. 1928 • BASILIAN FATHERS



FAFSA processing will start six weeks later than expected.

FAFSA FROM PAGE 2

#### partment.

To ease the burden, Cardona said the department will reduce FAFSA verification, an audit widely con- response to input we've residered an unnecessary hurdle for low-income stu- administrators and college dents and a time-consuming task for aid offices.

is receiving the majority of ing Better FAFSA and the income data directly from the Internal Revenue Service, the agency anticipates tion easier and simpler," there will be less of a need Cardona said. to verify a student's information.

suspending through June lege Support Strategy. new reviews to confirm a college is meeting require- would use \$50 million to ments to receive federal stu- create a helpline for coldent aid, except for those re- leges and send experts to lated to suspected fraud or some campuses to support a severe breach of fiduciary financial aid offices.

duties. In addition, the federal

agency said it will provide flexibility in the process for some colleges to recertify eligibility to participate in federal student aid programs.

"These steps are a direct ceived from financial aid and university presidents about where they're seeing Now that the department challenges with implementconcrete ways we can help them process this informa-

The measures are part of a broader effort Cardona The department is also described as the FAFSA Col-

He said the department

"These steps are a direct response to input we've received from financial aid administrators and college and university presidents about where they're seeing challenges with implementing **Better FAFSA and the concrete** ways we can help them process this information easier and simpler."

- Education Secretary Miguel Cardona

"We applaud these ini- the department meeting its tial measures from the department," Justin Draeger. president of the National Association of Student Fi- the Biden administration to is taking steps to help col- scrambling to deal with financial Aid Administrators, said in a statement. "To make this work, higher education stakeholders require a sustained effort, which includes additional ing the secretary to address

FAFSA processing timelines going forward."

Pressure is mounting for quickly clean up the messy FAFSA launch.

A group of more than 100 Democratic lawmakers wrote to Cardona, urgadministrative relief and the operational problems. glitch preventing parents Education Committee.

Lawmakers want clarity without a Social Security on how the department number from being able plans to communicate any to contribute information further delays in process- to the FAFSA and stopping ing the FAFSA and mini- their children who are U.S. mize the potential impact citizens from applying for on students.

"The recent announcements from the department resolve the matter but could were a welcome first step in not provide a clear timeline. addressing the many challenges students, counselors, mit a paper version of the aid administrators, and relevant stakeholders are facing," lawmakers wrote. "But with the FAFSA rollout also now, it is imperative that we continue to draw scrutiny all work together to ensure from Republican lawmakno student falls through the ers, who have called on the cracks or faces unnecessary Government Accountability challenges in accessing the Office to investigate. aid they are due."

leges, the agency has yet to nancial aid uncertainty is resolve more than a dozen because of gross mismantechnical errors preventing agement by the Departsome families from com- ment. End of story," said pleting the FAFSA.

aid. The department said officials are meeting daily to For now, families can sub-FAFSA.

The ongoing problems

"The reason students. While the department parents, and schools are Rep. Virginia Foxx (R-NC), Chief among them is a chairwoman of the House

#### **CAREER PATHWAYS**



PHOTO COURTESY OF METRO CREATIVE CONNECTION

# How to pursue a career as an EMS pro

scene when someone expe- gencies, including basic riences an accident or a first aid, stabilization of inmedical emergency.

ally trained and certified ers must be certified by the ers, emergency medical gency Technicians, accordtechnicians and paramed- ing to Learn.org. The Americs. However, the National ican Red Cross offers first Registry of Emergency responder training courses. Medical Technicians rec- Certification requirements ognizes five different levels vary by state, and each of emergency medical ser- state's EMS office can provice worker. Though simi- vide specific details. lar, the requirements governing each type of EMS worker vary.

All EMS workers provide life-saving services and help transport individuals to hospitals for additional treatment and care.

the different EMS personnel need to have previous med-life-saving medical care and the training one might ical experience to become and are often first on a expect.

