



NVTutoring Quarterly

Going beyond tutoring to help our clients.

nvtutoring.com

Fall 2008

*Professional,
Courteous,
In-Home Service*

Since 1995

*Elementary -
College*

On the back:

- Free Membership for NVTs Clients

So, Your Kid Is Going to College!

How many times during the past year have you said, “But she was just in pre-school a few years ago”? The years have flown by and you are now confronted with the financial and emotional challenges of sending your baby off to college.

From a financial standpoint, the college planning process really should have begun when your child was in pre-school. For many parents, life gets in the way of planning and you may not have saved enough money for this day; however, there is hope. With a little planning and research, most parents will find a bevy of loan options available through the federal government or private lenders. Do not count on grants, even if your child is a stellar student. Since the early 1990s, the availability of grants and scholarships has dwindled to a mere 3% of available financial resources. Of course, if you are fortunate to have home equity available, that is often an excellent source of funding. In some instances, it may be a better source of college funding than federal loan programs. Section 529 Plans are another potential source of funding.

The planning involved in sending a child to college can be downright intimidating. The best advice I can give is to seek help. Hire professionals in the fields of SAT/ACT prep, college admissions, and college funding. After all, most of us would not even think about replacing our roof or rebuilding our car’s engine. Why, then, would you want to put yourself through the trauma of being a do-it-yourselfer when it

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NVTs News

- Deb Haynes is now our Office Manager. Sam Ulm has come on board on a part-time basis as our Community Outreach Consultant. Dr. Fred Siegmund will continue working with Dr. Perrino to prepare relevant articles and to assist with overall programs and policies.
- Dr. Perrino and Dr. Siegmund have co-authored an article for the October issue of *Family Magazine* entitled “Maneuvering the College Funding Maze.”
- Dr. Perrino completed a series of college planning workshops during the summer with two local firms: Hughes Financial Services of McLean, VA and Admissions Consultants of Vienna, VA. Plans will be made in the near future for another series of workshops. These workshops are free to the public.
- Dr. Perrino has been working with representatives of Arlington Public Schools to offer a series of workshops on college planning, how to select a tutor, summer enrichment, and other topics of interest to students’ parents in Arlington County.

Fall Test Dates

SAT & Subject Tests:

October 4, 2008

November 1, 2008

December 6, 2008

ACT:

September 13, 2008

October 25, 2008

December 13, 2008

PSAT/NMSQT:

October 15, 2008

October 18, 2008



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Tutoring
Service

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"We're All Here
for the Kids!"

nvtutoring.com

Free Membership for NVT'S Clients

NVT'S is a member of myNeighborsNetwork.com, a local website for referrals and community information now serving the entire DC suburban metro area, including Fairfax, Loudoun, Prince William, and Montgomery counties!

It's a great way to find the best local businesses and connect with your neighbors. You can access thousands of local referrals (and even write one for NVT'S if you are so moved).

We think you would enjoy membership as well—please enjoy a **free four-month trial membership** from us. Just go to www.myneighborsnetwork.com and click on Become a Member near the top of the page. Complete the membership form using gift code V555. The free four-month membership begins immediately.

Visit their website to learn more! And if you have any questions, please call them at 703-759-2102.

Thank You and Enjoy!



So, Your Kid Is Going to College!

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comes to the college prep, application, and funding process? You will achieve far more efficient and effective results by hiring professionals to guide you through this process. The money you spend today will be long forgotten when your child is a content, successful, centered young adult.

The emotional side of this process is a far less tangible concept to grasp. Short of visiting a psychologist, there is not much you can do to manage the emotional effects. As the parent of two sons who left for college, I can tell you that it is a heart-wrenching experience, and millions of parents go through it every year. Be assured that most, if not all, have managed to deal with the process. Moreover, be prepared for a somewhat

contrived, casual indifference on the part of your child. This is a difficult thing to accept. It is similar to when he or she uttered the words "I hate you!" when your child was two. It is a normal separation process. Your child did not hate you then, and your young adult will miss you during his or her first few weeks and months away from home. They spread their wings. The time will arrive when your son or daughter will return to the nest.

The financial, planning, and emotional sides of sending a child off to college are daunting, if you neglect to plan beforehand. When thinking about these issues, I often think of the age-old fable of the tortoise and the hare. In the end, the tortoise, who plans methodically along the way, will inevitably win!

- Dr. Ralph G. Perrino