

# CHOICES in EDUCATION

## FOR HIRE

How to land a job after  
graduation **PAGE 7**

## DEBT OF '25

High school grads facing \$40K  
in college student loans **PAGE 8**

## DEAR PAST ME

Things financial experts wish  
they knew in high school **PAGE 14**



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## CHOICES IN EDUCATION

# Consider these benefits to community college

By Metro Editorial Services

College is the next natural step for many students after high school. The process of finding a school typically begins in the junior year of high school, and students and their parents may visit many different colleges and universities throughout the next year. Even though the bulk of the focus might be on four-year schools, students should not overlook the many benefits of community colleges.

The United States Department of State's Education USA says community colleges offer two-year programs that lead to the Associate of Arts (AA) or Associate of Science (AS) degree. Some community colleges also have vocational programs.

Community colleges are a viable option for students interested in continuing their education. Undergraduate students studying at community colleges can earn academic credit that will eventually go toward a bachelor's degree should they choose to continue schooling.

Following are some of the

benefits of community college:

• **FLEXIBLE ADMISSIONS PROCESS** » Community colleges do not have the same time restrictions and other requirements as schools offering four-year degrees. Interested parties may be able to register for classes at any time and not have to worry about being accepted or not.

• **PART-TIME SCHEDULING** » Community colleges often offer part-time academic coursework, which means students do not have to take a set number of credits each semester to remain enrolled. This allows students to attend college classes according to their own schedules and work at their own pace.

• **MORE AFFORDABLE TUITION** » Lower tuition is one of the major draws to community colleges. The career planning resource Indeed says many community colleges further discount their offerings to in-state students. This helps make post-secondary education much more affordable, particularly for those who are not sure about what they want to study.

• **RELATIONSHIPS WITH FOUR-**

**YEAR SCHOOLS** » A number of community colleges have partnerships with sister schools to facilitate the transfer of associate degree credits for a student working toward a four-year degree. Education USA says in this "2+2" process, a student can earn a bachelor's degree with two years of community college, followed by two years of university study. Some community colleges also serve as satellite locations for other schools, meaning one can take classes for a four-year school right on the community college campus if the location is more convenient.

• **SMALLER CLASS SIZES** » Many community colleges have smaller class sizes that make it easier for students to adjust to the pace of college life.

• **PROXIMITY TO HOME** » As the name implies, community college is a school that serves a particular community. That means it is likely close to home for the majority of students. Students who may not be willing or able to go away to school may appreciate the convenience and proximity of a community college.

The Michigan ReConnect program offers tuition free paths to an associates degree from in-district community colleges. MATTHEW FAHR — MEDIANEWS GROUP



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## BE YOUR OWN BOSS

# 5 steps students can take toward entrepreneurial careers

## By Family Features

Entrepreneurship is a career goal for many working adults. Autonomy and personal satisfaction are just a couple of the benefits of running your own business.

It's a professional path about 3 in 5 teens would prefer over a traditional job, according to a survey by Junior Achievement.. Running a successful company depends on multiple factors, including a solid business plan, adequate startup resources and a receptive market, as well as a strong sense of responsibility, work ethic and ability to persevere under pressure.

Beginning to shape the skills and mindset neces-

sary to flourish as an entrepreneur can begin well before entering the workforce. In fact, even students in junior high and high school can begin working toward entrepreneurial goals with these tips from JA, a nonprofit that inspires and prepares young people by delivering lessons in financial literacy, work and career readiness.

### 1. Select electives wisely

Students don't have to wait until they're in college to begin developing business skills and knowledge. If they have the ambition and drive to become an entrepreneur, they may find it beneficial to complement the classes needed for graduation requirements

with electives that allow them to explore their interest in the business world. Some examples include accounting, marketing, finance, economics, psychology and computer science.

### 2. Make part-time work meaningful

Many students enter the workforce in high school to start practicing money management and contribute to expenses like gas and car insurance. While most jobs available to students are service oriented and fall outside the business world, it doesn't hurt to explore options that put students closer to their entrepreneurial ambitions. For example, local small businesses may be willing to hire someone eager to

learn.

### 3. Take part in programs

Kids can challenge themselves by putting their knowledge into practice as real-world entrepreneurs. For example, JA's Company Program is an immersive program that fosters creativity, critical thinking and business acumen, offering students unique opportunities to explore the world of business and economics by creating real companies. Participants learn to present their business plans and results during competitions that offer learning opportunities.

