

Mercy High School
Counseling Department

GOOD NEWS

October 2018



A MONTHLY NEWSLETTER

October 2018

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LET'S TALK ABOUT

ANXIETY

Anxiety and stress can have a negative impact on our brains and bodies, if not managed in a healthy way. For example, our brain reacts to stressors by releasing adrenaline or noradrenaline (among other chemicals)

which can lead to lack of focus, increased blood pressure, and/or feelings of panic, which when prolonged, can lead to serious heart issues.

To start this short piece off, I'd like to clearly define 'anxiety'. Anxiety can mean many things and various versions can fall into what I am going to call our 'Spectrum of Stressor Response'. Allow me to give you a few bench marks as a frame of reference: at the mildest end of this imaginary spectrum, before a major test or presentation, one may feel anxious (nervous, worried, pressured, etc.). This is a relatable and normal reaction to a life stressor. Closer to the middle of my Spectrum of Stressor Response, one may feel a form of social anxiety, caused perhaps by the stress of being in a crowded place, the discomfort of interacting with others, or an overwhelming insecurity of having to eat or drink in front of other people, for example. Depending on the specific circumstances, these reactions could be of moderate concern. Imagine now, the far, severe end of my spectrum. This is where anxiety transpires in an uncontrollable, unreasonable, often irrational manner. This kind of anxiety is most often a symptom of a larger mental health issue/diagnosis, such as Generalized Anxiety Disorder, Obsessive Compulsive Disorder, or Post-Traumatic Stress Disorder, to name a few. In this little piece, I am going to focus on the mild to moderate forms of anxiety.

I recently came across a quote by Lynn Lyons, a Licensed Social Worker interviewed by Harvard's School of Education. She stated: "There's so much focus on 'the culture' as a →

ause of anxiety. And I keep saying to all these adults, we're the culture." I have to say, I agree. There are many claims of correlation between increased expression of teen anxiety and growth in areas of technology, like social media. Our students are also under immense pressure to do well in an academically challenging environment. For many, college admissions dreams spark worries and unhealthy pressure. Whatever the stressor or source of anxiety may be, I cannot reiterate enough, the importance of teaching our youth **healthy coping skills**.

In regards to mild to moderate anxiety, I have **2 tips** to share for any student (or parent!) in need of anxiety-relief:

1. Talk about it! Although stress sharing should not become such a chronic practice that it consumes our day, the worst choice one can make is to suffer in silence, as anxiety thrives in isolation. Although avoidance is a natural reaction to unhappy or uncomfortable thoughts, one of the healthiest choices we can make when anxious or stressed, is to talk to someone supportive about what is ailing us. Whether one chooses a friend, family member, or Counselor to confide in, never underestimate the power of a good "vent session". Articulating what we are carrying with us, provides a figurative release of what is causing anxiety and can increase a release of serotonin, the chemical in the brain that promotes feelings of safety, calmness, self-confidence, and happiness.

2. Start to create and dedicate yourself, to a tool belt of coping skills. Just like study skills, coping skill development is a process of trial and error-we must find what stress relieving activities work for us as an individual. Once we discover which anxiety reducing behaviors are effective, these skills then become our arsenal in a tool belt of strategies, of which we can tap into whenever life begs for relief. Physical activity, music, art creation, and meditation are just a few actions that may help to reduce stress or anxiety. The key then becomes prioritizing our health and taking the time to utilize our new-found strategies.

Mercy's Counseling Department is always available to help any student seeking anxiety relief. We are also available as a resource if a student requires a referral to outside therapeutic or psychological services.

Written by Mercy Counselor, Mrs. Trish Brown

COLLEGE CORNER

Understanding Financial Aid

Financial Aid is the term used to describe a financial package a student receives from a college.

A college determines a family's financial contribution through the FAFSA. This is the Free Application for Federal Student Aid and

is found at FAFSA.gov. This on-line form is available beginning on October 1 and will utilize your prior year taxes (2017). Based on the information provided on the FAFSA, you will be given an **Expected Family Contribution (EFC)**. In most cases, the FAFSA will determine if you are eligible for Federal aid and institutional aid. Some colleges will require a family to complete the CSS profile as well. To determine if your schools require or recommend the CSS profile, please visit the College Board website. The CSS Profile helps determine institutional aid and grants for colleges that utilize this form.

Once a student is accepted to a college or university, the Financial Aid office will begin packaging a Financial Aid offer. In most cases, awards are announced in early March for Early Action applications. If a student has chosen to apply under a binding Early Decision program, the award is given with an acceptance letter or quickly after an offer is made. The best place to get answers to your financial aid questions are at the college or university. Typically, the financial aid office is completely separate from the admissions office, so questions regarding aid should be directed to the individual financial aid offices.

Types of Aid

There are several types of Financial Aid:

- Merit Aid- in the form of scholarships

- Need Based Aid – in the form of loans, grants and work-study

Scholarships and grants are considered gift aid, and do not need to be repaid.

A college determines financial need by determining a **Cost of Attendance**. This cost is determined by direct billed expenses (room, board, tuition, fees) and non-billed expenses (groceries, personal expenses, books, travel). Your need falls in the gap between Cost of Attendance and Expected Family Contribution.

$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$

There are schools that meet 100% of financial need and they tend to have the lowest acceptance rate. Many schools are unable to meet 100% of financial need and will “gap” a package with Parent Plus Loans, or display unmet need.

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We encourage all families to file the FAFSA and CSS Profile (if applicable) prior to the end of 2018. There is no penalty for doing so and this holds your place in the financial aid line.

Financial Aid FAQs

Why is the deadline now October 1?

