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Belmont school uniform

School uniforms flicking their once sleazy, boring image and getting, well, fashionable, especially in urban centers. Uniforms are no longer strictly plaid, ties and sports coats; they're now more likely to include casual polos and khakis, notes Deborah Weinswig, a longtime Wall Street retail analyst who now heads global retail and technology research for the Fung Business Intelligence Center. It's not a meager business: Annual school uniform sales in the U.S. are estimated at \$1 billion. The National Retail Federation reports that 28% of parents surveyed this summer say their children don't have school uniforms, the highest level in the history of the survey since 2002. One big reason for growth: Uniforms are no longer limited to private and parochial schools. Nearly half of U.S. public schools had an official dress code or uniform requirement in 2013, up from 21 percent in 2000, Weinswig said. A higher proportion of urban school districts require uniforms than neighborhoods in suburbs or small towns, in part to relieve the financial burden on student families, Weinswig said. While the dominance of school uniforms looks like it has legs, there is no clean way to play in this fragmented market through publicly traded stocks. The largest player, French Toast, which is owned by privately held LT Apparel Group, has a 10% market share in school uniforms, Weinswig said. Other smaller players are private, too. Large retailers are taking notice, however. Among the companies that currently sell school uniforms are Amazon.com (ticker: AMZN), Wal-Mart Stores (WMT), and Staples (SPLS). -- Lawrence K. Strauss last week standing Pat In a long-awaited decision, the Federal Reserve left short-term interest rates unchanged. While the central bank has said the U.S. economy is progressing, it has cited recent global economic and financial developments that could hold back economic activity and wet inflation in the near future. However, Federal Reserve Chair Janet Yellen said a large majority of members still expect the bank to raise rates before the end of the year. Shares fell, but yields on the two-year Treasury saw its biggest one-day decline since late 2010. GM reaching a pact on the switch General Motors agreed to pay \$900 million and admitted criminal wrongdoing in a deal with the Justice Department on charges related to faults in the ignition switch that was linked to 124 deaths. GM said it would spend \$575 million to resolve most of the civil lawsuits related to the defect. But he faces other claims seeking up to \$10 billion. about a takeover that will form a \$275 billion behemoth that will produce a third of the world's beer. SAB said it was too early to say what it would do and warned that no deal was certain. EPA Rules Dodged? U.S. Environmental Protection Agency Volkswagen is being charged using software on nearly 500,000 diesel cars to dodge emissions rules. VW said it was cooperating with the probe. Republican presidential candidate Carly Fiorina scored several big points in the second round of the debate, and her knowledge of the policy details is proof of the lack of specifics in the positions held by US presidential candidate Donald Trump. Other candidates also attacked the developer. The Polish U.S. Court of Appeals gave Apple a victory in a duel with Samsung Electronics, saying that the iPhone maker has the right to an injunction that will keep Samsung from using some of the phone's features that infringe Apple's patents. Samsung said it would ask the court to review the decision with more of the judges. The thaw in the talks on Syria, the heads of defense departments of the United States and Russia discussed Syria and agreed to continue talking about mechanisms of deconfliction there after Russia said it was ready to consider sending troops to the south of the country and transport fighter jets to a Syrian base. Takeover Time European cable firm Altice made a push in the US after it agreed to pay a total of \$17.7 billion in cash, shares, and took on debt for Cablevision Systems. AMC Networks is said to be in talks to buy John Malone's premium cable television network Starz. And Expedia has completed the purchase of rival Orbitz Worldwide after receiving antitrust approval. In a brief review, The Standard reduced Japan's sovereign debt due to continued weak economic growth. - The United Auto Workers Union has entered into a preliminary employment agreement with Fiat Chrysler Automobiles. Hewlett-Packard plans to further cut to 30,000 employees before the company splits into two parts. Senators have moved to cap CEO pay on Fannie Mae and Freddie Mac. I wouldn't be shocked to see 10-year treasuries when rates go up... Be heavily volatile and go much faster than people think. GENERAL DIRECTOR of JPMorgan Chase Jamie Dimon Illustration: zack Trenholm for Barron's bookstore sales put up one of his best hits in years in July, the Census Bureau said. Sales helped HarperCollins Publishers, owned by Barron's parent, News Corp.: 5.9%: Jump in July sales for the month of 2014, After Harper Lee's Harper Lee's Go Set a Watchman was released, \$717 million: total sales at the bookstore in July were \$5.61 billion: sales for the first seven months of 2015, less than 1% more than in 2014, email: editors@barrons.com If you're a recent graduate or