Additionally, at the Future Bound competition (made possible through the support of businesses

including Chick-fil-A, Delta Air Lines, Pacific Life Foundation and Staples), participants took part in seminars and mentorship. The event featured four programs that empower students with entrepreneurship and financial literacy skills — the Company of the Year National Competition, the Social Innovation Challenge, the Titan National Competition and the National Stock Market Challenge.

### 4. Seek a strong mentor

Some of the best learning comes from emulating others who are successful in their fields. Meeting regularly with someone who serves as a role model can help students sharpen

their vision for the future and learn from the experiences that propelled professionals into their current positions.

### 5. Define a future vision

Creating an inspiration board can help motivated students compile and organize ideas. This board, whether physical or digital, can serve as a source of inspiration and help motivate students to identify and overcome obstacles while working toward bringing their visions for careers as entrepreneurs to life.

Find more ideas to help students gain confidence and skills for future education and careers, and learn more about the competitions, at [jausa.ja.org](http://jausa.ja.org).

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### DECODING THE LETTERS

## What families with college-bound students need to know

By StatePoint

Perhaps even more nerve-wracking than waiting for your child's college acceptance letters is learning whether they've been awarded financial aid.

"Our research shows that for a majority of parents, figuring out how to pay for college was the 'road to college' activity that caused them the most stress. By making a financial plan and prioritizing it, you can be well prepared to avoid the most common bumps in the road," explains Angela Colatriano, chief marketing officer, College Ave.

Colatriano recommends using the spring to teach your child these valuable financial skills — how to set up a budget, how to pay bills and how to manage credit. If your family will potentially be borrowing to finance college, students should also gain an understanding of how loans work and how the different terms of the loan will affect their monthly payments and overall loan cost.

Speaking of budget, you should set a realistic budget for yourself. A recent College Ave survey found that in addition to helping pay for tuition and housing costs, parents also contribute to their child's phone bill (65%), health insurance (61%), food and groceries (42%), cable and internet bill (35%) and transportation (32%). Be realistic about which expenses you can afford and where you want to ask your child to chip in.

### Decode award letters

Financial aid award letters can look different for each school. Familiarize



GETTY IMAGES

To find affordable college housing, compare on- and off-campus options, reach out to your college for help and submit the FAFSA to get financial aid.

yourself with their components so that when they arrive, you'll be ready to decipher them.

Here's what to look for:

**1. Free money:** The award letter will list whether your student is eligible for scholarships and grants (sometimes called Merit or Gift Aid). This is money you typically don't need to pay back.

**2. Federal Work-Study:** Your child might be eligible for Federal Work-Study jobs. While jobs aren't guaranteed, they can be a good opportunity to help cover educational expenses.

**3. Student loans:** Schools will list any federal loans your child is eligible to receive. Helpful hint: They may be grouped with scholarships and grants. You should also note whether the loan is subsidized or unsubsidized. Because unsubsidized loans accrue interest while your student is enrolled and during deferment periods, this will affect

the overall loan cost.

**4. Other factors:** Check if awards being offered are for all four years and understand what your child will need to do to continue being eligible for them, year-to-year.

To get an apples-to-apples look at the offers, calculate the net direct cost of each school by subtracting offered scholarships and grants from the cost of attendance (tuition, room, board, textbooks and fees). If applicable, you can subtract work-study aid, too. You should also factor in expected increases in tuition, room, board and other fees.

### Fill in the gaps

If after doing the math, you find you have a financial gap to cover, look into private scholarships. One easy one to enter on a monthly basis is College Ave's \$1,000 Scholarship Monthly Sweepstakes.

You may also want to consider a private student loan or parent loan. Look for a lender with great rates, flexible repayment terms, and the opportunity to customize the loan to fit your budget. For example, College Ave offers student loan calculators, a pre-qualification tool that offers quick answers without affecting your credit score, and other helpful tools and resources. To learn more, visit CollegeAve.com.

"The important thing is not to panic. If you filled out the FAFSA, financial aid award letters are on the way. And once you receive them, you and your student can get to the fun part of planning for the future," says Colatriano.