When schools and the Federal Government conducted research on how much information changes from tax year to tax year, they found that the Expected Family Contribution (EFC) did not vary from year to year. By having an October 1st deadline and using the prior-prior year taxes, schools are able to process aid packages quicker and notify families sooner. This allows families to have adequate time to compare financial aid packages and make the best decision for their family.

Where do I find the FAFSA? Visit [FAFSA.gov](https://fafsa.gov). As a reminder, you should not pay for the FAFSA, it is a free application. The IRS data retrieval tool will pre-populate most of your tax information.

Will filing my FAFSA early negatively affect my admission application? A strong majority of schools practice **need blind admissions**. This means the admissions office is unaware of your Expected Family Contribution and level of need while a decision is being made. In most cases, the Financial Aid office and Admission office work independently from one another. There are some schools that practice **need sensitive admissions**. If a college is need aware, this means that in some cases, they will consider the need of the family in their decision.

How do I know if my schools are Need Blind or Need Sensitive? The schools typically disclose this on their websites or you can reach out to the admission or financial aid offices.

Is there any downside to filing my FAFSA early? Not at all

Is there a downside to filing my FAFSA later in the year? This could negatively affect the amount of aid you receive. Some schools have firm deadlines and after this deadline passes, the only aid available is student loans.

How do I find a financial aid deadline/FAFSA deadline? Each school clearly lists financial aid deadlines on their websites.

My tax return does not represent my family situation, what do I do? If you have had a decrease in income in the current year or have substantial medical costs, you can file a financial aid appeal. This can be done as soon as you file your FAFSA. Reach out to the schools your daughter has applied to and update them on your family financial situation. They may ask for a written letter of appeal or for you to provide additional information. Doing this early in the process means that you will get an award package that best represents your financial picture.

Where can I learn more about Financial Aid? The Federal Government has an excellent online resource that can be accessed at studentaid.gov. A college or university can also answer your questions regarding aid.

Written by Mercy Counselor, Mrs. Holly Bennett

UNDERSTANDING THE PSAT

On **October 10th**, sophomore and junior students will be taking the Preliminary SAT, also known as the PSAT. The PSAT is a standardized test administered by the College Board and cosponsored by the National Merit Scholarship Corporation. The PSAT is a practice exam for the SAT. Students can only take the exam one time per school year, and many students across the country take the exam in 10th and 11th grade.

WHY TAKE THE PSAT?

Taking the PSAT as a 10th grader gives students a chance to practice taking a standardized test. It also gives students an opportunity to see how they might expect to perform on the exam when it “counts” in the junior year. It can increase a student’s shot at later getting a high PSAT score -- and thus a National Merit Scholarship opportunity. Taking the PSAT as an 11th grader is an excellent practice for the SAT exam, which junior students may elect to take as the standardized test they want to use in the college admissions process. The other assessment that students may elect to take is the ACT. PSAT scores in the junior year determine students’ eligibility for National Merit scholarships. Each year the top 1% of 11th grade PSAT takers across the country become Semifinalists. Of this group, 7,500 students go on to win scholarship money. For both 10th and 11th graders, the College Board provides students with a detailed report about their performance on the exam. The score report can help a student identify her strengths and challenges as they relate to the skills she is being tested on, so she knows what she can work on as she preps for the SAT. The PSAT can be used as a starting point, rather than a final indicator, if students use it to address skill areas needing improvement.

WHAT CONTENT DOES THE PSAT COVER?

The PSAT is extremely similar in both form and content to the SAT. There are three sections on the test: Evidence-based Reading, Writing, and Math. The evidence-based reading and writing sections of the test focus on skills such as Expressions of Ideas, Standard English Conventions, Command of Evidence, and Words in Context. The Math section focuses on Algebra, Problem Solving & Data Analysis, and some Advanced Math.

HOW IS THE PSAT SCORED?

PSAT scoring is somewhat complex. The Evidence-based Reading & Writing section is scored out of 160-760. The Math section is scored on the same scale. The total score is calculated by adding these two areas together. Therefore, a student’s score can range from 320-1520. The actual SAT is scored on the same rubric, but a slightly different scale, with scores ranging from 400-1600. As students start to explore and learn about various colleges, they can use their PSAT scores and compare them to the admissions profile reported by the college in order to get a preliminary sense of “fit.”

Overall, the PSAT is a good prep for the SAT. At its core, taking the exam can help students get the experience they need in order to feel more comfortable taking standardized tests.

OCTOBER IS COLLEGE MONTH

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	1	2	3	4	5	6
Michigan College Month is part of a national initiative to encourage seniors to complete college and financial aid applications, as well as an opportunity for Mercy to promote our college preparatory culture. Mercy's Counseling Department will be providing the following during October:						
7	8	9	10	11	12	13
* <u>College Trivia</u> (Tuesdays & Thursdays)-All students have the opportunity to research the answer to a college related question. Each correct answer is entered into a drawing. Drawing winners may choose a prize from our college swag bag.						
14	15	16	17	18	19	20
* <u>What's App? Sessions</u> (Mondays & Fridays, 4th & 5th hour)-Seniors are encouraged to stop by the Cafeteria to enjoy a free treat while chatting with a Counselor about their college applications. We are offering answers to questions, assistance with application forms, help with admissions essays, etc.						
21	22	23	24	25	26	27
* <u>Staff Support</u> Students may notice classroom and office doors have been decorated with information regarding the college where each staff person has earned his or her degree. Staff will also be showing their college spirit by wearing college-related spirit wear during this month.						
28	29	30	31			
REMINDER: DON'T LET THOUGHTS ABOUT MONDAY STEAL YOUR SUNDAY!						