career changer, it's best to know how to get out of this downturn. But be careful that a niche degree doesn't equal a useless degree, says Tori Hohen, the upcoming edition of Gradsport.com a guide to post-college life. Cool-and-useful degree programs abound-it's just a matter of finding them. You practically lived in your textbooks and pajamas in Library science degrees are undervalued and can lead to a cool career, says Hohen. Other wonderfully useful masters are NYU-Tisch's dual degrees in business and film production and Columbia journalism and fill the gap with degrees that pair ties with science, law, business, public affairs, religion and environmental science. You may not think that pairing the media with a professional staple is necessary, but think again: being able to evoke quick and concise creativity is invaluable in most of any industry. It's really true that business analytics will take you a long, long way, says Andy Spear, vice president of technology solutions for Technisource. Getting your next degree can also be a way to make time abroad you never got around to doing in college and turning it into a career asset. France has some of the most famous business schools in the world in HEC and INSEAD, and few companies will frown on international relations or a degree of public policy from Sciences Po in Paris or the London School of Economics. However, continuing education does not have to be extravagant. Many companies, especially in the field of technology, are known to hire self-taught talents. Sometimes, it's as simple as defining a new specialty you'd like to continue and buy a few books on Amazon. For computer engineers, Spear says the process and automation skills are very hot, and this is probably the easiest set of skills to train yourself. Need more motivation? Try online certification or local shopping schools. If you can excel at example tasks during an interview, few employers will care about where you took your skills. Knowing brands and equipment can help, too. Telephony and mobile are among the fastest growing technologies, both from a hardware and software perspective, says Spear. The more experience you can gain with these suppliers and products of these manufacturers, the more valuable you become. Who writes: David Warlick, who runs the Landmark Project, consults for teachers in North Carolina. The skinny: Warlick's two cents, all on a wide range of school topics, are actually quite meaty. But his real passion is technology, and strategies to reach children in the Internet age. How many leaders do we lose when we teach them, he writes, instead of teaching them? Moving at the speed of creativityWho writes: Wesley Fryer, director of education advocacy for ATTA in Oklahoma.The skinny: Long, articulate messages about school reform, creativity, technology and seemingly everything else comes to mind. Why do little kids love show-and-talk so much? Why teachers feel so pressured to drastically limit show-and-tell time? Joan JacobsWho writes: Joan Jacobs, freelance writer and authorThe skinny: There's a ton of research out there on education, much of it it is his Jacobs makes it acces-sible for non-wonks. She's also excavating best practices (such as how Lego Mind-Storm deals with girls in science) and the worst (Texas attempt to ban cupcakes). One of the biggest expenses for many middle-class families is school expenses for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those who live in areas where public schools are of poor quality. A 2014 comparison with real estate website Trulia found that in postcodes with the most rated public schools, only 4% of children go to private schools, compared to 19% of children in low-rated public school postcodes. However, this does not mean that parents who live in good school districts spend less overall. Homes in these high school districts tend to cost much more than other homes in the same area - about 32% more, according to a Trulia study. So for many families, the extra housing costs adds up to more than they would pay for a private school. This means that parents who want the best possible education for their children have a difficult choice: pay directly for a private school or indirectly pay for a house next to a good public school. To figure out what's best, they need to know how these two costs compare, and what options they have to keep spending down. According to the National Center for Educational Statistics (NCES), about 4.5 million American children were enrolled in private schools in 2011-2012. More than 80% of these students were in schools with some religious affiliation. About 43% were in Catholic schools, and another 37% went to schools identified as a whole Christian, Jewish or specific Christian denomination. About 68% of all private schools have a religious orientation, while 32% are non-religious. According to the NCES, the average cost of private school tuition in the 2011-2012 school year was \$10,740 per child. This is a significant burden for the middle class family. According to the U.S. Census Bureau, the median household income in the United States was \$53,657 in 2014. This means that a family earning an average income will have to spend about 20% of their income to send only one child to a private school, and 40% for two children. However, the cost of tuition varies greatly depending on the type of school. The