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**Tornado
 Times
 2012-2013**

Monday, October 22nd, 2012

Volume 10, Number 10

Malden High School Vision Statement

The Malden High School community believes in the potential of all students to learn, to grow, and to become active, conscientious participants in the 21st century global society. We believe that students learn most effectively in a safe, respectful environment that encourages diverse viewpoints, promotes critical thinking and perseverance, and establishes rigorous standards for all. We honor the diverse nature of our community, promote social awareness and community involvement, and strive to meet the needs of all students through innovative methods and continual professional development. We are committed to ensuring that Malden High School graduates are thoughtful, independent, purpose-driven, lifelong learners. We seek to equip all students with the skills and habits necessary to successfully navigate and contribute to our ever-changing world.

Good morning,

The first parent-teacher night of the year will be held this Thursday at 5:00 pm. It will run until 7:30 pm. To date we have made one Connect –Ed call home with two more scheduled, one for Tuesday and one for Wednesday. We also have translators lined up, one for Mandarin, one for Creole, one for Portuguese, and one for Spanish.

Today is an early-release content day. The leadership team of the high school will meet on October 29th. On the 29th there is no official content meeting. I would encourage folks to meet across grades, across disciplines or with peers to discuss cross-curricular ideas, SMART Goals et al.

Best wishes to our golf team members, competing in the tournament today. Our cheerleaders performed flawlessly at yesterday’s competition and represented the school in fine fashion. On Saturday, 346 students attended the AP Science Prep sessions, 196 of the students from Malden High School!

1st Quarter ends Friday...

Rotation this week:

		Special Monday, 3,7,6,2,1	
36	Monday, October 22, 2012		Content Meeting
37	Tuesday, October 23, 2012	7	
38	Wednesday, October 24, 2012	6	
39	Thursday, October 25, 2012	5	Parent-teacher conferences, 5:00-7:30 pm End 1st Quarter Attendance
40	Friday, October 26, 2012	4	
xxxxxxx	Saturday, October 27, 2012	xxx	ELA AP Prep Session at MHS, ACT at MHS

Follow the MHS School Counseling Blog at [http://maldenguidance.wordpress.com/!](http://maldenguidance.wordpress.com/)

School Notes:

<http://www.doe.mass.edu/eval/training/teachers/> has materials that are applicable to the MPS Supervision and Evaluation Model; check it out.

Rich Angelo was a Malden High School graduate, Class of 1977. He was a top student-athlete and a good friend. He captained our football and track teams. A scholarship for Malden High School student-athletes has been established in his memory. A fundraiser is being held soon. Please see the details below.

R11A 5K Run/Walk – Sunday, November 11, 2012

This 5K Run/Walk is in honor of Rich Angelo who passed away while competing at the USA Triathlon Nationals in Burlington, VT on August 18th. His passing was and is devastating to those who knew him and to those who have learned about him. Rich was a great person, a great athlete and a dedicated family man, so we will honor and celebrate his life and everything he stood for on 11/11. Please join us for a great event.

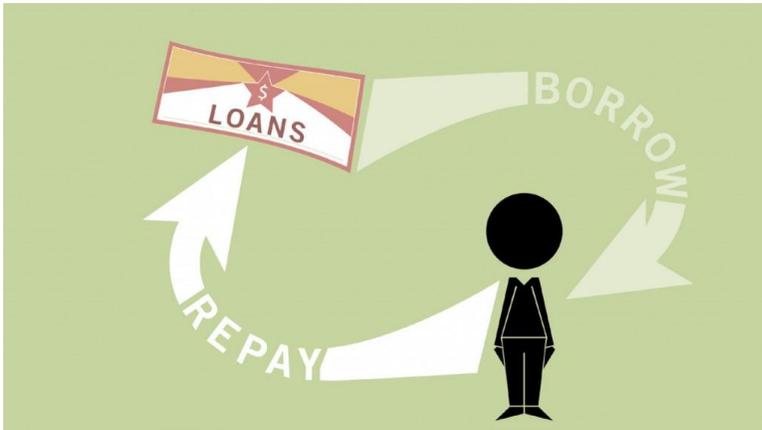
If you would like to Run or Walk please click to register: <http://www.active.com/running/danvers-ma/r11a-5k-run-walk-2012>

College and Career info:

Five Things to Know About Your Student Loans

Posted on [October 17, 2012](#) by [Federal Student Aid](#)

Over the next few months, many students who graduated or left school in the spring of 2012 will reach the end of their grace period and start repaying their student loans. Now is a great time to brush up on the basics of student loans.



Financial aid comes in many forms.

Grants and scholarships are often called “gift aid” because they don’t have to be repaid. Another form of financial aid is work-study. Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses.

