BRIDGING THE FINANCIAL LITERACY GAP
Five Basics Your Students Should Know

ALSO IN THIS ISSUE
Making a Difference – and a Good Living
Student Threat Assessment
Dear Colleagues,

We are pleased to present the spring edition of St. Joseph’s College’s Professionally Speaking, a newsletter that examines the issues and topics most important to professional school counselors.

This publication kicks off with a story about the importance of financial literacy to high school and college students. “Bridging the Financial Literacy Gap” delves into strategies young people can use in building strong money management skills. Another piece, “Making a Difference – And a Good Living,” extols the rewarding benefits of becoming a teacher.

We have included “Student Threat Assessment,” which provides important tips on how to determine if a student poses a school safety threat, and a feature story on SJC’s Department of Accounting. An article that announces the appointment of Donald R. Boomgaard, Ph.D., as SJC’s next president is also featured in this issue.

Lastly, on our student spotlight page, we tell the uplifting story of Stefany Henriquez, a political science major set to graduate in 2018.

By sharing timely and useful information in Professionally Speaking, SJC illustrates its understanding of the importance of the work carried out day in and day out by school counselors. It’s our hope you can use the insight and resources found in this issue to help you perform your duties at an even higher level. Please contact us if there are other topics you would like to see featured in future issues.

We look forward to hearing from you.

Best regards,

Gigi Lamens
Vice President for Enrollment Management

P.S. Save the date – Friday, September 29, 2017 is SJC Long Island’s CB Fall Counselor Workshop. Details to follow.

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Financial literacy is one of the most versatile and powerful tools in a student’s arsenal, but many graduating high school students don’t know how they can begin their path to financial stability – or why they should. The National Financial Educator’s Council reports, students ages 15–18 averaged only 60.35 percent on the 2015 National Financial Literacy Test.

While being financially knowledgeable is advantageous to people of all ages, it’s particularly critical to graduating teenagers who are at a crossroads in their lives and will be bolstered by strong money management skills – or hindered by a lack thereof. Many of your students have already joined the workforce or plan to in the near future, and are experiencing their first taste of financial independence.

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**BRIDGING THE FINANCIAL LITERACY GAP**

Five Basics Your Students Should Know
SHARE THESE FIVE STEPS TO FINANCIAL STABILITY WITH THEM

1. START A BUDGET

Not only are your students newly responsible for potentially funding their social lives, cell phone bills and clothing, but they may also face new expenses, such as cars, gas and insurance. The 2015 U.S. Bank Students and Personal Finance Study found that 44 percent of students have little to no knowledge on budgeting and 21 percent are “barely keeping up” with their personal finances. By learning how to create a simple budget, students will be able to better determine their expendable income and avoid bank overdraft fees and late or missed payments on their bills, which can negatively affect their burgeoning credit score.

2. OPEN A SAVINGS ACCOUNT

It’s never too early to start saving. Financial attorney, debt expert and author of Life & Debt, Leslie Tayne, recommends individuals automatically deposit at least 5 percent of every paycheck into a high-yielding savings account without a long lock-up period or withdrawal penalties.

3. BEGIN HEALTHY FINANCIAL HABITS

Your students are more likely to carry financial habits through to adulthood if they learn and commit to them now. Suggest they create a separate email address to use strictly for bills and financial alerts as an easy way to ensure they don’t miss any important correspondence and have all their information available in the same place.

4. LEARN ABOUT CREDIT SCORES

Most students aren’t yet in a position to build a credit score, but they should understand how it works – for and against them. The 2015 U.S. Bank Students and Personal Finance Study also reported 61 percent of students believed once a delinquent debt is paid, it is removed from their credit report – while in reality, it remains for up to seven years. Additionally, 60 percent of students in the study thought checks and debit cards help build credit, but really they have no effect.

5. KEEP DEBT IN CHECK

Almost nothing is more tempting to a high school or college student than the prospect of “free” money. While no one under 21 years of age can obtain a credit card without an adult cosigner or proof of adequate income, it’s still important for students to understand the finer points of credit cards, including APR rates, annual fees, their debt-to-income ratio and the dangers of making minimum payments – or missing even one.

FINANCIAL LITERACY FOR COLLEGE STUDENTS

SJC Long Island is one of a growing number of colleges that offer classes and seminars to students looking to increase their financial literacy. SJC’s highly rated financial education workshop is part of the Evolve: The Student Leadership Society’s “Real World” curriculum. The one-hour workshop is offered weekly for nine weeks during the campus’ Common Hour, when no classes are in session.

