



PALS NEWSLETTER

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PALS
Scheduling Line
(412) 246-5656

Visit our Website
www.youthandfamilyresearch.com

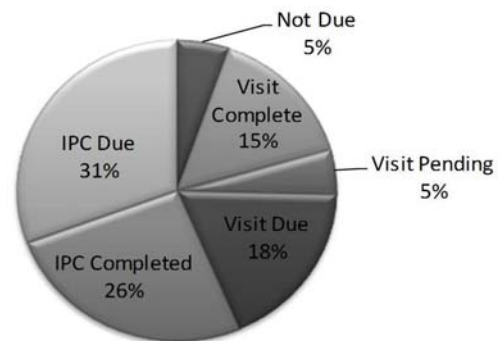


Study Update

~ Last November, we began our fifth year of age-based, rather than annual interviews. For the 12 months from November 1, 2012 through October 31, 2013, about 38% of our entire group of young adults are eligible for a visit and 56% are due for an interim phone contact (IPC). IPCs are phone calls we make to keep in touch with participants during the years that they aren't due for an interview. Eligibility for visits and IPCs is based on the participant age and the amount of time that is projected to lapse between visits.

Of the young adults—225--- who are eligible for a visit this wave, 90, or 40% have already been completed and another 28 are either scheduled or being completed (the participant is working on the paper and pencil measures from home). We have completed 151 of the 331 IPCs proposed for the year, or 46%.

PALS Progress 11/1/12- 10/31/13



Joanne Bethune Leaving PALS Study

It is with heavy heart that we say goodbye to Joanne Bethune, Administrative Assistant to the PALS Study. Joanne joined the lab in 1996, working first for the MTA study and then helping to get the PALS Study off the ground in 1998. Since that time, she has made significant contributions to the functioning and success of the study. Most of you know her as she touches just about every aspect of the project—answering the PALS telephone line,



sending out monthly recruitment letters, scheduling appointments, greeting participants when they arrive at the lab, and troubleshooting WePay issues. We all know her as a conscientious and dedicated coworker, someone we can always count on to pitch in when help is needed or to come up with a funny story at just the right moment—in short, a wonderful friend. We will miss her greatly. She looks forward to relaxing and spending time with her family, particularly adorable 15-month old granddaughter, Cora.

PALS Participants Across the Globe

In the years since the PALS study got its start, our participants- who were all based in the Pittsburgh region at some point in childhood through young adulthood- have spread not only across the state- but the country and the world!



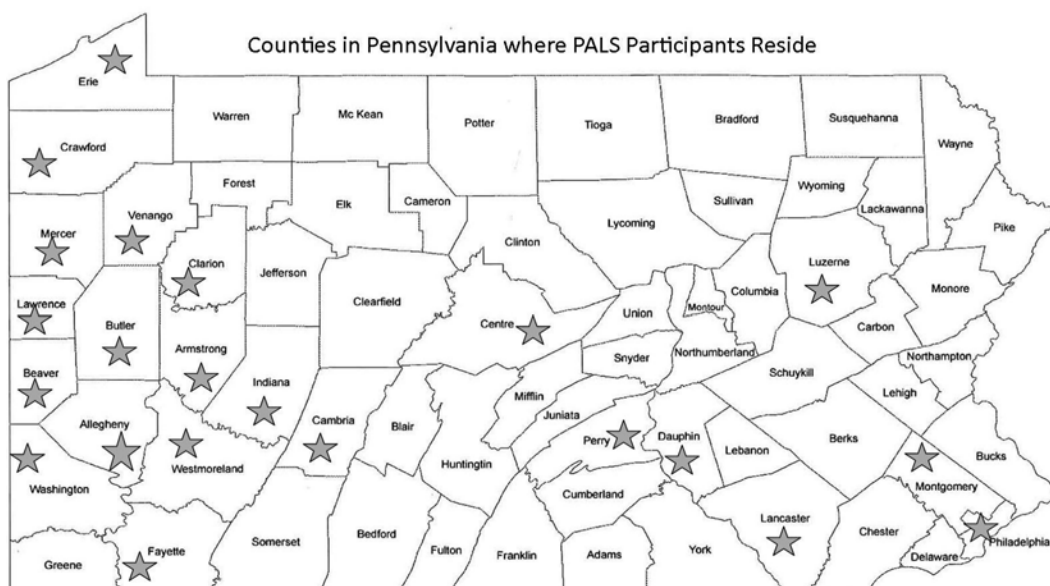
At some point, we have had participants living in Thailand, South Africa, Sri Lanka, Canada, Afghanistan, Korea, Italy, England, Scotland, Australia and Germany.



There are participants living in 38 of the United States, with 6 currently living internationally.

PALS Participants Across the Globe

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Currently, most of our young adult participants still live in Pennsylvania— 423 (72%)! Of those, 305 are in Allegheny County. We have participants living in 38 of the United States, with 6 currently living internationally.