average tuition fee was \$6,890 per year for Catholic schools, \$8,690 for other religious schools, and a whopping \$21,510 for non-sectarian schools. Thus, a middle-income family would pay less than 13% of their income to send a child to a Catholic school, but more than 40% for a non-religious school. The cost of a public school Cost of a private school is easy - only a fixed amount of dollars per per Calculating the cost of a public school is much more difficult. You need to know which neighborhoods parents choose for their schools, how much it costs to live in these areas, and how this cost compared to the cost of living in other, nearby areas. A good place to start is with Niche, a website that evaluates and compares U.S. school districts based on factors such as student test results, graduation scores, health and safety ratings, and feedback from parents and students. Each year, Nisha lists 10 school districts he rates as the best in America. For 2016, the number one school district on The Niche List is the Tredyffrin-Easttown School District. In downtown Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - the district earns plus ratings for its academic performance, teachers, extracurricular activities, and more. According to Trulia, the median sale price for homes in the area is \$532,500. This adds up to a monthly mortgage payment of about \$2,610, based on a 30-year loan, a 20% upfront, and an interest rate of 4%. For a buyer who can only afford a down payment of 10%, the monthly payment jumps to \$3072. In nearby Paoli, by contrast, Trulia says the median house price is just \$287,000, or \$1,407 a month. That's a difference of \$14,436 a year - about 34% more than the average cost of attending a private school per child. Thus, a family with one child will spend less living in Paoli and sending the child to a private school. However, a family with two or more children will spend less living in the village of Tredyffrin, where the extra money paid for housing will cover school expenses for all their children. A similar conclusion can be reached in the 2014 article on school expenses in Money. He compares the cost of a private and public school to two fictitious families living in eastern Massachusetts: one family spends \$2,120 a month on an average house price in the village of Auburndale, which has some of the best public schools in the country; another spends \$998 a month on a home in an area with high schools, and an average of \$782 a month for private schooling. By adding these two costs together, the private school family comes forward at \$340 a month. However, the math changes completely if both families have two children. In this case, the state family saves a total of \$70,000 during both school years of their children. Keeping school spending under control in general, it seems that public schools - even those in expensive neighborhoods - are the best deal for families with multiple children, while private schools tend to have better value only for children. However, this rule is not fair to everyone. Parents who choose the right

private school can reduce the cost of tuition to an affordable level, even with a few at school at the same time. Simultaneously, conversely, making smart housing choices can make life in a large school district an affordable choice, even with one child. Private School Options One way to make a private school more accessible is to choose a school with lower learning. As noted above, religious schools, especially Catholic schools, tend to be much more accessible than non-sectarian private schools. Based on NCES data, a family can send two children to a Catholic school at an average cost of \$13,780 per year. That's a little less than the extra \$14,436 a year it's worth living in Tredyffrin Township, not Paoli. Another option for a private school is the Montessori School. These schools are adopting an educational approach that focuses on allowing children to learn at their own pace using all five senses. Most Montessori programs are for young children, but some of them extend to early adolescence. According to a 2009 survey by the North American Montessori Teachers Association, the cost of a year at Montessori School varies widely, but the average price for elementary school students is about \$8,600. This makes Montessori schools more expensive than a typical Catholic school, but roughly on par with other religious schools. Parents can also save money by starting their children in a public primary school and then transferring them to a private school. According to the money article, if their hypothetical private-school family did this with two children, they would end up saving a total of \$71,000 compared to a family in an expensive school district. Private Schools Scholarship Families who have trouble providing private school tuition can sometimes bring it within their financial reach through scholarships and other forms of financial assistance. Some schools have their own financial assistance programs, while others participate in national, regional or government scholarship programs. Funding sources are: Children's Scholarship Fund. Originally launched as the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) currently provides scholarships for part-time tuition for low-income families across the country. Scholarships cover up to 75% of tuition costs, with an