#### **Certified first** responder

is an integral member of an in order to obtain certifica- -By Metro Editorial EMS team. These individu- tion. EMTs can be EMT-B Services

sonnel are often first on the care at the scene of emerjuries, treating shock, and EMS workers are gener- other tasks. First respondas certified first respond- National Registry of Emer-

#### Emergency medical technician

According to the UCLA Center for Prehospital Care, EMTs complete a course that is a minimum Here is a deep look into of 170 hours. One does not an EMT, but eligibility re- scene when a medical emerquirements may vary from gency takes place. Working school to school and state to as part of an EMS team is state. Like certified first re- a demanding, but rewardsponders, EMTs must pass ing career. A certified first responder the NREMT examination

Emergency medical per- als provide basic medical (basic) or one of two EMT-I (intermediate).

#### Paramedic

Paramedic students complete many more hours of training that may last between six and 12 months. Coursework builds on EMT education and blends additional medical training, including courses in anatomy, cardiology, medication, and physiology. Paramedics will take part in lectures, skills labs and a hospital internship, followed by an EMS field internship before passing the national certification exam. Upon passing, these individuals will receive the highest certification of pre-hospital care in the United States.

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#### **HIGHER EDUCATION**

# **Colleges are finally turning the corner on enrollment**

#### By Danielle Douglas-Gabriel

The Washington Post

tional Student Clearing- we're still in a deep hole." house Research Center confirms that colleges and watched indicator of secuniversities are finally see- tor-wide trends, offers a ing growth in student en- more complete picture of rollment. This marks the fall head counts than the first increase in enrollment preliminary findings that since the coronavirus pan- the Clearinghouse released demic upended higher ed- in October. The trend lines ucation.

counts grew 1.2% this fall, growth in enrollment on amounting to about 176,000 one end and high schoolers more undergraduate stu- on the other. The most sigdents in college than the nificant growth in underprior year. Still, there were graduate enrollment came more than a million empty from the matriculation of seats on campuses com- existing students and a repared to five years ago, ac- turn of those who previcording to the report.

"Colleges are hoping that

they have finally seen the bottom and are now starting to recover," Doug Shapiro, the research center's ex-New data from the Na- ecutive director, said. "But

The report, a closely are largely the same, with Undergraduate head older students driving the ously dropped out, Shap-**COLLEGES** » PAGE 8



New data from the National Student Clearinghouse Research Center confirms that colleges and universities are finally seeing growth in student enrollment.

JUSTIN SULLIVAN GETTY IMAGES

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Michigan Wolverines students Xander Caruana, left, Alex Melnyk and James Kolasinski react while watching the 2024 College Football Playoff National Championship Game against the Washington Huskies on Jan. 8 at Good Time Charley's in Ann Arbor.

# Colleges

FROM PAGE 6

iro noted.

Yet with more colleges reporting their fall numbers, researchers are noticing trends that could shape higher education for years to come.

Here's a look at a few key takeaways from the report:

#### Older students are driving freshman enrollment

Colleges and universities counted more freshmen this fall than in years past, but recent high school graduates weren't the of less than 1% and remain 3.3% below pre-

ones signing up for the most classes.

People aged 21 and up drove the growth in freshman enrollment, especially at community colleges.

Researchers also found an influx of community college students over age 30, a rare increase in enrollment for that population, according to the report.

students under the age of 20 flatlined this fall and remains 5.3% below 2019 levels.

#### Shorter programs are all the rage

Enrollment in associate programs saw the highest growth among undergraduates, up 2.2% over the prior year, but still 14.2% below fall 2019 levels.

Bachelor's programs grew at a lower rate

pandemic levels, according to the report.

gained 18,000 students for a third consec- year. utive year of fall term growth, although growth has tapered from its high in fall 2021. Still, enrollment in certificate programs is 15.6% above 2019 levels.

"After that initial shock when commu-Enrollment of first-time undergraduate nity colleges lost huge numbers of students in 2020 and 2021, students have been increasingly opting for shorter-term credentials," Shapiro said.

#### Skilled trades training is booming

Community colleges focusing on vocational education registered a 16% increase in fall enrollment, bringing head counts above fall 2019 levels.

Shapiro said enrollment in mechanic the pandemic.

and repair technologies at community col-Undergraduate certificate programs leges grew by 11.5% compared to the prior

#### **Dual enrollment** continues to dominate

High schoolers eager to get a jump on college courses continue to file into community colleges, which reported a 5.2% increase in dual enrollment students over the prior year.