“Evolve is designed to help our students become effective leaders, on campus and in life, and knowing how to properly manage your personal finances is a vital step in that journey to success,” said Magie Hassanin, SJC Long Island’s assistant to the vice president of student life and multicultural student life.

So, what can you do to better prepare your students for this transition?

RESOURCES

Find more tools and products to help students achieve greater financial literacy:
“Set a Goal: What to Save For” at americasaves.org
“Money as You Learn” at moneyasyoulearn.org
“Smart Borrowing Basics” and “Understanding Interest Rates, Fees and Interest Capitalization” at studentaid.ed.gov

SOURCES

financialeducatorscouncil.org/national-financial-literacy-test/
creditcards.com/credit-card-news/help/card-ext-12-consumer-protections-6000.php

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SKILL SET AND CERTIFICATIONS COUNT

With more than 730 local school districts and an average salary that’s among the highest in the nation, teaching in New York can be a rewarding experience – personally and professionally – even for students like Alison Haun ’06, who initially shied away from heading west. “The idea of teaching in New York City seemed daunting to me at first, and even kept me from applying for a few years,” she says. “I am currently a universal prekindergarten teacher in Queens. There is a great sense of community and collaboration in the school and I am very happy to be pursuing my passion there. The skills and training I received at SJC Long Island prepared me for a great career in the New York City school system.”

What does it take to secure a teaching position in New York? The right certifications definitely help. These subject areas are in the highest demand:
- Secondary English, science and math
- Spanish and other foreign languages
- ESL and bilingual education
- Special education
- Bilingual special education
- Speech therapy
- Reading and literacy
- Music, art and theater

Future educators should look for undergraduate teaching programs accredited by the Council for the Accreditation of Educator Preparation (CAEP) with a track record of successfully preparing students for certification in these high-demand subjects.

Locally, SJC Long Island stands out: Its accredited child study program is the only one on Long Island that prepares students for initial certification in four areas – Early Childhood (birth-second grade), Childhood (first-sixth grade), Early Childhood: Students with Disabilities (first-sixth grade) – while its adolescence education program consistently ranks among the best in the state. This CAEP-accredited program combines a solid teaching background with majors in biology, English, chemistry, history, mathematics and Spanish. Graduates prepare for their Initial Certification in Secondary Education in those subjects and may elect to extend their certifications to also teach fifth and sixth grades.

MAKING A DIFFERENCE – AND A GOOD LIVING

Why a teaching degree makes sense for many students

Most students will agree they want to become teachers so they can make a difference in a young person’s life. That is not changing, but what is changing is that would-be educators are finding the opportunity to make that difference closer to their Long Island homes.

While securing a teaching position on Long Island has been difficult at best for younger teachers in recent years, the employment landscape appears to be opening up. A Newsday analysis of the New York Department of Education’s Classroom Teacher Summaries reported nearly one-third of classroom teachers in Nassau and Suffolk are at – or approaching – retirement age, which could widen opportunities for education majors.

Still, today’s students shouldn’t necessarily expect to find themselves teaching in their local Long Island elementary school right away, cautions S. Mary Ann Cashin, C.S.J., assistant professor and chair of SJC Long Island’s child study department, who believes many teachers forego retirement simply because they love their jobs. “There is a greater opportunity in this immediate area than previously, and there are many more openings for younger teachers in neighboring districts in Queens, as well as in Brooklyn and the Bronx,” explains S. Mary Ann. While graduates of SJC’s child study program are also making an impact outside of New York – from Hawaii to North Carolina to Pennsylvania – the program hosts field trips to New York City public schools each semester to specifically encourage Long Island students to explore the many opportunities that exist close to home.

“The idea of teaching in New York City seemed daunting to me at first, and even kept me from applying for a few years,” she says. “I am currently a universal prekindergarten teacher in Queens. There is a great sense of community and collaboration in the school and I am very happy to be pursuing my passion there. The skills and training I received at SJC Long Island prepared me for a great career in the New York City school system.”
THE MORE CLASSROOM EXPERIENCE, THE BETTER

To become certified to teach in New York, education majors must also satisfy a student teaching component.

SJC adolescence education majors complete 100 hours of fieldwork in middle and secondary schools before they begin student teaching as seniors, when they spend seven weeks in a middle school and another seven weeks in a high school teaching in their content area.

“The program’s low student-to-faculty ratio means we can give each aspiring teacher a fair amount of individualized attention and guidance throughout their fieldwork and student teaching experiences,” says Margaret Moss, M.A., Ph.D., assistant professor of education at SJC Long Island. “We debrief after each fieldwork session, as well as observe them in the classroom several times during their student teaching assignments.”