## YOUR NEXT STAGE

# How to land a job after graduation

By Metro Editorial Services

The road to graduation can be long and winding. Graduation often is an exciting time in a person's life. However, it also may spark some anxiety as newly minted grads prepare to look for jobs and begin their careers.

An unpredictable economic climate coupled with the rising cost of education can make soon-to-be graduates curious about what awaits them after graduation. According to the market data reporting firm Gitnux, 86% of college graduates can expect to find jobs within six months of graduation.

While the economy can affect how quickly new grads begin their careers, it's not the only variable that affects where grads go after tossing their caps in the air.

Students on the cusp of graduation can employ these strategies to increase their chances of finding a job:

- Start while in school. It's never too early to think about the hiring process and what can be done to improve your profile as a candidate. Maintain a grade point average that will impress employers, suggests Indeed. Also, part-time jobs and internships in your field will help you gain valuable experience and determine if working in a particular field is a good fit.

- Select an off-peak time to search for a job. Many people start searching and applying for jobs at the same time, typically after graduation ceremonies in December and May. That floods the market with applicants. Increase the chances your résumé is read by staggering when you apply for jobs and sending out inquiries before you graduate.

- Streamline your résumé. Many companies receive thousands of applications per position, so it is essential to cater your résumé to the specific job to which you are applying. Include keywords that match those in the job listing and will attract the attention of hiring managers. If you do not yet have experience, replace that section on the résumé with your accomplishments or special projects you have worked on.

- Network as much as possible. Many job openings are learned about through personal relationships. Employers may not advertise widely and hope that word of mouth



PHOTO COURTESY OF METRO EDITORIAL SERVICES

According to the market data reporting firm Gitnux, 86% of college graduates can expect to find jobs within six months of graduation.

will bring applicants to their doors, or through recommendations from other employees. Reach out to academic advisers, former professors and colleagues in your academic department. Be sure to maintain these networking relationships.

- Consider growth-stage companies. The University of Missouri Career Center says growth-stage companies tend to hire entry-level professionals who do not necessarily have a lot of experience. These are fast-growing companies looking to expand their operations and build company culture.

- Utilize networking social media apps. Indeed and LinkedIn enable people to network and make it easy to apply for jobs directly through their sites or apps. There's even the option to passively apply for jobs by having a résumé uploaded where companies can search and find you if your skills are a match.

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## COST OF LEARNING

# How to borrow money for college

## By StatePoint

College-related costs are at an all-time high, and while many parents harbor concerns about the expense, they value the education their child is receiving.

That's according to a College Ave survey that found that while 89% of parents of four-year college students believe a college degree is important for their child's future, 78% agree that paying for college is stressful.

"Families today are relying on a mix of sources to fund college, including scholarships, federal aid and grants, income and savings, and in some cases, private student loans," says Angela Colatriano, chief marketing officer of College Ave.

According to Colatriano, it's critical to understand the ins and outs of borrowing for college before taking out a loan.

**1. EXHAUST OTHER OPTIONS.**

Many experts agree that private loans only make sense once other financial aid options are exhausted. After filing the FAFSA (Free Application for Federal Student Aid), you'll receive a financial aid package from each school, which may include scholarships, grants and federal student loans. If your selected school is one of the 400 institutions that requires the CSS profile, submit that application, too, to qualify for institutional aid. And of course, don't forget to apply to private scholarships to access funds that don't need to be repaid.

**2. DO THE MATH.**

Federal student loans in the student's name offer unique benefits, so if you do need to borrow, start there. If you decide that a private student loan or private parent loan is also right for your family, borrow only the minimum amount needed to save over the life of the loan. This is

a good time to explore additional avenues for reducing your financing needs, such as renting textbooks, and buying groceries versus paying into the school meal plan.

**3. UNDERSTAND LOAN COSTS.**

Unlike federal loans, which have fixed interest rates for all borrowers, private student loans offer a choice of fixed or variable interest rates. Shop around for a lender that doesn't charge origination fees, and learn the difference between fixed and variable interest rates. Use CollegeAve.com's student loan calculator to get a sense of the overall cost of a given loan and its monthly loan payments.

**4. COMPARE LENDER REPAYMENT OPTIONS.**

Another factor to consider when shopping for a lender is repayment terms. Some lenders let borrowers choose how long they want to repay their loan, and whether to start making payments immediately or defer until after graduation. The important thing is to select a loan with budget-friendly terms and a monthly payment you can live with.