Dual-enrollment programs, which let high school students take college classes, have been a bright spot for community colleges. Enrollment in those programs helped pull many schools out of steep declines in head counts during the height of

#### LEARNING STARTS AT HOME

## Parental involvement is a key factor in students' performance, success

Success in school can found that parental involve-That underscores the ben- academic performance. efits of developing skills

not fully fall on educators were not as involved. and administrators.

home. Research has found kins University Center of that kids benefit signif- School, Family and Commuicantly when parents nity Partnerships showed and other caregivers are that school practices that strongly involved in a encourage families to supchild's education. A 2020 port their students' math study published in the Jour- learning at home led to nal of Prevention and Inter- higher percentages of stuvention in the Community

carry over to successful ment in a child's education experiences later in life. is associated with improved

Specifically, children in the classroom. Students whose parents are more inlearn in their own way, and volved in their educations at times they may need to have higher levels of acaovercome various obstacles. demic performance than The job of education does children whose parents

A 2005 study from re-Education begins at searchers at the Johns Hop-



**PARENTS** » **PAGE 10** A mother helps her daughter with her homework.

PHOTO COURTESY OF METRO EDITORIAL SERVICES

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A father watches his son doing his homework.

#### **Parents** FROM PAGE 9

proficiency on standardized math tests.

Additional research indicates the benefits also ex-

guage skills.

dents scoring at or above in students' educations, support. Then parents can of involvement and guide education. Involved parents pect and when to expect it parents can embrace these offer extra guidance if it is their kids without soundstrategies to get more in- feasible, or look into an exvolved:

 Develop a partnership tend to other subjects and with the teacher. Open ive. Too much academic

ing language comprehen- teacher can help parents to pull back or even test open houses, back-to- home. Students can benefit sion and expressive lan- stay up-to-date on what is boundaries, and that can school nights, conferences, from a schedule, with reggoing on in the classroom lead to students falling and other events held at ular bedtime, homework With so much to gain and learn early on where behind in school. Parents school to show support and time and opportunities to from parental involvement a student may need extra must find the right level interest in their children's relax. Knowing what to experienced tutor.

• Be firm but support- tionship.

ing like good grades are "make or break" the rela-

• Attend school funcareas of learning, includ- communication with a pressure may cause a child tions. Parents can go to

also build school-based net- can take some of the stress works this way, which can out of learning and studybe called upon if their stu- ing, according to Nemours dent needs additional sup- Children's Health. port in the future.

• Establish a schedule at — *Metro Editorial Services* 

#### THE OAKLAND PRESS SPECIAL SECTION | 11

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#### **CAREER PATHWAYS**



PHOTO COURTESY OF METRO CREATIVE CONNECTION

# 10 facts about trade school

college or university.

students can keep this information in mind as they trades is right for them.

1. Students can often 10 to 24 months of enrolling in trade school.

job placement rates that often exceed those of schools where students pursue fourvear degrees, according to the Philadelphia Technician Training School.

tional schools. The instruc- carpenters earn a median tors bring years of on-thejob experience to the classroom.

4. Many trade school programs offer accelerated formats that lean heavily on specialized training for specific career goals.

ndprep.org

tract students who may not ditional classroom setting students in funding tuwant to attend a traditional with hands-on training in ition through federal aid real-world situations. That and scholarships and help Prospective trade school means those studying electrical trades may work in laboratories that mimic in accredited vocational consider if a career in the both home and business schools could be eligible settings.

learn a trade and enter a students in trade school for students enrolled in related profession within often take part in a paid apprenticeship where they earn money while learning 2. Schools focused on on the job. Statistics from specific trades have strong the United States government state 92% of apprentices who complete their programs retain employment and go on to earn a salary.

3. Qualified instructors lucrative and in demand. radiation therapists tend to and trade industry experts According to the U.S. Bu- earn the highest salaries in tend to be on staff at voca- reau of Labor Statistics, wage of \$54,000, while trade education can speak an elevator and escalator installer and repair per- selors or reach out to acson earns an average of \$86,000 per year.