SJC child study majors begin fieldwork as sophomores. They continue fieldwork in language and literacy and special education as juniors and then experience student teaching – with both typically and atypically developing children – in their senior year.

“Our students typically have more hands-on experience than their peers by the time they reach their senior year and jump into their roles as student teachers,” S. Mary Ann notes. “Their cooperating teachers and principals find them to be well-prepared, hardworking mentees who take initiative and get right into working with children.”

In fact, when cooperating teachers ranked their fall 2016 SJC teacher candidates on a four-point scale, they gave 95 percent of the students the highest possible rating for possessing the qualifications needed to become a certified teacher.

THE BOTTOM LINE

Perhaps the most important qualification of all, seasoned educators agree, is a passion for making a difference in students’ lives.

“As a profession, I believe there’s no career more rewarding,” reflects Jane St. Pierre, a senior lecturer in SJC’s Department of Child Study who’s been teaching for 44 years. “Each day, our students show us the value of our work as they develop into wonderful human beings. The mark of a true profession is to do what you love and earn a living doing it.”

Since the local career landscape is changing, it’s possible that more of your students with a passion for teaching will find the opportunity to do so. For more information about teaching opportunities in New York and around the nation, visit alleducationschools.com.

Perhaps no single area of school safety is more critical than understanding how to put solid student threat assessment in place. And as a school counselor, that is probably the aspect of your work that brings chills to your spine most quickly.

RATHER THAN FEELING ON THE SPOT BECAUSE YOUR SCHOOL DEPENDS ON YOU TO MAKE CRITICAL DECISIONS ABOUT WHETHER A STUDENT MAY POSE A THREAT, YOU NEED TO FEEL WELL SUPPORTED IN THIS AREA. ALTHOUGH MANY SCHOOLS ARE DOING A CRADLE JOB OF THE FIRST STEPS OF STUDENT THREAT ASSESSMENT WHEN A STUDENT IS REFERRED, STILL HAVE ROOM FOR IMPROVEMENT. LET’S LOOK AT WHAT A CUTTING-EDGE STUDENT THREAT ASSESSMENT SYSTEM MIGHT ENTAIL AND YOUR ROLE WITHIN IT.
**A BRIEF HISTORY**

By the end of the 1990s, the United States had become increasingly focused on school shootings. The FBI began putting outing information based on its investigations and, over time, it became clear that school shooters couldn’t be profiled. But even lacking hard scientific data, it was still imperative to come up with a system. Columbine provided the first real watershed moment for our country in this arena.

Pressure mounted for schools to be able to make predictions and prevent shootings. After seeing that profiling didn’t work, many schools tried zero-tolerance policies, but that wasn’t a solution, either. They were both one-dimensional approaches toward solving a multifaceted problem. The pressure increased again, of course, with the shooting at Sandy Hook Elementary School in December 2012.

Although to outsiders these incidents seem random and unpredictable, this isn’t entirely so, and we can do many things to prevent them. Parents and communities look to the schools to provide the answers and create a watertight safe school. Schools often turn to the school counselors and school psychologists to make that call – to determine whether a student will actually “go off.”

As a school counselor, you should never be solely responsible for assessing student threat. You should be a key player in a much larger group and much larger process for determining level of threat. The good news is that, although many schools lean heavily on school counselors or school psychologists to determine level of threat, there are examples of teams that allow you to give input without shouldering the burden of making a determination alone.

In many instances, a small, school-based group (a Level I team) performing an initial threat assessment is sufficient. However, as a school counselor, you need to advocate for creation of a second team: a community-based, multiagency, multidisciplinary team to address those students rating higher on the scale or continuum of aggression.

**KEY CONCEPTS**

The first goal of all student threat assessment must be to protect the students and staff, which means differentiating whether a student is making a threat or posing a threat. Top-notch student threat assessment entails evaluating and monitoring the student’s whole life circumstances, not just the student’s mindset. Student evaluation is critical, but it isn’t the answer.

As a school counselor, you need to advocate for creation of a second team: a community-based, multiagency, multidisciplinary team to address those students rating higher on the scale or continuum of aggression.

**MOVING TO LEVEL II**

A Level II student threat assessment team (STAT) is a multiagency, multidisciplinary team that kicks in any time the Level I team believes there is credible threat that exceeds the school’s ability to manage with certainty.

