



YOUR SMILE IS EVERYTHING


Mary H. Smith D.D.S.
A Professional Corporation
Family & Cosmetic Dentistry

We are celebrating our 25th anniversary of making and maintaining beautiful smiles. We always welcome new patients. Our office delivers the highest quality and service. Consults are always complementary.

96 Davis Road, Suite 5 Orinda, 925.254.0824

GET AHEAD IN MATH THIS YEAR



WHEN MATH MAKES SENSE, YOU SUCCEED!

MATHNASIUM
The Math Learning Center

GRADES K-12
Pre-Algebra • Algebra 1 & 2 • Geometry
Pre-Calculus & Calculus
SAT/ACT Preparatory
Individualized Instruction

HOMEWORK HELP FOR ALL LEVELS
Flat Monthly Fee
Drop-in any time, no scheduling needed!

1 WEEK FREE TUTORING & HOMEWORK HELP
Must present coupon. New students only.

3435 Mt. Diablo Boulevard, Lafayette
(Golden Gate Way at Mt. Diablo Blvd.)
(925) 283-4200 www.mathnasium.com

Careful reading of your financial aid award letters will pay off

By Elizabeth LaScala, PhD

College acceptance letters are often followed by more good news: financial aid award letters.

Ideally, your financial aid award letter should be organized so that you know:

- The estimated total cost of attendance for the school. This covers tuition, fees, room and board and estimated charges for books and other incidentals (examples: clothes, entertainment, computer, software, health insurance and transportation). Carefully review the college's estimated costs for incidentals. Compare their estimates with the amount that you are spending on these items while your child is in high school. Be sure to keep in mind that transportation is highly variable because it is location and time of travel dependent. Generally, books and supplies for classes will likely add over \$1,000 to your total cost of attendance.
- The grants and/or scholarships that your child received. This is the portion of the financial aid award you will not need to repay. These awards might be need-based, others merit-based. Make sure that you know the GPA requirement to renew your child's merit-based aid; the higher the GPA expected, the harder it will be to keep the money.
- The difference between the total cost of attendance and grants/scholarships. These are the costs that your

family must cover through loans or your own financial resources.

The next part of the letter should list options that you may accept or refuse to help cover your costs.

- The amount for the federal direct student loan where the interest is subsidized and the amount where the interest is unsubsidized. The subsidized portion of the loan may be as high as \$3,500. The interest on the loan is deferred until after the student graduates from college and some amount of time passes (usually six months). Your family must pay the interest on the unsubsidized portion of the loan while your child is in school. Check this link for more information <https://studentaid.gov/understand-aid/types/loans#types>
- The Work-Study Award. This is the maximum amount that the school allows your student to earn through a federally funded work-study job. A student might be able to earn more someplace else, but the Work-Study job might be better related to their career interests. After the first quarter or semester, your child can better assess what time of work best suits her financial needs and interests.
- Parent PLUS Loans. Some award letters may present the option to take out a Parent PLUS Loan to cover up to the total balance of your college costs. These loans carry a higher interest rate than federal student loans. Your family must begin to repay prin-

cipal and interest while your child is in school. Your family, not the student, must repay the debt.

If your award letters are not organized this way, reorganize them so that you can easily compare awards between schools. It's quite possible that the most generous school may not be your least cost option. And you will want to be fully informed before making the final decision!



Elizabeth LaScala, PhD personally guides each student through each step of selecting and applying to well-matched schools for undergraduate and graduate school study. Over the past two decades, Elizabeth has placed hundreds of students in some of the most prestigious colleges and universities in the U.S. The number of clients taken is limited to ensure each applicant has personalized attention. Contact Elizabeth early in the process to make a difference in your outcomes. Write elizabeth@doingcollege.com; Visit www.doingcollege.com; or Call: 925.385.0562.

Two SMC exhibitions highlight political artwork and women in art over time



Image Above: Rioscape by Sonya Rapoport, mixed media, 1962. Collection of Saint Mary's College Museum of Art

Submitted by Britt Royer

Two newly opened exhibitions at Saint Mary's College Museum of Art offer a unique look at art throughout history.

"Feminizing Permanence" presents 40 historical and contemporary artworks by 40 women artists in the museum's permanent collection. The exhibit recontextualizes the work, spanning centuries and cultures, to highlight a wide range of themes while collectively speaking to the contributions of women in the arts and their shared journeys toward parity.

"Sign of the Times: The Great American Political Poster 1844-2012" explores a variety of styles, design trends, and printing technology that engage visitors' imaginations and highlight 168 years of political commitments, from the 1844 race between Whig Henry Clay and Democrat James K. Polk to 1960s left-wing Democratic campaign posters of Eugene McCarthy.

Admission is free and open to the public Wednesday through Sunday from 10 a.m. to 4 p.m.

For information, visit www.stmarys-ca.edu/museum.

McCaulou's
FREE 7 pc GIFT!
Gift worth up to 116.00
With any Lancome purchase of 37.50 or more



Offer good while supplies last. One gift per client, please.
Gift Dates: Now thru 3/15/20

Choose Your Eye & Night Moisturizer Duo
VISIONNAIRE NUIT Multi-Correcting Gel-In-Oil and VISIONNAIRE YEUX EYE ON CORRECTION™ Multi-Correcting Eye Balm
RENERGIE LIFT MULTI-ACTION Lifting and Firming Eye & Night Creams

Receive
BLUSH SUBTIL Powder Blush in 347 Blush Liberte
COLOR DESIGN LIPCOLOR in 126 Natural Beauty
DEFINICILS High Definition Mascara
BI-FACIL Eye Makeup Remover
TOTE BAG in Your Choice of Coral or Blue
Your perfect foundation match awaits. Ask for a free 10-day sample

LANCÔME
PARIS

Available In Store Only www.mccaulous.com
Lafayette Montclair Auburn

Quality Hearing Aids • In Ear Monitors • Ear Mold Impressions

FREE Initial Consultation
Now taking Blue Cross, Blue Shield and Medicare.

Dr. Erik M. Breitling,
Au.D., CCC-A, FAAA

LAMORINDA
AUDIOLOGY

3744 Mt. Diablo Blvd., Suite 100, Lafayette
(925) 262-4242 www.LamorindaAudiology.com

Swim Plugs • Comprehensive Diagnostic Adult Hearing Evaluations



TREE SCULPTURE

COMPLETE TREE CARE
Proudly serving the East Bay since 1965!
Fully Insured ❖ Certified Arborists ❖ License #655977
(925) 254-7233 ❖ www.treesculpture.com