

WHY DO SCHOOLS PUSH SPANISH?

Educated members of your school board insist on teaching your children Spanish, but where are the high paying jobs in Mexico? Do you think success awaits our children in Spain?

Many parents cave-in because they are not aware of their options. So, unfortunately, these parents get herded into Spanish language programs. But what does your state's law permit? By way of example, *The California Education Code For Homeschooling 51220 (c)* outlines the adopted course study for a second language for grades 7 to 12, stating, "Foreign language (or languages) begin no later than grade 7, are designed to develop a facility for understanding, speaking, reading, and writing the particular language."

Many foreign students enter California schools exceeding this code's requirements, but what about your child? The code does not specify which language. So, you have considerable latitude in picking a language. Again I ask, "Why Spanish?"

This question becomes more troubling when you consider that most Americans are Christian. Most Christians would

prefer that their children learn biblical languages. Do you know of one public school that offers any biblical language? For all their claims of "tolerance," choosing a second language program seems obviously one-sided.

It is disappointing that, some homeschooled children are taught Spanish because their parents lack the tools to teach any other language. There is an over abundant supply of teaching tools for Spanish.

Many parents may not realize it is actually easier to teach Hebrew, you can limit a curriculum to one Bible book. Some Bible books are quite short.

The payoff for teaching Hebrew is far-reaching. Finally, your student is playing a game they can win. Within the Christian community, it is quite honorable to be able to read a Bible book in its original text. So, their progress will be met with community reinforcement. Congregations are hungry for members who speak Hebrew.

This kind of success just cannot be compared to succeeding in Spanish, French, or German. These languages offer nothing to the congregation.

Public schools have perpetrated a fraud. Christian and Jewish parents should be outraged.

School supply stores, book stores and publishing companies are beginning to respond to the growing demand from smart parents who want to teach their children skills that mean something.

A typical one year curriculum can be divided into four components: One month can be devoted to memorizing the Hebrew alphabet, which includes learning the phonetic variations of each letter.

Two months can be devoted to memorizing the meaning of each letter. Hebrew letters carry their own, individual, story. When you know each story, it explains why a word is the sum total of each letter story. Hebrew is logical.

Two months can be devoted to memorizing the specific words that are used in a given Bible book. You may be surprised at how few words are used in a Bible book. With Hebrew, context sets the definition. Again, Hebrew is logical.

At this point, the student is ready to begin actual reading. After several months of practice readings, your proud student can negotiate Hebrew beyond most parent's expectations (or your state's requirements).

--Maxwell Rankin

SCHOLARSHIPS

Long before you start shopping for student loans, get your free money lined up. Otherwise, how will you know how much to borrow?

To begin the financial aid process, you should complete the Free Application for Federal Student Aid (FAFSA) form. After completing the form, you will learn your eligibility for institutional aid, grants, and federal student loans. Most schools base their aid packages on the FAFSA. So, it is always a good idea to complete it. Graduate students are considered independent. So, parental information is not required for federal student aid.

Fellowships, grants and scholarships are the first avenues to pursue, since those do not have to be paid back. For example: Medical students should look

at the American Medical Association, or the Osteopathic Association.

Grants can be found just about anywhere. The federal government and the state are key resources for such funding. Your school of choice can fill you in on available grants. For scholarships, the options are so diverse that an on-line search is the most reliable one-source avenue for locating those opportunities. Any organization who asks for money to search for scholarships is a scam. Never pay for a scholarship search.

Having secured all the free money available, now is the time to search for student loans. Your first search for student loans should be the federal student loan program. Federal student loans have more attractive interest rates. There are three categories for grad students: (1) Perkins Loans. (2) Stafford Loans. (3) Grad PLUS loans.

PERKINS LOANS: These are offered through your school, largely based on financial need. Schools that participate in Perkins Loans usually have a limited amount of money to lend. So, it is necessary to complete your FAFSA as quickly as possible after the first of January.

STAFFORD LOANS: These come in two forms: Subsidized and unsubsidized. For subsidized, the federal government pays the interest, while you're a student. For unsubsidized, you pay the interest that accrues while you are a student.

GRAD PLUS LOANS: If you have maxed out the two previous resources, Grad Plus becomes your next option. These loans have a capped, fixed rate. Currently, these rates are capped at 8.5%. Many lenders offer discounts below this rate. To be eligible, however, you must have no adverse credit. There is usually a 3% origination fee that comes with these loans, as well.

Be aware of nonprofit lenders. For example, All Student Loan offers competitive rates nationwide. For the state of California, rates are even better.

Private loans, generally, do not have caps. Also, private loans are credit based. The private loan lender will always look at your credit rating and payment history. Finally, origination fees are generally higher for private lenders.

One payment method to avoid, at all costs, is credit cards. Credit card interest rates are silly options for silly