If a student makes it to Level II assessment, an evaluation is only the beginning. Changes in that student’s life can make all the difference, so ongoing monitoring is crucial. This is what makes the weekly STAT meeting so important. A student may shelve the idea of a school attack if his life levels out, but it might be the first place he goes when his girlfriend later breaks up with him or mom brings a “new dad” into the home situation. This isn’t a black-and-white process or issue, and it has to be viewed in the greater context of the student’s entire life situation.
One thing you can do to prevent school shootings is to look at what your district has in place, from K-12, for suicide prevention.

As noted earlier, a key component is figuring out whether a student is making a threat or actually poses a threat. If a student actually poses a threat, the STAT needs to continually monitor the student’s behaviors and indicators and be fluid in changing interventions as the student’s life circumstance changes. For a team to be good at this, it takes continual refining of skills and insights.

Although we tend to speak in terms of understanding the psychology of where the student is, the Level II team is looking at the broadest sense of the situation from the most points of reference you can gather. Rather than relying on just the psychological and one or two people’s perceptions, the team needs to know that the best indicators are the student’s behaviors. Is the student actively planning? Does the student have a specific target? Is the student quietly acquiring the tools and means?

In the end, the goal of all of this is a sense of ownership of the process from the community rather than a community view that the school should make this happen. As a school counselor, consider taking these three steps:

1. Take the concept of a multiagency, community-based team for Level II student threat assessment to your current team to look at how you might improve your current operational structure and organization.
2. Educate yourself on the differences in reactive and targeted aggression, and then begin to train staff in a few of the key concepts.
3. Push for weekly meetings of the Level II team so you get really good at this, and continue with ongoing monitoring of students rather than seeing threat assessment resting on information from one point in time or one point of view.

Finally, a note for those of you in rural areas. Large regions can organize one team serving the entire country or even several counties. You need to have the same people meeting weekly from law enforcement and other agencies. The team members need to get to know one another, hone their skills together and have a collective historical memory about each of the cases they review.

Cheri Lovre has been working in the field of prevention and crisis response for 35 years and has a long history with ASCA and school counselors. Her website, www.cmionline.org, offers a library of professional development units for online learning. This article was originally published in ASCA School Counselor, Vol. 51, No. 3.

INTERESTED IN MAKING A DIFFERENCE?

SJC Long Island offers an advanced certificate in applied behavior analysis, which can lead to a board certified behavior analyst (BCBA) certification and a behavior analyst license in New York state.

St. Joseph’s College this summer will welcome a new president.

Donald R. Boomgaarden, Ph.D., who most recently served as provost and senior vice president for academic affairs at the University of Scranton, will succeed SJC’s current president, Jack P. Calareso, Ph.D., who began his tenure at the College in July 2014.

As SJC’s eighth president, Dr. Boomgaarden will lead a College on the rise. Enrollment eclipsed 5,000 last fall, plans are in the works for the College’s first residence halls and the College’s academic profile continues to expand – including the recent additions of programs in applied behavior analysis, forensic computing, human resources, studio art and industrial-organizational psychology.

One challenge Dr. Boomgaarden looks forward to taking on at St. Joseph’s is splitting time between SJC Brooklyn in Clinton Hill and SJC Long Island in Patchogue.

“Having two campuses is an incredible opportunity that I think most schools would envy,” said Dr. Boomgaarden, a concert pianist and country fiddler with more than three decades of experience in higher education.

“They are two rather different campuses that allow the College to attract a wide variety of students.”

One of the reasons Dr. Boomgaarden is drawn to a career in higher education is that it affords him the opportunity to teach – and learn from – young people.

“It’s important for me to be with students at campus activities, such as concerts and sporting events. Young people need to be around adults. Professors, staffers – and presidents – can serve as great role models to students.”

One of the reasons Dr. Boomgaarden is drawn to a career in higher education is that it affords him the opportunity to teach – and learn from – young people.

Along with students, faculty members are important stakeholders on campus, Dr. Boomgaarden said.

“The professors are so important to the life of the college,” he said.

“Presidents who are really successful understand that your institution is only as good as your faculty.”

Dr. Boomgaarden is anxious to get started at the century-old institution.

“I’ve had the dream of leading a great school for a long time, so I’m very excited about it,” he said.

With a new leader at the helm and a century of excellence under its belt, St. Joseph’s College is poised for continued greatness.
Accounting for Students’ Success: SJC’s Department of Accounting

By Valerie Esposito

Offering a major, minor and dual degree, SJC Long Island’s Department of Accounting provides students with the knowledge and skills required of today’s business and accounting professionals.