**5. APPLY WITH A COSIGNER.**

Private student loan lenders look at income and credit history to determine a student's ability to repay the loan. If approved, their credit history also impacts the interest rate they're offered. Many college students don't have an established credit history or sufficient income and may not get approved for a private loan on their own. Your student can improve their chances of getting approved and securing a lower interest rate by adding a cosigner to their loan application. The cosigner should understand that they share equal responsibility for repayment if the student falls behind on payments.

*Bottom line? Researching financial aid options, applying for scholarships and being a strategic borrower can help your family get on with what matters most: preparing for a bright future.*

## PAYING IT BACK

# Data shows 2025 high school grads facing \$40K in college student loans

## By Elizabeth Renter

For NerdWallet

Entering young adulthood saddled with debt has become standard for many who want an undergraduate degree, sometimes to the tune of tens-of-thousands of dollars.

Around 45% of 2025 high school graduates will have gone on to a four-year college, according to NerdWallet analysis, and more than one-third of them will take on student loans to pay for their higher education. With interest rates on undergraduate federal student loans the highest in over 10 years, understanding how to best navigate college funding and loan repayment options can help these students prepare for the future.

## 2025 graduates could amass \$40,000 in student loan debt

The average price that undergraduate students pay for tuition and fees at in-state, public four-year institutions — some of the most affordable — has been decreasing modestly since 2021, but this doesn't mean the cost of higher education has gotten easy to bear. In fact, the current average tuition and fees at these institutions is about \$11,600.

Given current average loan amounts, according to the Department of Education, and a conservative growth rate, a 2025 high school graduate could take on an estimated \$40,000 in student loan debt before they graduate with their bachelor's degree. This amount is not set in stone, however, so taking steps to minimize and prepare for it can make the transition into the post-graduate professional world much easier.

## Keys to minimizing student loan debt

Choose an affordable school. Long before accepting a financial aid award, students should think carefully about which school they'll attend, and place a high priority on a good value. Consider taking some general education requirements through a more affordable commu-

nity college before transferring those credits to the institution you want to receive your bachelor's degree from.

Maximize "free" financial aid. Minimizing student loan debt begins early by filling out the Free Application for Federal Student Aid (FAFSA) each year. The FAFSA can unlock federal student loans, need-based grants, work-study and even some scholarships. Grants and scholarships do not need to be paid back, so maximize your exposure to these options. Use a scholarship search tool like the Department of Labor's CareerOneStop to identify college funding options that may fit your needs.

Prioritize federal loans. Dependent undergraduate students can only take out up to \$31,000 in federal student loans. So given our estimated need of nearly \$40,000, students may have to find an additional chunk of change. If you're unable to close the gap with cash from work, parents, scholarships or grants, private student loans are a potential option. However, private student loans generally come with fewer protections, higher interest rates and credit checks that federal loans don't require. Use private student loans as a last resort.

Consider making interest payments while in school. Unless your student loans are subsidized, they're accruing interest while you're in school. Making relatively small interest-only payments while in school can reduce the overall debt burden you graduate with.

## Choosing the right repayment strategy

Borrowers are automatically funneled into what's known as the "standard repayment" plan for their federal student loans once they enter repayment — generally after a six-month grace period. While this isn't the only option available to them, it does limit the repayment schedule to 10 years, helping to minimize the amount of interest paid when compared to repayment plans with longer terms and lower monthly payments.

Assuming a student borrows the

\$31,000 maximum amount of federal loans available throughout their undergraduate career, they'd graduate owing around \$435 per month under the standard repayment plan. After the 10-year period, they will have paid about \$14,000 in interest on top of the funds they borrowed.

## Understanding loan repayment options

Generally, there are four repayment plan types available to federal student loan borrowers, but the current status of at least one category — income-driven repayment — is in flux.

Students should stay informed of developments in the student loan space to ensure they're taking advantage of the option that best suits their financial picture now and into the years ahead. Use the loan simulator from the Department of Education to explore these options.

The standard 10-year repayment plan generally costs the least in interest, but it can come with higher monthly payments.