8. Many trade schools offer industry support and career services, just like tra- - Metro Editorial 5. Trade schools tend to ditional colleges. These Services

Vocational programs at- merge instruction in a tra- departments can assist them find jobs.

9. Students enrolled for federal student aid. 6. Forbes reports that That's particularly true programs that last longer than 15 weeks, according to The Balance, a financial resource. Individuals living in the U.S. can file the Free Application for Student Aid (FAFSA) to see if they're eligible for assistance.

10. Apart from elevator installers and repair peo-7. Many trades are quite ple, dental hygienists and the trades.

> Students interested in with school guidance councredited trade schools to learn more about opportunities near them.



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#### 14 | SPECIAL SECTION | THE OAKLAND PRESS





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Senior Hazel Ostrowski attends her first period AP statistics class. Ostrowski was among a group of high school students in Seattle who wore activity monitors to discover whether a later start to the school day would help them get more sleep. It did, adding 34 minutes of slumber a night, and they reported less daytime sleepiness and grades improved. ELAINE THOMPSON - THE ASSOCIATED PRESS

# Study tips for high school students

ademic careers. High school more demanding than presecondary education. In adacademic careers, high deavors, including higher education.

aims to prepare students for their future, which is be more specialized, challenging and complex.

students to experience some difficulty as they adjust to the demands of high school curriculum.

school students can consider these study tips as they confront the rigors of academia:

• Schedule study time. An analysis from the U.S. more extracurricular activities than they did decades ago. Though research has found that participation classroom. in extracurricular activities among adolescents is rize while studying. High associated with a range of school courses are more - Metro Editorial Services

tant period in students' ac- ing higher academic per- get lost in that depth when formance, it's important studying subjects like Engcurriculum tends to be that students make time lish or history that feature a for academics in their daily schedules. Much like sports dition, at this point in their practices or drama club re- hard to remember imporhearsals are scheduled, tant details when they're school students may begin study time can be included reading more in a typical to ponder their future en- in students' daily sched- study session than they're ules. Students can block accustomed to. Taking lots off a set amount of time on of notes and summarizing High school curriculum their schedules each day for text while reading, such studying and commit to it as at the end of each chapjust like they would for ex- ter, can help students recall why coursework tends to tracurricular practices or the key points of reading asrehearsals.

 Designate a study It's not uncommon for space. During the CO- A weekly study group can VID-19 pandemic, admin- help students gain a greater istrators at the University of Michigan created a webbased space reservation sys-With that in mind, high tem to help students secure spaces to study in the face of social distancing limitations. Those efforts underscore the value of des- point, and another may illuignated study spaces, and high school students and it easier to understand, and Census Bureau found that their families can create vice versa. Sharing perchildren are engaging in such areas in their homes. A spectives with other stuquiet, distraction-free space dents also can help students can facilitate learning and sharpen their own ideas as help students excel in the

Take notes and summa-

High school is an impor- positive outcomes, includ- complex and it's easy to lot of reading. Students adjusting to this may find it signments.

> • Organize study groups. understanding of coursework and their own perspectives. Different perspectives can help students see materials through a new lens. One student may hit a snag on a particular minate the issue and make they seek to explain themselves during conversations with classmates.



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#### **CHOOSE YOUR PATH**

# How to plan a fulfilling gap year

Many high school students tend to enjoy a few months of summer vacation after they graduate, and then embark on new adventures at college or trade school.

Graduating college seniors follow a similar path of joining the workforce or beginning post-graduate work after earning their degrees. But such paths are not the only ones available to students.

Some students may want to consider a gap year.

from academia to pursue other interests or even working with an account- teach English to students experiential learning, ac- ing firm to learn the ropes. overseas. These are expecording to Forbes.

time to relax and can is the perfect opportunity boost a résumé when it prove especially helpful to to become more proficient self-development and dis- in a foreign language or covery. If time and budget two. Bilingualism can be a performance: A study by allow, taking a gap year key advantage in one's job Colorado College's Gap can be a worthwhile and search and future career. Year Research Consorproductive endeavor.

not be the traditional is spoken and learning it years exceeded their preroute for students, but while immersed in the culthe benefits of time away ture can be a particularly from formal learning can effective means of acquir- may help a person become be profound.