Student loans are the other major form of financial aid. A loan is money that a student borrows and must pay back, so it is important that you understand your options and responsibilities.

Here are five things you should know about your student loans:

1. Federal vs. Private Loans

Federal loans are managed and backed by the U.S. government. These loans are designed to provide students with fair treatment. Because they offer the best terms for borrowers, federal loans are the best option for students.

Private loans are managed and backed by private banks. These banks are not subject to the same rules and regulations of federal loans, and may feature higher (or variable) interest rates, stricter repayment plans and penalties, or other terms that may make them more expensive.

You also may encounter other, less common types of loans, such as state loans (managed by your state) or institutional loans (managed by your college or university). In all cases, carefully read and understand the loan terms before deciding to accept.

2. Unsubsidized vs. Subsidized Loans

Federal loans can be either subsidized or unsubsidized. A subsidized student loan means that the government pays the interest for you while you’re in school, as long as you’re enrolled at

least half time. That means that if you take out a \$5,000 subsidized student loan to pay for your freshman year, and graduate in four years of full-time classes, you'll still owe \$5,000 when you graduate. Interest will only "accrue," or be added to the repayment amount, after you stop being a student.

An unsubsidized student loan means that interest "accrues" even while you're in school. Some federal loans and nearly all private loans are unsubsidized. You don't always have to pay the interest while you're a student, but the total amount you'll need to repay is still growing. If you have an unsubsidized student loan, it's a good idea to pay the monthly interest while in school, even if you don't need to.

3. Loan Interest Rate

The *interest rate* is a percentage that determines how much your loan balance increases each year. Consider it the price that you pay for being able to borrow money from the lender. For example, if you have a \$5,000 loan with a 5 percent interest rate, your annual interest will be \$250 ($5\% \times \$5,000$), which means at the end of the year you will owe \$5,250.

4. Loan Length of Repayment

When you start repaying a loan, you have a set amount of time to repay your loan known as the *length of repayment*. A longer length of repayment means a lower monthly payment, but it also means a higher total amount repaid over the life of the loan.

Federal loans typically follow a ten-year repayment plan schedule, but depending on the type of repayment plan, your length of repayment could last as long as thirty years. One key benefit of Federal loans is the ability of the borrower to switch repayment plans without penalty. If you find a given repayment plan too difficult, research your options regarding extended repayment plans to determine if one is right for you.

5. Monthly Loan Payments

The principal, interest rate, and length of repayment of a loan determine your *monthly loan payment*. This is the amount you'll need to pay each month. Each loan has a separate monthly loan payment, so if you have more than one loan, you will have to pay several loan payments each month. If you prefer to have a single loan payment, you should consider researching the [Federal Loan Consolidation](#) program to see if it's right for you.

You may find that the monthly loan payments are too high and that you cannot pay them all. If this occurs, seek help. Research options such as [income-based repayment](#), the [public service loan forgiveness program](#), [loan deferment](#), or [loan forbearance](#) to determine if one is right for you. Remember, however, that options designed to decrease your monthly loan payments may increase the total amount you have to repay over the life of the loan.

Loans have many different characteristics, but they don't have to be confusing. Always carefully read and understand a loan's features before accepting it. Your loan servicer or financial aid counselor can be great resource if you need help understanding the terms of a loan. Additionally, The Department of Education offers a number of tools, such as our [repayment calculators](#) and the [Financial Awareness Counseling Tool \(FACT\)](#), to help you research your options. By educating yourself, you will be prepared to make the best decisions for your own future.

Great article on preparedness for beyond high school:

<http://www.centerforpubliceducation.org/Main-Menu/Staffingstudents/High-school-rigor-and-good-advice-Setting-up-students-to-succeed>

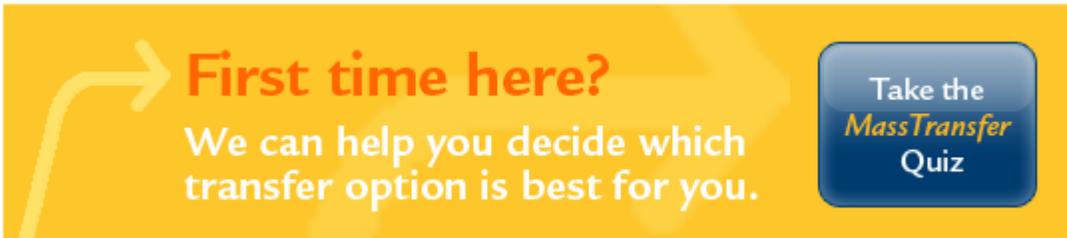
MassTransfer

The new way to maximize transfer credit and complete a degree in Massachusetts public higher education

For Students and Families

For Faculty and Advisors

Contact Information



First time here?
We can help you decide which transfer option is best for you.