Income-driven repayment plans base monthly obligations on current income and extend the repayment term to 20 or 25 years, which can be helpful if monthly payments under other plans are too steep. Further, these plans may open the door to student loan forgiveness options.

A graduated repayment plan features lower initial payments that increase every two years, making them appropriate for people who want to ease into repayment but still have their loans paid off by the 10-year mark.

Extended student loan plans stretch repayment out for as long as 25 years, but come with higher total interest costs.

No matter what plan you choose, paying off your student loan as quickly as possible translates to lower interest costs overall. For maximum impact, if you decide to make additional payments, make sure to tell your student loan servicer to apply them to your principal balance rather than toward your next month's payment.





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## APPLIED LOGIC

# Tips to master the college essay

By Metro Editorial Services

Aspiring college students can expect to do a lot of writing as they travel down the path to college admissions.

Many schools require applicants to submit an essay or personal statement. Some schools may have an entire list of separate writing prompts that need to be answered. For example, Princeton University requires five supplemental pieces of writing: one of up to 500 words, one that is up to 250 words, and three short responses of up to 50 words, in addition to an essay that is a mandatory component of the standard application. Princeton also requires applicants to submit a graded written paper.

It is never too early for high school students to begin thinking about the college essay experience and start formulating ideas about topics they would like to cover. A vast array of schools utilize the Common Application to

receive student applications. The Common Application offers a full set of essay prompts to spark thought.

An example of one prompt was: "Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?" Students also have the option to share an essay of their choice.

Essay writing is important. The essay should be original and genuine, and applicants can use it to share their voice.

Some additional essay-writing tips also can help students stand out:

- Choose a topic that is consistent with your authentic self. Select a topic that is consequential and shares much about who you are as a person.
- Avoid line after line that seems pulled out of a thesaurus. Rather, choose words you might use in general conversation.
- Write about something important to you that had a meaningful impact on your life.

▪ Making an admissions officer laugh is a rare feat, and it's generally best to avoid using one-liners or clichés when writing an admissions essay. However, those who feel that levity is needed and humor indicates who they are can weave it in carefully.

▪ The essay is not a place to list your awards and accomplishments, particularly if they are mentioned elsewhere on the application.

▪ Write a strong opening that draws in the reader. Many admissions personnel are reading scores of essays per day. To ensure they get through yours, you'll need to command their attention.

▪ Answer the prompt accordingly. Avoid incorporating previously written pieces into what the essay prompt is asking. Start fresh on each prompt.

▪ Always proofread and edit, then do it again. Colleges want to see that you can write and that you have command of spelling and grammar.

▪ Make sure you stick to the recommended length.

## CURRENT CURRENCY

## Helping kids make money lessons real in a digital age



PHOTO COURTESY OF METRO EDITORIAL CONNECTION

It's never too early to start teaching a child about money matters.

By Family Features

In today's world, it's rare for kids to hand over a few crumpled dollar bills for a purchase. Most transactions happen online or with a tap of a card, which can make money feel less tangible to the next generation. However, that shift doesn't mean financial lessons have to get lost — it just means they should be taught differently.

From budgeting for a favorite purchase to learning about investing, the digital landscape provides ample opportunities to help kids build smart habits.

### Teach real-world money management

One way to start is with a kid-friendly debit card connected to an app. These accounts allow children to manage their own spending while parents monitor activity. Being able to check balances in real time — and seeing the impact of a purchase immediately — helps kids understand budgeting in a hands-on way. When the balance gets low, the lesson is clear.

Parents can also use digital purchases as teachable moments. A \$10 virtual item in a game might sound appealing, but comparing it to something tangible, like a trip to the movies or a special snack, can help kids think about trade-offs and decide what's worth the money.

### Use goals to encourage smart habits

Saving is another concept technology can make more tangible. Setting a goal such as a new bike, a sports jersey or a piece of tech becomes more engaging when children can track their progress visually. Some apps even

offer interest on savings, giving kids a first glimpse of how money can grow over time.

As children grow into teens, their curiosity about money often expands into investing. This can be an ideal time to open a custodial brokerage account and explore concepts like diversification, risk and long-term strategy. Purchasing fractional shares of companies they recognize can make the learning process relatable.

### Teach credit, debt and security early

It's also important to cover topics like credit, debt and security before kids start managing money on their own. Teens should understand how borrowing works, why paying bills on time matters and how to protect themselves from identity theft. In some cases, freezing a minor's credit until they are older can be a smart precaution.