With more than 300 undergraduate and graduate students, SJC understands the program’s popularity comes from a strong demand for accountants. Numerous reports show that the career prospects for accountants are very promising. The Bureau of Labor Statistics projects that employment of accountants and auditors will grow 11 percent from 2014 to 2024, faster than the average for all occupations, and U.S. News & World Report Money in 2016 ranked accounting as the third best business job and the 24th best overall job. They can apply what they are learning in classrooms,” Chance said. “They learn the importance of teamwork and interpersonal and communication skills while they work on projects with other professional members and, in some cases, clients.”

SJC students have completed internships at national and regional CPA firms, such as Deloitte LLP, PricewaterhouseCoopers and Sheehan and Company, such corporations as Arrow Electronics, Broadbridge Financial Solutions, Inc., and The Estée Lauder Companies, Inc.; and the New York State Office of the Attorney General Medicaid Fraud Control Unit.

“All of my professors are very receptive and have helped me become much better at voicing my questions and receiving feedback,” said Christina Palaiugh ’18, intern at Nawrocki Smith LLP in Melville. “The guidance and career advice I have received from my professors is invaluable and has helped to shape my internship experience and will most definitely aid me in the future.”

In addition, SJC Long Island has an active student-led accounting society. Throughout the year, the society brings in representatives to discuss the CPA exam, holds resume writing and interviewing skills workshops, and raises funds for Big Brothers Big Sisters. Its latest project was to train students to participate in the Volunteer Income Tax Assistance (VITA) program, whereby qualified students prepare tax returns for elderly and low-income taxpayers. The president of the society, Steven Kucharczyk ’18, is an SJC scholarship recipient and intern at Andersen Tax LLC in Melville.

“I chose to attend SJC because it was one of the fastest-growing accounting programs in the area,” Kucharczyk said. “My decision to study at SJC turned out to be one of the greatest decisions of my life. Many of my professors have more than 20 years of experience in the field, and their expertise is top-notch. Thanks to the material I learned at SJC, I landed an internship with a company where I know I can grow and prosper after I graduate.”

The projected growth for this in-demand major shows no signs of slowing down. “To keep up with the industry’s need for professional accountants, SJC created an articulation agreement with Suffolk County Community College in 2013 for its A.S. and A.A.S. in Accounting and SJC’s B.S. in Business Administration with a major in accounting.

In addition to its comprehensive accounting programs, the Department of Accounting at SJC offers courses in forensic accounting, management accounting, auditing, taxation, managerial and corporate accounting, and financial planning and more, the Department of Accounting maintains a robust internship program that often leads to employment for students – before and after graduation.

“Internships are valuable because they give students an opportunity to experience working in a professional organizational setting, where

STUDENT SPOTLIGHT

STEFANY HENRiquez
Political Science Major
Criminal Justice Minor
Class of 2018

Stefany Henriquez ’18 developed an interest in law and criminal justice at a young age. As the daughter of police officers, she grew up listening to the stories her parents would tell about their careers in law enforcement while the family lived in El Salvador.

After emigrating to the United States with her family in 1999, Henriquez, a Deferred Action for Childhood Arrivals (DACA) student, settled in Brentwood, New York.

“I want to continue to grow and become a U.S. citizen who works hard just like everyone else, while helping rehabilitate people and watching them become successful, too.”

After graduating high school, she received a full academic scholarship to SJC and began pursuing her dreams as a political science major with a minor in criminal justice at SJC Long Island.

“With the current state of affairs in the country, I think it is important to see that immigrant children are living the American dream and making the best of it,” Henriquez said. “Being a DACA student has helped me grow and strive to work hard for my education.”

As an SJC student, she takes advantage of every opportunity available to her. Henriquez has gained valuable experience during internships with Suffolk County Legislator Monica R. Martner’s office, the Justice Policy Institute in Washington, D.C., the Legal Aid Society in Queens and

“...and I also attended George Mason University and participated in the Justice Policy Institute’s making of Defining Violence, a nationwide report that focused on racial disparities within prisons and jails all throughout the U.S.”

After returning from D.C., Henriquez spent her summer with the Legal Aid Society, helping locate witnesses, conducting interviews, reviewing crime scenes and assisting lawyers with their cases. In addition to her extensive internship experiences, Henriquez was selected by Stephen Rockwell, Ph.D., professor of political science at SJC, to attend the Democratic National Convention in Philadelphia, where she worked with news anchors, covered protests and interviewed politicians.

After her expected spring 2018 graduation, Henriquez aspires to attend law school and work as a lobbyist or at a think tank. Most recently, she applied to the Harvard TRIALS program and a law program at Florida State University.

“I think that there is so much work to be done,” Henriquez said. “I want to continue to grow and become a U.S. citizen who works hard just like everyone else, while helping rehabilitate people and watching them become successful, too.”