average amount of \$1,700 per child. They can be used for any type of school - religious, secular, or even home education. To qualify for scholarships, families must meet with the child in primary school and comply with income principles for the National School Lunch Program. In 2015-2016, the foundation awarded scholarships to more than 24,000 students. To apply for a scholarship, parents need to contact one of the CSF partner programs in 16 states; Quantity the process that takes up depends on the specific program. Young scientists program. Run by the Jack Kent Cooke Foundation, the Young Scholars Program provides scholarships for high school and high school schools with first-class grades. About 60 students receive scholarships each year, which they can use for boarding school, day school or parochial (religious) school. In addition to financial support, young students receive academic advice, access to special enrichment programs and other resources. Families with incomes of up to \$95,000 can apply, but most young scientists come from families with incomes below \$60,000. The application period runs from January to April, and students know by September whether they are eligible for assistance. Best chance. This program is designed for students of color in grades 4-9 who receive good general grades and are active in extracurricular activities. The program doesn't actually provide scholarship funding, but it applies qualifying students to more than 300 middle and high schools across the country - both religious and secular - and helps them seek financial help from those schools. Best Chance says most students who apply through their program receive financial assistance, but it does not give a specific percentage. The application process begins in February for the school year, which begins 18 months later. There are many other scholarship and school voucher programs that operate in specific states or regions of the country. Parents can learn about programs in their field through the private school website. Affordability homes are close to the best public schools in general, areas with larger public schools are more expensive than other neighborhoods in the same area. However, there are some notable exceptions to this rule. Neighboring Scout has compiled a list of districts in the 20 largest urban areas of the country that combine good schools with affordable housing prices. For each district, the site lists the median house price and the school district's rating on a 100-point scale, based on factors such as class size and government test results. For the 10 largest metro districts in the U.S., the best neighborhoods are: Metro Area Neighborhood Median House Value Public School Rating New York, NY, NY \$234,924,924, 92 Los Angeles, CA Los Alamitos, CA \$411,225,87 Chicago, Illinois Elmhurst, Illinois \$260,105 86 Dallas, Texas Richardson, Texas \$259,597,90 Philadelphia, Pennsylvania Narbert, PA \$274,086 96 Houston, TX Friendswood, TX \$218,832 94 Washington, DC Laurel, MD \$279,307 88 Miami, FL Hallandale Beach, FLORIDA \$184,819 52 Atlanta, GEORGIA Fayetteville, GEORGIA \$202,980 65 Boston, Massachusetts Brooklyn, Massachusetts \$390,447 98 If the area you live in - or want to live in - is not part of the major metropolitan areas, Neighborhood Scout can still help you find an affordable neighborhood good with schools. You can enter your staff and region into the site's advanced search engine and then select the school quality criteria, prices and other features that are important for such as crime rate or accessibility for walking. However, to use this feature, you you subscribe to a site that costs \$40 a month, \$90 per quarter, or \$192 a year. Another way to afford a home in a top-ranked school district is to consciously choose to live in a smaller home. In Trediffrin Township, Pa., for example, zillow lists three-bedroom homes for as little as \$390,000. A mortgage payment for a home like this will come in at about \$1,912 a month - saving \$698 a month, or \$8,376 a year, compared to the median house price. The last word when choosing a place to live, the school district is not the only factor to consider. First, you want to find a home that is close to your workplace, so you don't have to face a long commute every day - perhaps even one that is close enough to allow you to walk or bike to work. Ideally, you would also like to be close to friends and family. And finally, you want to live in an area that is convenient for you, with access to all the amenities you care about - from local businesses to a good public library. So if the neighborhood that you like the most isn't one with the best schools, don't give up on it. Instead, crunch some numbers and see how much you could save by combining an affordable home with a private school. Or, on the other hand, if the place where you are in love has a large school district and sky-high house prices, look for ways to find an affordable home in the area. Have you attended a public school or private school? What would you choose for your children? Children? belmont school uniform shop. belmont school uniform list. belmont high school uniform. belmont state school uniform. belmont high school uniform shop. belmont house school uniform. belmont community school uniform. belmont preparatory high school uniform

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