Take the
MassTransfer
Quiz

What Is MassTransfer?

MassTransfer has two main purposes:

- **Provide community college students who complete associate degrees** and enroll in linked *MassTransfer* programs with the full transfer of credit, guaranteed admission, and a tuition discount (each based on final GPA); and
- **Provide any student in the Massachusetts public higher education system** who completes the *MassTransfer* Block with the benefit of satisfying the general education/distribution/core requirements at any other public higher education institution (with the receiving institution able to add no more than six additional credits or two courses).

Here is a link for more information:

<http://www.mass.edu/masstransfer/>

One of my SMART goals for the year involves a more inclusive decision-making process for the school. The NEASC data and TELLS Principal data spoke to this issue. In the Master Calendar I have identified 6 Mondays when a reestablished Leadership team would meet. Please note that the October 29th date is a different date than the one in the Master Calendar. I had a personal conflict on the 22nd and did not feel it was appropriate to miss the first leadership meeting.

The following staff members have stepped forward to be on the leadership team:

- **Kevin Kilbride** **Paul Degenkolb**
- **Ron Janowicz** **Deb Kumar**
- **Rick Tivnan** **Jane Sulick**
- **Elizabeth Smith** **Deb Buckley**
- **Ryan Gallagher** **Matt Sadowski**
- **Berenice Diaz**

The first meeting will be held on Monday, October 29th at 2:00 pm in the Main Corridor Conference Room.

Monday, October 29, 2012	Leadership, Early-Release
Monday, November 26, 2012	Leadership, Early-Release
Monday, January 14, 2013	Leadership, Early-Release, End 2nd quarter attendance
Monday, March 04, 2013	Leadership, Early-Release, MCAS Math retest
Monday, April 22, 2013	Leadership, Early-Release
Monday, May 20, 2013	Leadership, Early-Release

Simultaneously we will establish a student advisory council, long overdue here. We will be asking for 15 students, 3 per class and 3 at-large candidates, to form a council. Again, some of this is coming from survey data, but most of it is coming from conversations with adults and students. I am still trying to think out all of the logistics of how this would work so if you have any ideas or suggestions I would welcome your feedback.

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Malden High School Expectations

Academic:

Malden High students are expected to:

- read critically for understanding.
- listen critically for understanding.
- write for a variety of purposes.
- communicate clearly through speaking.
- apply critical thinking skills for reasoning and problem-solving.
- utilize technology to conduct research, to support critical thinking, and to present information.
- work collaboratively with peers and Malden High School staff.
- develop personal interests and goals within a course of study.

Personal Growth:

Malden High students are expected to:

- exhibit responsible, respectful, and appropriate personal behavior.
- demonstrate teamwork and cooperation in their school and in their extended community.
- make informed, healthful decisions in and out of school.

Civic Responsibility:

Malden High students are expected to:

- demonstrate respect for others in their school and in their extended community.
- value and respect school and community property.
- exercise the rights and responsibilities of citizenship in a democracy.



THE 30th ANNUAL ARTS & CRAFTS FAIR
MALDEN HIGH SCHOOL – APPLICATION FORM

Saturday, NOVEMBER 17, 2012

10:00 A.M. – 3:00 P.M.

TABLE COST: \$35.00 PER TABLE

TABLE SIZE: SIX FEET (6')

OUR TABLES ONLY

Please make your check payable to **MHS Crafts Fair** and return to:

CRAFTS FAIR
MALDEN HIGH SCHOOL
77 SALEM STREET
MALDEN, MA 02148 (781) 397 6001

PLEASE RETURN THIS PORTION WITH YOUR CHECK

NAME: _____

NAME OF COMPANY: _____

ADDRESS: _____

CITY/TOWN: _____

TELEPHONE #: DAY _____ EVENING _____ E-MAIL _____

NUMBER OF TABLES: _____ at \$35 EACH 2 for \$60) = \$ _____ (Our Tables Only)

SPECIAL NEEDS IF ANY: _____

DESCRIPTION OF ITEMS: _____

SIGNATURE: _____

TABLES ON A FIRST COME, FIRST SERVE BASIS

(No refunds after November 3, 2012 – unless Craft Fair is Cancelled)

FAIR COORDINATORS RESERVE THE RIGHT TO REJECT ANY ITEM DEEMED A NON-HOME CRAFT.

DO NOT WRITE BELOW THIS LINE

DATE RECEIVED: _____ / _____ / _____ # OF TABLES REQUESTED: _____ AMOUNT OF CHECK: _____