



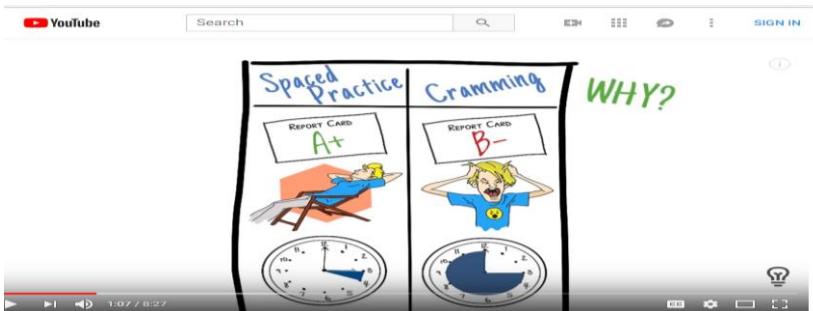
High School Success is..... the BEST Predictor of College Success!!!

Colleges know that **high school grades matter** because (no surprise) they've studied the correlation between high school success, typically defined as a **cumulative B (3.0)** or **better Grade Point Average (GPA)**, and a student's likelihood to graduate from college.

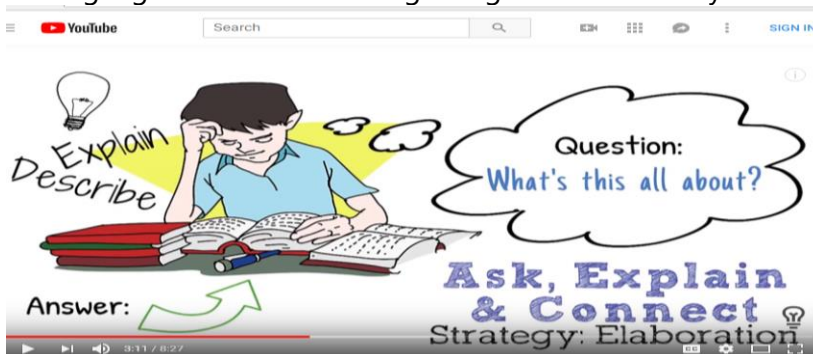
Colleges have learned that **students who figure out how to "do" high school** enter college prepared not just with the foundational knowledge they will need for more advanced coursework but also with that extra something that changes smarts into accomplishments. Students with this skillset have invested in their education by being in class, on time, and prepared to learn **every** day.

Successful students ask questions in class and ask for feedback outside of class. They are **skilled at analyzing what they need to know** and **able to self-assess** how well they are comprehending the information being presented **before** they get less than wonderful news on a test. Perhaps most importantly, students who "do" high school don't stop there. They maintain a B or better GPA transcript across all classes because **their commitment to their education extends beyond the school day**. They do the work necessary to be prepared for the next day (tests and other assignments) **before** class.

Wondering if your study skills might be holding you back? Click [here](#) for a short video describing 6 science-based strategies that might just make the difference between...



...surviving high school and thriving in high school and beyond!



High School is the time to start developing financial literacy...

- Budgeting** – Before graduation, teens must know how to create a budget. They should understand the differences between income, expenses, and savings, and the concept that expenses should not exceed income – otherwise, they will accumulate debt and incur costly interest.
- Credit Cards** – 18 is the minimum age requirement for credit card applications. If the credit card mailers addressed to your teenager haven't started to inundate your mailbox, just wait. Teens need to know about credit cards – how they work, the ins and outs of interest rates, payment periods and amounts, the impact of credit card debt, and how credit card debt and interest expense can quickly accumulate.
- Bank Accounts** – Teens should know how a bank account works and the associated fees: account fees associated with minimum balances and account activity fees as well as ATM fees. Young people tend to like to do things online so they can search for a low cost, basic online checking account. While check writing may someday be obsolete, don't forget to show them how to write a check and explain how it works. Also: review how debit cards work; how to safeguard all their information, and how too many swipes at the checkout counter can lead to costly and embarrassing overdraft charges.



October 13, 2021

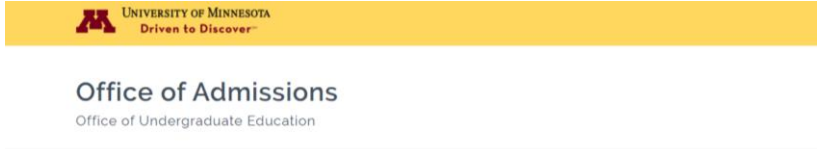
College Fair/College Visits



MEA is a great time to learn more about local colleges!
For starters, you might consider...

...schools associated with the Minnesota private college organization (MACAC). They are hosting a wealth of events during the October break. [Click here to learn more/sign up.](#)

...public schools like the U of MN are similarly prepared to introduce you their programs over MEA. [Click here to register.](#)



Collegiate Tours

Please select the date of your preferred Collegiate Tour below to register. Note that at this time we are only offering specialized tours for the Carlson School of Management. Please check back as we bring back more tours to campus this fall!

To also register for a Minneapolis Campus and Residence Hall tour, please visit <https://admit.umn.edu/portal/MinneapolisTour>.

October 2021						
Mo	Tu	We	Th	Fr	Sa	Su
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Legend:
 Available
 Unavailable / Filled
 Not Scheduled

...interested in learning about/talking to schools from across the country from the comfort of your own home? Great! [Click here to register for one of the upcoming virtual NACAC events.](#)



Bottom line? Visiting college campuses is time well spent! These experiences build a frame of reference that will help you make a more informed after high school choice.

4. Savings – Teens must understand the importance of savings. Not only saving for a car, trips, and expensive purchases but also financial emergencies that may arise (repairs, healthcare, etc.). Even if you are paying all your child's bills, they need to know how much things cost. And, if you have their ear and they are still listening, start a conversation about retirement. It's never too early! A good starting point for this discussion is an explanation of [the time value of money](#). Then, explain that retirement is the largest purchase a person will ever make, and the sooner you start putting money into retirement savings vehicles, the closer you are to a secure future.

5. Credit Scores – It is important that teens understand the consequences they may face if they don't keep their finances in good shape. Make sure that you discuss the impact missed payments and large amounts of debt can have on a credit score. You can also add a little fire and brimstone and explain what bankruptcy means and how that is a tough legacy to shake.

Wanting to get a jump on scholarship searches? Consider this option:

6. Scholarships.com: The free scholarship search is one of the most established and robust, tracking a reported \$19 billion in scholarships. "It's basically like an eHarmony site for money," says Elizabeth Hartley, an independent education consultant and owner of Scholarship Gold Consulting. After you fill out a profile, the site will use your criteria to filter through all the scholarships on their data base. Based on your answers, it'll try to match the student to scholarships that may be a fit.