Dear Bishop Community,

Thank you to all of our school families who have already gotten involved in supporting our annual Auction and Gala. Our “Dare to Dream” event, honoring Fr. Tom Elewaut, is well on its way to being a wonderful success benefitting our Adopt-A-Student program. As a gentle reminder, all families are responsible for providing a new auction item valued at $100 or more to be bid on during the silent auction. This can be something you ask a local business to donate, something you purchase, or it can even be $100 cash for the committee to purchase an item, or it can be 2 or 3 bottles of fine wine that total $100 for our Wine Pull at the auction!

We still have quite a few specific needs to fulfill in the coming weeks and I will use this newsletter to outline the ways you can get involved. These are great opportunities to get your service hours completed and get to know fellow members of your Bishop Diego community! The following areas are in need of volunteers:

- Checkout helpers
- Wine Pull helpers
- Clean up helpers
- Live Auction Spotters
- Silent Auction set up
- Check-in helpers

More detailed information about all of these opportunities is included in the ParentSquare email that went out on February 9th. Please check your Bishop Diego ParentSquare account and sign up today!
Again, I would like to extend a huge thank you to our three Auction Co-Chairs, Susan Pate, Claudia Pakes, and Kathryn Roberts for their leadership in this year's event. These parents, along with their numerous sub-committee chairpeople – Dawn Maho, Yafa Kaylor, and Blanca Gorman, have already put a tremendous amount of time into the event but need YOUR HELP to ensure the success of our Annual Fundraiser, all for the benefit of our students! There truly is no greater investment of time than in our students.

Thank you!

In Christ,

Mrs. Karen Regan
Head of School

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**Admissions and Advancement – Dr. Cristy McNay**

**Re-enrollment for 2019/20**

Parents of students in grades 9, 10 & 11 – be on the lookout for your online re-enrollment links coming this week. We have moved to a completely online platform that will require a little extra input the first time, but will ultimately make everything much easier going forward!

**Share Your Love with Bishop campaign – February 10 – 15, 2019**

Thank you to all parents who helped Bishop Diego by donating to the Share Your Love with Bishop campaign during Valentine’s Week! Every dollar raised helps us to continue the mission of our school and our students are eternally grateful!

**Save the Date for Bishop’s Annual Auction – March 9, 2019!**

We are so very pleased to announce Bishop Garcia Diego High School’s annual gala will be held on Saturday, March 9, 2019. All proceeds from the event will support Bishop Diego’s Adopt-A-Student program. If you have not yet donated an item, experience, monetary gift valued at $100 or more, please do so as quickly as possible. Each family commits to supporting the auction at the time of enrollment.
Save the Date for Bishop’s Annual Golf Tournament – May 3, 2019!

The golf tournament sells out every year so be sure to reserve your spot early!

**Sponsorships** are available and include some incredible perks! Contact the Advancement Office for more details!

Warmly,

Cristy McNay, Ed.D
Director of Admissions and Advancement
(805) 967-1266, ext. 118
cmcnay@bishopdiego.org

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**Curriculum & Instruction – Mr. Tim Flanagan**

Teachers will begin making course recommendations for core classes next year. Please reach out to your student’s teachers if you have questions about placement.

Tim Flanagan
Director of Curriculum & Instruction
(805) 967-1266, ext. 115
tflanagan@bishopdiego.org

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**Counseling Services – Mrs. Rya Carpenter**

**BUDGETING FOR COLLEGE:**

In the last few newsletters, I have highlighted information about budgeting for college. To help families make sense of this information, I am hosting guest speaker, Trevor Mizrahi on **Thursday, March 14 at 6:30pm in the Library**. Trevor specializes in helping families to navigate financial aid planning for college. Participants are often shocked by what they learn. **If you are a parent of a 7th grader all the way up to 11th grade, I encourage you to attend this info session. Please feel free to invite a friend, and RSVP to lgonzalez@bishopdiego.org.**
Topics that will be covered include:

- The Most Generous Colleges With The Highest Starting Salaries Upon Graduation,
- How A Family Can Avoid Debt For College,
- How to Maximize Your Potential To Receive Grants/Scholarships, and
- A Basic Overview of the College Funding Process

What follows is a recent article written by Trevor:

“Most parents find it difficult to carve out enough time in their busy schedule to figure out the latest rules on financing a college education. And a 529 college savings plan may seem like you are doing your part to plan for the future. But were you given the best advice when you sat across the table from your advisor who advocated for this type of savings plan? To be clear, you should consult with your tax preparer, CPA or financial advisor to ask more detailed questions on how this affects your personal scenario after reading this article.

Making those monthly contributions in a college savings vehicle is easy to do. Out of sight, out of mind. Eventually you will have saved up enough to begin chipping away at the college expenses; hopefully. But what happens when your child gets a large scholarship and the need to deplete 100% of the fund is not necessary? Or if your child chooses to take a gap year to find themselves and later decides that college isn’t for them? How about the most common scenario that parents face which is the amount of savings accumulated penalizes them from receiving all of the financial assistance they would have otherwise received had they never started saving in the first place? To give you a dose of reality, there is an abundant amount of financial assistance available for the pursuit of an undergraduate degree that if done correctly, you really don’t need to pay full price for an education. And since many private universities have a specific question on their forms that ask about college accounts that were set up for the benefit of the student, your hard work can end up working counter to how you envisioned it would when you first set it up.

This brings us to how many investors have altered their strategy when preparing to pay for college expenses. Due to the new tax law changes in the Tax Cut & Jobs Act (TCJA), parents are allowed to use 529 funds towards high school tuition. Whatever
your investment strategy is, it is important to know that this could be a winning strategy for a variety of reasons. Let me just share one: In almost every scenario, the closer the child gets to college, the 529 college fund will be invested more conservatively in order to avoid major losses like we saw in 2008. What that means is if you were to use the funds and apply them towards tuition for sophomore, junior, and senior years in high school, the reality is you are not really losing out on potential gains. Just like everything else you want to do your due-diligence before making this your plan.

Here are a few words of caution as you explore this opportunity:

• Do not get discouraged by the word “penalty” if you are told that you will pay one if you choose to implement this strategy. In CA, the penalty is 2.5% on the gains only. Compare this to 6% to 12% that a college can penalize you just for having that savings account to begin with.
• Rather than continuing to fund a 529 college savings plan, find out if you are able to contribute to a Roth IRA instead. This type of account does not penalize you for having savings and you can use those funds for college tuition without incurring a penalty when funds are withdrawn.
• 529 college savings accounts are listed as a parent asset. If the fund was created by the grandparent and is owned by the grandparent, you do not list this as an asset on the FAFSA form. You will, however, list this fund if you are completing the CSS Profile. Tip: It is always best to have funds saved in the parent’s name rather than the student if you are applying for need based financial aid.
• Common Question About 529: “Can’t I transfer the funds in my eldest child’s name to my younger child and avoid this scenario altogether?” Answer: Colleges figured out that strategy a long time ago and recognize that parents don’t have a “favorite child.” Even if you do transfer the funds they will count the full amount as an asset.
• How Much Can Be Applied Towards High School Tuition Each Year from A 529 Account? Answer: $10,000 per year per child. Use The Online Net Price Calculators To Determine How Much You Will Pay Each Year For College. Each college has a calculator on their website which provides families with a ballpark idea of how much they will need to pay for that particular school.
• Avoid Gains In The Base Income Year. If Possible, Exercise These Options Prior To Sophomore Year Of High School. Base income year is the income tax return
- colleges consider when you are applying for financial aid. Example: A student starting college in fall of 2022 has a base year of 2020. It will be two years prior to when the student begins college.” - Trevor Mizrahi, Premier College Guidance -

www.premiercollegeguide.com

Rya Carpenter
Director of Counseling and Student Services
College Counselor
(805) 967-1266, ext. 104
rcarpenter@bishopdiego.org

Spiritual Life – Mrs. Jennifer Winnewisser

It was such a treat to have the senior girls and their moms come together for lunch on Valentine's Day! I hope you were able to view the photos of the event on the Bishop social media pages! Senior boys will have lunch with their moms on Wednesday, March 27th. Save the date!

