How to Get Your Finances Back on Track After the Holidays

LIZ ARBOLEDA 
SENIOR WRITER

Although the holiday season is an amazing time filled with laughter, family, and giving, it is also a financially draining and stressful time for many. With Thanksgiving, Christmas, and New Year’s Day falling within this time, it’s difficult to limit spending and stay within the normal budget. Although it may seem daunting to get your finances back on track after the holidays, here are some tips that will help make the process easier.

The first step to getting your finances back on track after the holidays is to tackle your credit card debt. One thing that I will never forget from my personal finance class is Dave Ramsey’s voice telling me to never use a credit card, but as we all know, sometimes that is not realistic. On average, Americans add almost $1,000 in their existing credit card debt every year during the holiday season. The first step to conquering this credit card debt is to create a personalized plan. Some credit card companies make it extremely easy to do this by allowing people to set up interest payments. It is beneficial to set up automatic payments once a week, or even on every pay date, in order to eliminate credit card debt fast and without hesitation. Although it may seem impossible to eliminate your credit card debt, sometimes all it takes is dedication and simple sacrifices. If necessary, it may be beneficial to cut out unnecessary expenses, such as going out to eat, in order to eliminate debt faster.

The next step to getting your finances back on track after the holidays is to evaluate your spending. If you are in a financial crisis after the holiday season, it is very important to evaluate what you’ve spent and to create an allowance for yourself to spend each month. Evaluating your holiday expenses is also helpful in order to create a holiday budget for next year. It is never too early to save, and setting aside a small amount in your budget each month for holiday spending can make next year’s holiday season much less stressful.

Although the holiday season can be a stressful time for both you and your finances, following these steps can help make getting back on track much easier.

Three Universal New Year’s Resolutions and the Apps to Help You Achieve Them

MOLLY GOHEEN 
SOPHOMORE WRITER

2020: a year that means something different to everyone. After graduation, the year you’re devoted to make a change. I’ve recently decided to make a fresh start, and the new decade is the perfect excuse to leave any negativity behind. It’s our Fresh Start! Last year, you would know I am a fan of New Year’s resolutions. I understand I couldn’t have reached my goals at any point in the year, but there is always something exciting and new orbit around the sun that makes us want to do things differently. Beginning this year, my New Year’s intentions do not have to be some cliché unattainable dream; it can be a reality. By taking self-improvement through making and sticking to my New Year’s intentions, my goals will not only help me achieve them, but you have a set goal in mind or you have no idea what you want to change, this year I have three goals to strive towards this year and the apps that will help you achieve them.

1. Save your money. Whether it is purchasing unnecessary clothes that I don’t need or buying excessive cups of coffee, I find myself spending all my savings and spending more than I earn. However, in 2020, I am taking self-control and learning to cut back on my spending. If you are in the same boat as me, I recommend using the Mint app, which can help keep track of your spending. It shows where your money is going and helps you become more conscious of what you are spending.$1,000 to their existing credit card debt every year during the holiday season. I am creating a new budget this year with the Mint app, and it has been great getting to play with them in high school.

2. Track your physical health. Through diet and exercise, tracking your physical health is an important and practical goal. I am not an advocate for an excess of diet trends, but I am an advocate for incorporating physical activity on a consistent basis. I go to the gym every day and it helps me to feel good about my body and how active I am. In 2020, I am taking personal control and learning to cut back on my spending. If you are in the same boat as me, I recommend using the HeadSpace app, which can help improve focus, efficiency, and productivity. MyFitnessPal is both on an app and website that tracks diet and exercise. The app has user-friendly features with physical activity, diet, nutrition, and caloric intake. MyFitnessPal allows users to either scan the barcodes of food items or manually add them to track their intake.

