



PAYING FOR COLLEGE

How much money will I need to save?

Currently the average yearly cost of tuition ranges from \$7,000 (public) to \$27,000 (private). Don't forget to project for inflation, add in room and board, daily necessities, books and fees and the average cost quickly rises. The cost of college is well worth the results. With proper planning and financial aid the sticker price can easily be reduced. The sooner you start saving the better!

What are the best ways to save this money?

Some accounts may qualify for special tax breaks.

- Prepaid Locked-In Tuition Plans
- Coverdell Education Savings Account (ESA)
- 529 College Savings Plan, Qualified Tuition Program (QTP)
- Special State Tax-Exempt College Savings Plans
- UPromise Earnings
- Custodial accounts, UGMA and UTMA
Uniform Gifts and Uniform Transfers to Minors Act
- Certificates of Deposits (CD)
- Savings Bonds
- Mutual Funds
- Money Market Accounts
- Investments
- IRAs

Don't forget financial aid, grants, and scholarship opportunities as the big day draws near.



What Does It Take to Be a SUPERHERO?



Have enough **COURAGE** to do the right thing when running away from the problem seems much easier. *II Timothy 1:7, "For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind."*

Have enough **CARE and CONCERN** to fight for others when you could be looking out for yourself. *Philippians 2:4, "Look not every man on his own things, but every man also on the things of others".*

Have enough **HONESTY** to uphold the rules when you could be living outside them. *II Corinthians 13:7b, "but that ye should do that which is honest".*

Have enough **RESPONSIBILITY** to handle great power. *"With great power comes great responsibility." Luke 12:48b, "For unto whomsoever much is given, of him shall be much required".*

Have the **CAPACITY** to keep learning from mistakes, growing stronger and better. *Philippians 3:14, "I press toward the mark for the prize of the high calling of God in Christ Jesus".*

Have **FAITH** in God and His blessings will be abundant! *Hebrews 10:23, "Let us hold fast the profession of our faith without wavering; (for he is faithful that promised;)"*

My door is always open!

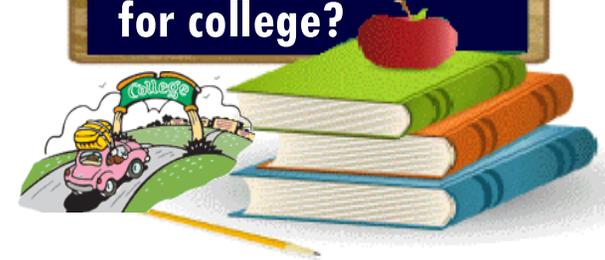
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When should I start preparing my child for college?



NOW!

On the Right Track for College: Building the Foundation in Elementary School



NEWS!

The world in which we live requires a college degree for most employment opportunities. Many

professions even require a graduate degree.

With a college education your child will have more opportunities, earn more money, develop skills, and obtain knowledge that can never be taken away from them.

According to various studies by USA Today, ACT, and The College Board; anywhere from 54%-66% of college freshman will drop out of college. Most credit academic unpreparedness as the number one reason.

These studies have also shown that college readiness must be attained before the eighth grade year***.

Honors and AP classes alone during their high school years will not properly prepare them for the rigor of college, although they are highly suggested.

How do you ensure that your child does not become one of these statistics? By giving them a college preparatory curriculum, a strong elementary foundation and early preparation. Show your child the importance and value of a college education. Read with them, help them discover various professions and what they would enjoy. Instill confidence and build up their self-esteem by setting challenging goals and establishing boundaries which are necessary for college and their future careers.

*Stanford **From 1998 to 2009 ***The Forgotten Middle, www.ACT.org



How Does Cornerstone Compare in College Readiness?

On an average, CCA's elementary students score approximately in the 80th percentile, where 50 is average*. Further, CCA's secondary students who have been here at least five years score an average of 25.4 on the ACT, where 21.1 is the national average. **CCA's rate of college graduates is 73%, with many of them going on to graduate school (not counting those who enlisted in the military or missions programs). Whereas the national rates report that only 25% of college freshman will graduate.

Areas to Maximize Potential

- Homework Compliance
- Attendance
- Study Skills
- Writing Skills
- Strong Basic Math Skills
- Oral Communication
- Orderly Conduct
- Personal Responsibility
- Extracurricular Involvement
- Community Service



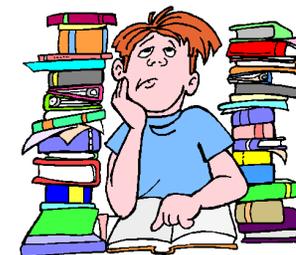
Resources for Early Preparation

www.collegeboard.com

www.getreadyforcollege.org

www.acenet.edu

www.fafsa.edu.gov



HOW TO IMPROVE YOUR STUDY SKILLS.

INVEST time in developing great study skills.

1st Step: Be organized and keep a planner!

2nd Step: Read over your notes nightly!

Massed studying the night before a test or quiz is never as efficient or long-lasting as studying notes for a few minutes each day.

3rd Step: MAKE great notes, don't just take notes. Preview your text before reading it. Make notes while reading and pay close attention to examples and explanations. After reading your text, THINK about what you just read and try to come up with your own examples and applications. Remember that more notes is not always better. Record only the main points.

GET ample sleep. Just like your body is still growing, so too is your brain. For your brain to develop to its fullest potential you must get 8-10 hours of sleep each night! Being fully rested allows you to be alert and focused in class. Sleep solidifies learning.

EAT healthy everyday.

ATTENDANCE matters!

Missing a day makes it harder to make-up a lesson that you were not under instruction.