Here are a few ideas and benefits relating to project: Many projects Some companies may gap years:

a gap year as a chance to resources while in school. goof off or lounge around. A gap year can be the ideal Instead, this break pro- time to write more or ex- jobs through networking, vides an opportunity to plore an innovative new so taking time away from sample the workforce and business idea. gain experience. Individuals can seek opportunities A gap year can be an op- make for a smoother enthat will be relevant to the portunity to engage in try into that company careers they intend to pur- social change or to help should one want to work sue in the future. A future a cause. Certain people with them in the future. certified public accoun- may want to travel to untant, for example, may derprivileged areas on hu- - Metro Editorial want to spend tax season manitarian missions or Services



PHOTO COURTESY OF METRO EDITORIAL SERVICES

A gap year is a break A young woman on a gap year helps to volunteer.

It's more than just a dents may think a gap year personal growth and help Traveling to a country tium reported that those Taking a gap year may where a studied language ing language skills.

• Engage in a passion may be put on hold be-• Hone skills: Some see cause of a lack of time or ship offerings beyond the

• Learn a language: Stu- riences that will promote comes time to find a job.

> Improve academic who participate in gap dicted GPAs by roughly 0.15 points. A gap year a better student.

• Land an internship: want to extend internstandard semester. Many professionals land their school to participate in • Perform service work: a lengthy internship can



PHOTO COURTESY OF METRO EDITORIAL SERVICES

An overwhelming majority of students who have taken a gap year reported positive experiences.

# Not For Éveryone.

Kettering equipped me to succeed faster than my peers at other schools. It tested me academically and pushed me to turn aspirations into tangible achievements.

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#### **HELPING HANDS**

# Tips for finding a tutor to help master the coursework

A successful academic career requires a lot of hard work.

Although some students grasp their coursework without much difficulty, there are plenty who may need some additional help throughout their academic careers.

Before falling far behind classmates, those who could benefit from some additional assistance can turn to tutors for help.

Students have plenty of places to look for tutors. Schools may provide oncampus access to tutoring from fellow students or edlicators

Students who perhaps didn't meet certain benchmarks during standardized or placement testing may be assigned tutors for resource engagement during or after school. Private tutoring is another option worthy of consideration.

Some tutors work independently or as part of a larger tutoring or test preparatory program.

Tutors can help students succeed when extra instruction is needed, and families typically have numerous tutoring options at their disposal.

Families who have decided it is time to call in a tutor can follow these who is the right fit:

 Identify the goals of tutoring. It is important to identify where a student needs help. Make an appointment with a teacher or have a college student tion about tutors they rec- money. If money is tight, speak to the professor to determine where they need help. This information can style. Some students learn offered through the school. then be conveyed to pro- best in one-on-one set- For example, some colleges spective tutors.

• Ask for recommendations. The school might of- tion. The learning style will do some public libraries for fer suggestions on tutors, help guide the path chosen or if a student clicks with a for tutoring, as some tutors particular teacher, past or work individually with stu- tials. Anyone can put up a - Metro Editorial Services



guidelines for finding one Ayub Mohamed, left, 7 years, gets help from Esmeralda Jimenez, 13, left back, volunteer tutor; while Olivia Elaydo, 7, right back, and Eden Pollard, 6, right, work on math problems during a summer tutoring program.

he or she does private tutoring. Friends or family members also may have informa- get. Private tutoring costs ommend.

tings. Others may benefit provide tutoring services from small group instruc- on campus at no cost, as

present, you can inquire if dents, and others take on tutoring advertisement, but small groups.

 Consider your budvou may want to consider a Know the learning free tutoring option if it is various grade levels.

Be sure to check creden-

not every person is qualified to tutor. If you will be hiring a professional, ask for credentials. Very often tutors are current or former educators, so it's reasonable to ask about schooling and certification. Also, if a student is struggling with a particular subject, it is best to hire a tutor who specializes in that area of study.