### Keep the conversation going

Above all, money lessons should be an ongoing conversation. Asking kids what they're hearing from friends, teachers or online sources can lead to meaningful discussions and create teachable moments.

The tools may have changed, but the goal remains the same — helping kids develop the skills and confidence to manage money wisely. By meeting them where they are in the digital world, parents can make financial lessons real, relevant and lasting.

Visit [schwabmoneywise.com](https://www.schwabmoneywise.com) for more ideas on how to help kids start saving, investing and more with videos, quizzes and articles designed especially for teens.





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## A LEARNING PROCESS

# Helping children manage big emotions with ease

## By Family Features

Little children experience big emotions. When things don't go as planned or they feel overstimulated or face new experiences, children may respond with anger and frustration, fueled by feelings of shame, embarrassment or even a sense of injustice.

Because young children often don't have the language or regulation skills to handle these big feelings, they can result in tantrums, mood swings, rebellion and emotional outbursts, which may trigger feelings of embarrassment and exasperation for parents. Fear not; every parent has been there.

Lauren Loquasto, senior vice president and chief academic officer at The Goddard School, and Kelly Oriard and Callie Christensen, co-founders of Slumberkins and authors of "All Feelings Welcome," share guidance to help parents effectively deal with these situations.

## Managing meltdowns

Parents are most effective when they stay calm, speak quietly and move slowly. Counterbalance your child's extreme emotion and behavior with the opposite extreme. Take deep breaths and stay near your child while the emotion dissipates.

Scolding only heightens the emotion, so start with empathy, not discipline, and affirm the feelings. For example, "We all get angry sometimes," or "It makes sense that you're feeling this way."

Help your child label feelings and seek to understand what caused the outburst. Try "sportscasting" — objectively narrating what you see. For example: "I see you taking deep breaths. I see



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When things don't go as planned or they feel overstimulated, children may respond with anger and frustration. Since they often don't have the skills to handle these big feelings, they can result in tantrums, mood swings, rebellion and emotional outbursts.

your cheeks are puffed up and your fists are clenched. I know your sister just took your toy and that might make you feel angry. Are you feeling angry?"

This technique can help your child associate physiological feelings with an emotional label.

Once calm, work with your child to repair and reconnect. Share your coping techniques. For example: "I feel angry sometimes. When I get angry, I like to stomp my feet and turn up my music. Do you want to try this with me?"

Model this often, either when you're upset or as a teaching moment by pretending to feel angry. Real-life examples help normalize feelings and teach emotion regulation skills.

If you acted in a way you regret — yelling, for instance — address it by apologizing and taking re-



While big emotions and corresponding behaviors are a natural part of early childhood, there are steps you can take to help mitigate future meltdowns.

sponsibility. This grounding can help you and your child move forward.

## Proactive preventative steps

While big emotions and corresponding behaviors are a natural part of early childhood, there are steps

you can take to help mitigate future meltdowns.

Develop a routine and stick to it as much as possible. Children thrive with structure; the unexpected or unknown can lead to emotional dysregulation. That said, there will always be disruptions and transitions — some small (such as

an out-of-town houseguest) and some large (like moving or welcoming a new sibling). Discuss these moments in advance to help your child anticipate and prepare for the change.

Certain situations, such as the grocery store or a public event, may be triggers for children. Avoiding these situations altogether won't help them learn, so prepare them with social scripting. Tell a story about the situation, discuss what they'll experience and how they might feel and label the emotions. This talk can reduce anxiety, build confidence and make the situation more manageable.

Additionally, it's important to recognize a child's emotional state can be intertwined with yours; if you're overwhelmed, stressed or anxious, your child may pick up on that and experience some of those same

**Help your child label feelings and seek to understand what caused the outburst. Try "sportscasting" — objectively narrating what you see. For example: "I see you taking deep breaths. I see your cheeks are puffed up and your fists are clenched. I know your sister just took your toy and that might make you feel angry. Are you feeling angry?"**

feelings. Likewise, if you're calm, your child is more likely to be, too.

## Resources

When children are not in a heightened emotional state, reading books about characters and big emotions can be helpful. Pause and ask them what they think the character is feeling and if they ever feel that way. Consider "Hammerhead, Mad's Not Bad" and "Felix and the Picnic."

