June, 2006

A+ Test Prep and Tutoring Newsletter

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What's New?

My A+

On June 1, 2006 A+ Test Prep and Tutoring introduced "My A+." This new system allows us to keep track of student information and improves communication between students, parents, tutors, and directors.

Each student and each parent is issued an individual user name and password. At the click of a mouse this system allows both students and parents to access:

- --Lesson schedules (both completed and scheduled lessons)
- --Homework assignments (the system shows the percentage of homework completed by the student in previous lessons as well as the student's current homework assignment)
- --Detailed progress reports
- --A+ Test Center: this feature allows students to score their own practice PSAT, SAT, ACT, and SAT Subject Test exams. A detailed report of their test results is then generated for them, and an e-mail is automatically sent to their tutor(s). Detailed results of all practice exams are available to students, parents, and tutors at any time.
- -- Tutor contact information
- --Parents have the added benefit of being able to view their billing information.

All of us at A+ are excited about My A+. This system will allow us to provide the best possible customer service for our clients, and the greatest level of support for our tutors. We encourage you to give it a try today!

To access My A+, go to our home page, <u>www.aplustutoring.com</u>. You can then log in to My A+ at the bottom left-hand side of the screen. If you do not have your login information, please call our office at 215.886.9188 and we will be happy to provide it to you. Please let us know if you have any questions, comments, or suggestions for how to improve this service.

Math Tips

Math can be an intimidating subject, so it is always helpful to try to relate mathematical concepts to everyday life, particularly to activities that interest the student. Ed Kaminski, one of our tutors, shared with us the following:

"I have several students who hated fractions. They were intimidated by them. When comparing fractions like 3/4 or 7/8's, they would not venture a guess as to which was greater. However, baseball and softball players always seem to know that a batter who went 7 for 8 had a higher batting average than a batter who went 3 for 4. We used this to 'guess' at the relative values of fraction before we started a problem, in order to get a feel for the numbers.

Another example is to use real floor plans when figuring out the geometrical problems in SATs, or high school geometry. I tell the student that he/she needs to buy **really expensive** floor leveler or paint for an odd-shaped room with cut-outs (you can almost always find such a room in somebody's house). (A can of leveler/paint covers x square units.) We quickly estimate lengths, radii, etc. and sketch it out. If they are wrong, we go over how much they overpaid or why they have to make another trip to the store.

I think some students are more motivated and feel less intimidated when they see how math is used in everyday problem solving."

529 Plans for College Savings

The following information was provided by Barry Sysler, Ph.D., an educational consultant in Newtown, PA. He can be reached at (215) 579-8281 or info@academicdirections.com.

Attention is being focused on a new law just passed by Congress in February of 2006 that removes Educational Savings Plans (Coverdell accounts) and student-owned 529 plans from the EFC (expected family contribution) calculation in the federal methodology formula for need-based financial aid. This means that these student-owned assets are excluded from the FAFSA. By this move, our federal government is clearly encouraging the use of 529 plans so that college saving plans would not be subject to the punitive 35-percent rate. For those families who have already filed a FAFSA including a student-owned 529 account, you should consider submitting a corrected FAFSA to exclude it. Keep in mind that moving money from a student-owned UGMA/UTMA investment into a student-owned 529 account requires that the investment first be liquidated. This may trigger a capital gains event. In addition, the asset inclusion factor for student-owned assets is dropping from 35 percent to 20 percent. These financial aid changes are effective for the 2006-2007 school year. If Congress decides that the changes enacted in February created an unintended loophole, it may seek corrective legislation.

Helpful Links for College-bound Students

Summer is a great time to begin doing research on colleges. Before you and your teenager browse the sites of individual colleges, you may want to explore some of the following sites that offer an overview of schools and general information related to the admissions process.

http://www.collegeboard.org/csearch/html/ch00.html

Use the College Board's award-winning "College Search Engine" and choose from among 800 features to create a profile of your ideal college. A customized list of schools—drawn from a database of more than 3,600 colleges and universities—that meets those criteria is then generated for you. In addition, there are many helpful articles to help your teen reflect on what characteristics of a college are important to him such as "Tips for Finding Your College Match," discussions on the pros and cons of rural, suburban, and urban settings, "Types of Colleges," and "College Degree Options."

http://www.nacacnet.org/MemberPortal/

This site of the National Association for College Admission Counseling publishes schedules organized geographically of upcoming National College Fairs and Performing and Visual Arts College Fairs. Attending a college fair is an excellent way to meet face-to-face with admissions representatives from a college that may be located a bit far from one's home or to make additional contact with a desired school. The site offers concrete tips on how to map out a strategy for tackling a college fair where sometimes hundreds of schools are represented. Some additional features of this site are sections on "Scholarship Scams" and a list of colleges and universities, organized by state, that still have space available for 2006 freshmen. Availability of housing and financial aid for those colleges is also listed, as well as contact information.

http://www.finaid.org

This excellent award-winning site offers a "wealth" of information about student financial aid, scholarships, loans, savings plans, and military aid. Miscellaneous other types of aid such as grants, graduate school fellowships, education tax benefits, and tuition payment plans are also covered.

http://www.aacc.nche.edu/

American Association of Community Colleges

Did you know that the average tuition of a public community college is only \$2,076 per year? Community colleges' commitment to accessibility is facilitated by open admissions policies and low tuitions and may be a wise (and affordable) choice for a student who is reluctant to move away to college or who is not quite sure he wants to commit to a 4-year program. Although many students enroll in community colleges for their technical and occupational programs, other students opt to transfer to a 4-year college upon graduation.

A recent survey shows that allied health programs (registered nursing in particular) and programs related to homeland preparedness are the "hottest" programs at community colleges today.

Current A+ Promotions

Register for a complete PSAT or SAT test prep program by July 24, 2006 and receive a \$100 registration discount. Please use offer code P0706.

We Appreciate Your Referrals!

Did you know that referrals are our number one source of clients? If you know someone who might benefit from test prep, study skills, or academic tutoring, please tell them about A+. Thanks!

Contact info:

A+ Test Prep and Tutoring Tel. 215-886-9188 Tel. 610-520-0537

Email: office@aplustutoring.com Website: www.aplustutoring.com

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