Students have plenty of places to look for tutors. Schools may provide on-campus access to tutoring from fellow students or educators. Students who perhaps didn't meet certain benchmarks during standardized or placement testing may be assigned tutors for resource engagement during or after school.

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#### **MONEY MATTERS**

# Tips to educate young adults to be smart about credit

Credit is a necessary component of doing business in the modern world. The credit reporting agency Experian defines credit as the ability to borrow money or access goods or services with the understanding that a person will pay later. Various creditors grant credit based on their confidence that a borrower will repay what is owed.

Many adults learn about credit through trial and error. Financial literacy is not taught in many schools, although lots of people feel it merits space alongside literature, math, science and other subjects.

A recent NextGen study found only one in six high school students are required to take a personal finance class in the United States. In addition, a survey conducted in 2018 by Chase Bank found only one-third of Americans were taught what a credit score is by their parents.

It is essential that guardians share information about credit with young adults to help them be financially solvent and successful later in life.

Here are some ways to help young adults learn about credit:

#### Start with credit basics

and how it is used. Then explain credit scores, credit bureaus and credit reports.

A credit history and credit score are important information for young adults to have early on and check frequently, as having good credit improves the chances they will qualify for loans and strong credit history. earn acceptable terms in the future.

#### Help them build credit

Having one or more credit accounts can help a person establish and build credit by making payments on time. Credit card comand secured credit card accounts that come with small or managed credit limits.

Making purchases on the cards and paying them in full every month is the best way to improve



Speak generally about credit An illustration photo shows a display of credit cards.

a credit score or maintain a good gories that add up to good credit: one, says the Consumer Financial Protection Bureau. Another way teens can build credit is through their student loans. Making small row a low amount compared to payments on the principal while the total lines of credit. This also in school can help establish a is known as credit utilization.

#### Check their credit reports

The Federal Trade Commission recommends checking a child's credit score around the age of 16 or 17.

out if any anomalies may indicredit issues.

#### Know the formula for good credit

Forbes says there are five cate-

1. Payment history (35%): Always pay bills on time.

2. Amounts owed (30%): Bor-

3. Length of credit history (15%): Keeping accounts open for a long time is a win.

4. New credit (10%): Do not apply for too much new credit too often.

5. Credit mix (10%): Having This will help families figure a balance of different types of credit, such as car loans, credit teach about credit is to be hon- that will positively affect their panies often advertise student cate identity theft or inaccurate cards and other types of debt, is advantageous.

#### Share your own experiences

PHOTO BY FREDERIC J. BROWN - AFP VIA GETTY IMAGES

Credit card companies often advertise student and secured credit card accounts that come with small or managed credit limits. Making purchases on the cards and paying them in full every month is the best way to improve a credit score or maintain a good one. says the **Consumer Financial Protection** Bureau.

est about what a parent or an-future. other adult did wrong with his or her finances, and use that as a may be uncomfortable, it is vi-"what not to do" scenario.

It is important for young cussions. adults to learn about credit so Sometimes the best way to they can make smart choices -Metro Editorial Services

Although talking finances tal for families to have these dis-



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#### **COLUMN**

# Low grades on tough tests aren't a waste of time but a powerful incentive

#### **By Jay Mathews** The Washington Post

One of Nadya Martinez's math students at the IDEA San Juan College Prep public charter school near Texas's Mexican border got only a 2, the equivalent of a C-minus, on her grueling three-hour Advanced Placement Calculus BC exam in 2018. She had worked hard, but she needed to score a 3 to get college credit.

She thought her chances were ruined for the bachelor's degree in biochemistry she wanted at the University of Texas at Austin on her way to becoming a doctor. Then she learned something that few people understand.

While she didn't get course credit, her hard work in the AP course resulted in a score on the UT-Austin placement test high enough to exempt her from university math courses through the second year of calculus. She was still on her way to her dream.

The girl's mother was sobbing when she called Martinez with the good news. At schools like IDEA San Juan, where 96% of the students are low-income, the unusual demands of Advanced Placement, and other college-level courses, have given an unexpected boost to achievement in life.

New York Times and The Washthe workings of those college-level courses and exams.

Now, 80% of public high school students attend a school offering five or more AP courses. But the analyses wrongly suggested that students who got less than a 3 on those courses.