To watch a webinar featuring Loquasto, Oriard and Christensen sharing additional guidance, and to access a wealth of parenting insights and resources, visit the Parent Resource Center at [goddardschool.com](http://goddardschool.com). Visit [slumberkins.com](http://slumberkins.com) for materials and resources for educators, parents and children.



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## LEARN FROM THE PROS

## 7 things financial experts wish they knew in high school

By NerdWallet

During a recent career day at my daughter's high school, I spoke to upper-classmen about budgeting, the dangers of credit card debt and how to navigate economic uncertainty.

The conversation got me thinking: What do financial experts wish they knew about money as teenagers? The question echoed a recent social media trend featuring influencers getting coffee with their younger selves.

I asked a handful of financial experts for their take on the coffee challenge, but with a financial twist.

Here's what they told me:

### 1. Take a deep dive into your cash flow

The process of understanding your income and expenses — or your basic cash flow — is key to figuring out targets for how much you should be spending and saving, says Megan Kopka, a certified financial planner and former math teacher.

"Try to visualize and understand what you have," she says.

That process helps prevent you from spending mindlessly, especially with your first credit card.

High school, Kopka says, is a good time to start building money habits that can serve you into adulthood.

### 2. Start proactively saving as soon as possible

Get serious about saving and choose a specific goal, suggests Rahkim Sabree, a financial therapist and accredited financial



MARK LENNIHAN, FILE — THE ASSOCIATED PRESS

counselor.

"Once we realize how expensive life is, we wish we started saving sooner," he says.

Deciding what you are saving for — whether it's a vacation, a gaming system or new sneakers — is critical to finding motivation at a young age, he adds.

### 3. Look into investing early

In high school, Kopka let most of her earnings from her job at a bakery sit in a savings account. She now wishes she had opened up an investment account.

Her money could have grown over the last 30-plus years.

"If I had put away just \$25 a month, I would have been so ahead of the game,"

she says.

Her primary lesson for high schoolers today is to open up an investment account as soon as possible. For example, a high schooler could invest in a Roth IRA, which lets you contribute after-tax money for retirement.

### 4. Acknowledge money differences

Some high schoolers grow up in households that distrust banks. Others earn income to contribute to critical household expenses. These different types of experiences can impact feelings toward saving, spending and earning money, Sabree says.

Acknowledging those differences and resisting feeling a sense of shame or

desire to "keep up with the Joneses" can be a helpful practice for young people to develop, he says.

Since what's best for one person could differ from what's best for their classmate, get comfortable with focusing on yourself instead of comparisons to others, Sabree says.

### 5. Think twice before taking on debt

When Sabree was in high school, he remembers being encouraged to take out student loan debt without concern for the consequences.

Looking back, he wishes someone had explained the strain that student loan debt can place on a young person and walked him through alternatives.



GETTY IMAGES

Part of growing up is learning your own money personality and how to adjust it to make better choices.

"Let's talk about the burden of debt," he says, instead of minimizing its impact.

Similarly, Kopka wants young people to understand how much credit card interest you're paying if you don't pay off the full balance each month.

### 6. Remember it's never too late to get started

"People will only learn when they are ready," says Spenser Liszt, a CFP and founder of Dallas-based Motif Planning.

In other words, it's OK to forgive yourself for not embracing the concepts of retirement savings, life insurance or tax deductions as a teenager.

In fact, Liszt didn't open up a Roth IRA for himself until he was in his 30s and doesn't regret that choice. He chose to spend his money in other ways that helped his music career, including professional-grade instruments, music school tuition and private lessons.

Now, his firm works pri-

marily with music industry professionals across the country.

"Looking too far into the future is a recipe for anxiety," he cautions.

So as much as you might wish your younger self had understood the importance of saving and investing, it's OK if you waited to get started, too.

"It's never too late to build a stronger financial future," Liszt says.

### 7. Embrace your journey, including the mistakes

As for me, someone who writes about money for a living, I wish I knew that it was OK to take risks and make mistakes, even if that meant watching my retirement savings dip during downturns. I still struggle with my natural impulse to be overly conservative, even with long-term investments.

Part of growing up is learning your own money personality and how to adjust it to make better choices.



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