Senior parents be sure to also save the date for Friday March 29th! This is the day of the Senior Parent Mass! We ask that senior parents arrive by 11:45 to gather with your students in time for Mass which begins promptly at 12:08. Traditionally, seniors have left after Mass for the remainder of the school day to enjoy lunch off campus with their parents. Enjoy!

Friday, February 22nd the junior class will come together for a mini-retreat during the school day right here on campus. They will meet for Mass, enjoy lunch together and participate in a few retreat activities. We continue to support and pray for the Class of 2020 as they move closer into their senior year!

Wednesday, March 6th is Ash Wednesday. We will begin the Lenten season with a prayer service and distribution of ashes. The service will take place at 1:30pm in the gym. All are welcome to join us!
Please continue to pray for the Senior Retreat Team and the Class of 2019 as we prepare for this very special time of reflection on God’s amazing love for each of us. --

Have a blessed week!

Jennifer Winnewisser  
Director of Campus Ministry & Spiritual Life  
(805) 967-1266, ext. 123  
jwinnewisser@bishopdiego.org

Athletics – Mr. Dan Peeters

Boy’s soccer is now (14-3-0) for the season. Congratulations to our team’s 4 – 2 win over Vasquez on Wednesday. According to Coach Luckhurst, “this team was probably the best team we played all season. However, our boys came out and matched their intensity with incredible defense which allowed the offense to do their magic.”

The Cardinals will be moving on to the semi-finals hosting San Dimas in Santa Barbara at a time and place to be determined.

Three of our amazing athletics signed their letter of intent to their perspective schools this last Wednesday. These students were:

* Natani Kent-Earle – St. Lawrence University

* Jack Luckhurst – Arizona State University

* Mark (JR) Vehslage – Michigan Tech

Congratulations to these three talented Bishop students!

WATER POLO AT BISHOP?
We have gotten a substantial amount of interest in creating a Water polo program. If you have not already reached out to us in regards to playing water polo, please do so by contacting Mr. Peeters at dpeeters@bishopdiego.org.

To get the latest news on Bishop Athletics please follow us on BD Athletics.

Go Cards

Dan Peeters
Director of Athletics
(805) 967-1266, ext. 113
dpeeters@bishopdiego.org

Upcoming Athletic Events

**Tuesday February 19**
Girls Softball @ Valley Christian 3:30p **EARLY DISMISSAL 1:20p**

**Wednesday February 20**
Boys Varsity Baseball Home vs Santa Ynez 3:30p **EARLY RELEASE 2:14p**
Boys JV Baseball @ Santa Ynez 3:30p **EARLY RELEASE 1:20p**

**Thursday February 21**
Girls Softball Home vs Coastal Christian 3:30p **SCHOOL OUT 1:30p**

**Friday February 22**
Boys Baseball @ Thacher 3:30p **EARLY RELEASE 1:20p**

Upcoming Bishop Events Calendar

2/17
Sunday Obligation
Rotation 7

2/18
No School

2/20
BISHOP PLUS 1,2,3,4

2/21
BISHOP PLUS 7,5,6

2/22
Junior Retreat Reunion
3/1
Returning student registration due
New student offers sent
8:45 am STEAM field strip

3/4
7:45 am STEAM Society group meeting

3/5
ASB applications available

3/6
Ash Wednesday

3/7
Course Selections for next year
1:45 pm – SBCC Registration for seniors

3/8
End of 3rd quarter

3/9
Gala Auction

3/10
Senior retreat run through

3/12
Senior Retreat

3/13
Senior Retreat

3/14
Senior Retreat

3/15
Senior breakfast

3/17
Winter Sport Banquet