A piece by The Post's editocredit nor, presumably, a firm un- lies of more modest means.



PHOTO COURTESY WEIL COLLEGE ADVISING

Students throughout the state are taking more Advanced Placement courses in order to earn college credits before ever setting foot on campus.

derstanding of college-level material." The article in the Times called the fact that 60% of AP exams taken by low-income students in 2023 resulted in 1s or 2s number of AP exams adminis-"one of the most sobering statistics in education."

It doesn't seem that way to me. Recent analyses of AP by the Twenty-five years ago, when I began to rank the nation's strongest ington Post shed much light on high schools based on level of participation in final AP exams, the top schools on my list were nearly all suburban campuses where affluent families were used to 4s and 5s and had an instinctual but ill-informed distaste for 2s.

Those nice schools in New AP exams didn't get much from York's Scarsdale, Ohio's Shaker students exposed to such pushy Heights and California's Palo lessons. Alto have since been replaced at rial board said a grade below 3 the top of my list by many public "hardly benefits the high-school- charter schools that require AP ers in question, who leave the classes for nearly everyone and courses with neither a college have student bodies with fami-

Their mostly Hispanic and Black students often start taking AP courses in ninth grade.

Those schools have a total tered each year that is a dozen times their number of graduating seniors. They are exciting places to be, quite different from the take-it-easy atmosphere in most high schools.

Most AP exams taken by lowincome students are scored below 3, according to the College Board, but those students have gained much from the experience. AP and programs like it have also greatly increased the number of

The number of AP exams each vear in the United States grew from 1.6 million in 2002 to 5.2 million in 2023, according to the College Board.

The number of exams receiv-

ing grades of 2 similarly tripled hours long) and their method of in size, from 360,000 in 2002 to 1.1 million in 2023.

A College Board study of 1.5 million students and a subsample of 410,000 students for whom college grades were available showed that AP students with average scores of 1 or 2 on their AP exams were 16 and 19 percentage points, respectively, more likely to enroll in a four-year college than academically similar peers who did not take AP.

Students who received AP scores of 2 had higher grades in college introductory courses than similar college students who did not take an AP course in that subject, according to the College Board. Students whose first score on an AP exam was a 1 or a 2 were also much more likely to take an AP exam in subsequent years than students who had not taken AP.

People who have been motivated by flunking bar exams, employment entrance tests or other difficult challenges know how much such galvanizing experiences can help.

My 40 years of interviewing students and teachers in AP, and the similar International Baccalaureate program, indicate the same determination to do better arises when initial exam scores are low.

Frazier O'Leary, who taught AP English to low-income students in D.C. for many decades, said "a score of 2 on the AP exam in literature or language lets colleges know that a student is ready for freshman English classes because of the comprehension and writing skills needed to achieve this score. An AP class pushes students to find out things about themselves that they never knew existed."

What makes AP powerful is not only the college-level courses, but also the exams.

Their length (at least three and thus learn more.

grading - by independent examiners and NOT by teachers who might give a break to kids they know and love – make them much more challenging than other exams in high school. Many AP graders are themselves AP teachers, but they don't know the students they are assessing and are not told their names.

AP exams, along with IB and Cambridge exams, are a deeper and more accurate reflection of a student's level of achievement than other large examination systems used in public schools.

Not only are the exams immune to teacher favoritism, but they also include essay questions that big state exams can't handle.

"For years, we've heard from AP teachers that just completing an AP course – studying hard, preparing for the exam, following through - can change the way students see themselves and raise their ambitions for college," said Trevor Packer, executive director of the AP program.

Mike Feinberg, co-founder of KIPP, the largest charter school network in the country, recalled what he and other middle school teachers learned trying to teach first-year algebra in seventh and eighth grade to their mostly lowincome students.

They adopted a strategy similar to what their students used to master video games. "They tried higher levels, faced failure, kept trying and learning from their failures, and eventually mastered the more advanced levels," he said.

Kind teachers have long tried to encourage struggling students by giving them grades better than they deserved. That approach avoids bad feelings. But many of us who have had to deal with a disappointing grade know the result is often that we try harder,



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