SUMMER EVENTS



THREE RIVERS ARTS FESTIVAL:

JUNE 7 - 16 - A 10 day celebration of the Arts in Pittsburgh which includes musical performances, theatre and dance, visual art and other activities. Visit <http://www.3riversartsfest.org> for more info.

PITTSBURGH VINTAGE GRAND PRIX: JULY 12- 21

- In addition to our trademark race through the streets of Schenley Park, they will also be racing, for the 10th year, at the Pittsburgh International Race Complex.

PITTSBURGH THREE RIVERS REGATTA: JULY 2 - 4

The 36th annual—all FREE—EQT Pittsburgh Three Rivers Regatta is the most anticipated summertime event. Every year, over 500,000 spectators swarm the banks of the Allegheny.

FARMERS MARKETS ~

You don't have to leave the City limits to buy farm-fresh vegetables. Visit conveniently located Farmers' Markets to find a wide variety of seasonal specialties. Weekly: 3:30 pm to 7:00pm

Day	Site	Location
Monday	East Liberty	Penn Circle West
Tuesday	South Side	18th & Carson Streets
Wednesday	Carrick	Carrick Shopping Center Brownsville Rd. & Parkfield
Thursday	Bloomfield	St. Maria Goretti School
	Beechview	St. Catherine of Siena
Friday	Downtown	City-County Building Grant St.
	North Side	Allegheny Commons Park (East Commons)

Thinking about going back to school, part 2: What about the cost?

In the last newsletter, we discussed common questions and concerns that people may have about returning to school. One important factor about going back to school is the cost. College can be expensive, but there are many ways to make it more affordable. When looking at costs, it is important to remember that the average full-time employee with a bachelor's degree earned approximately sixty-one percent more than an employee with a high school diploma or GED and also have a lower unemployment rate. In the long run, going to college may pay for itself.

What affects the price of tuition? The cost of colleges ranges drastically. Tuition varies between state, private schools and between two and four year degrees. When choosing, it is important to balance the cost with the quality of the program. Also, make sure the school has accreditation. Schools without accreditation may be cheaper and take less time to graduate, but they aren't recognized by most employers, and you end up wasting time and money — many online schools lack accreditation.

How much will it cost to go back to school? The College Board reported average college costs for 2011-2012 as:

	Annual Tuition and Fees
Two Year Public College or University	\$2,963
Four Year Public College or University	\$8,244
Four Year Private College or University	\$28,500

Here's the good news: the majority of students qualify for some type of financial aid. In 2010-11, the average amount of aid provided a full-time undergraduate was \$12,455 (including over \$6,500 in grants or gift aid.) The government provides a huge chunk of all financial aid — about 70 percent — and even adults going back to college can qualify. This money can help pay for everything from a two-year technical program to a doctoral degree. Learn everything you can and get your share!

Will I qualify for financial aid? Once you turn 24, you are automatically considered an independent, which for most students going back to school means you will qualify for more financial aid because only your income will affect the aid package you qualify for. Before the age of 24, most students have to also factor in their parents income, even if their parents don't support them financially.

Keep in mind that if you are married, your spouse's income will also factor in your financial aid package.



What about Government Aid?

Applying for Financial Aid. One form is your gateway to all government and much college-based aid. The Free Application for Federal Student Aid (FAFSA) is used to determine what you'll pay and how much help you're entitled to. Big important FAFSA rules:

- Submit your form ASAP after January 1
- Everyone should apply, even students returning to college
- Respond immediately to requests for more information

For more information, and to access the application, go to <http://www.fafsa.ed.gov/>

Calculating Financial Aid The federal government calculates what it calls an "Expected Family Contribution" for students who complete a FAFSA application. The government's formula for figuring out what families should be able to afford is often unrealistic. From the federal perspective, need is pretty straightforward: COA (Cost of Attendance) – EFC (Expected family Contribution) = Need. You are considered to have need at a participating school if your EFC is less than the cost. That means you should qualify for financial aid.

Tax breaks and tuition. Under a program promoted by the IRS, you can receive tax breaks if you paid tuition for yourself, a spouse, or a child. The American opportunity tax credit can be claimed for expenses paid for tuition, certain fees and course materials. It is a tax credit of up to \$2,500 during the taxable year. Also, 40% of the credit (up to \$1,000) is refundable. This means you can get it even if you owe no tax. See <http://www.irs.gov/uac/American-Opportunity-Tax-Credit-Questions-and-Answers>

I am still confused, who can I talk to about paying for classes? If you have a school you would like to attend, call the admissions department and make an appointment to discuss your options. Admissions departments want to make college affordable and will be able to walk through the admission process without you actually signing up for classes. Sources: www.petersons.com; www.back2college.com; www.freschinfo.com; www.onlinedegreecenter.com

Lacy Blazetic, PALS Interviewer

PALS Study
Brooke Molina, PhD
University of Pittsburgh
3811 O'Hara St.
Pittsburgh, PA 15213

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