3. Focus on your mental well-being: Mental health, being just as important as physical health, is often overlooked when discussing New Year’s resolutions, but without a stable mental capacity, one cannot pursue goals or dreams. Allowing time for reflection and recreation can reenergize the mind and permit positive thinking. I have found that setting time aside for individual thought can help me be the best version of myself. I am allowing time that is open to prayer, meditation, or just thinking, allowing the mind to rest creatively. Personally, I enjoy doing my deep breathing meditation sessions; they are the most practical and efficient for me. The app Calm is a great app that offers meditation through pre-recorded sessions. The app includes hundreds of themed sessions, everything from stress and sleep to focus and anxiety.

Using Fresh Vegetables in the Winter

Miss Soba Noodle Bowl Recipe

EMMA LOUThAIN 
SOPHOMORE WRITER

When you think of winter, typically fresh vegetables are not one of the things that comes to mind. It is easy to fall into the trap of using canned goods for dinner instead of taking the time to prepare produce. Fresh vegetables pose a challenge in the cold months. It’s time to think outside of your comfort zone. My love of fresh vegetables and produce is not something new to me. The app Headspace focuses on assisted meditation and it has been great getting to play with them in high school.

Ingredients:
6 cups low-sodium vegetable broth (1 cup each)
3 large garlic cloves, peeled and crushed
1 tablespoon miso, white or yellow
1 tablespoon cilantro
2 cups baby spinach
6 ounces boiled eggs
1 teaspoon red pepper flakes

7. Turn your eyes away from the zucchini, if you can’t see it, you can’t eat it! In order to eliminate debt fast, you must be able to stay focused on your goals. The app Mint is perfect for this. Mint helps you to keep track of your spending in real time. It allows you to see where your money is going and helps you become more conscious of what you are spending.

8. To enjoy it if you make it! I love to try new recipes and I am excited to share one of my favorites with you. This recipe is perfect for those who love an Asian-inspired meal. I have learned how important it is to try new things and to step out of your comfort zone. My love of fresh vegetables and produce is not something new to me. The app Headspace focuses on assisted meditation and it helps me to feel good about my body and how active I am. In 2020, I am taking personal control and learning to cut back on my spending. If you are in the same boat as me, I recommend using the Mealime app. It helps you create meal plans and track ingredients. You can also set reminders and get notifications when you need to restock your pantry. Mealime allows you to either scan the barcodes of food items or manually add them to track their intake.

A Christmas and New Year’s Celebration

A create a poem with words by

MADISON O’NEILL 
JUNIOR WRITER

Every line of this poem is a Christmas song. Try to guess what song each line comes from!

Christmas time is here
I’m a mother of two cradles in Bethlehem
Till spring comes again, Amen.
And the glad tidings tell:
All is bright! Joy to the world!
The King of Kings salvages the world, here, hence, to sing:
“Glory, the light of the world is here!”
Joy joy to the child is born!
Born in the King of Israel!
Born in the King of Angels!
Merry Christmas to you.
Happy New Year, too.

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An Update on the Alter Swim Team

CORAL CUNNINGHAM
SENIOR WRITER

The Alter Swim Team has officially begun their season with two meets thus far, the most recent held at the CountrySide YMCA on Saturday, December 21st. They faced local league opponents CJ, Carroll, and Fenwick. The AquaKnights are off to an amazing start with Xavier commit and captain, Kate Lair, placing first in the 200 freestyle and 100 breaststroke and freshman Ava Tenhundfeld winning the 200-individual medley. Ava, along with senior captains Sheridan Johnson, Kate Lair, and Lucy Schuermann, won the Girls 200 medley relay. Asop that, Ava, Kate, Lily, and Lily Bradley (sophomore), won the 400-freestyle relay. On the boys’ side, Joe Lar (sophomore), James Keighley (junior), and seniors Danny Thorson and Jack Kernan received their best times. The Knights placed fourth overall and are looking forward to an eventful rest of the season.

“My favorite thing about swimming is growing my friendships throughout the season with my team.” - Kate Lair

“My favorite thing about swim team is how supportive and hard-working, but also fun-loving, our team is.” - Maura Homann

“I think my favorite thing is just being able to spend time with a lot of friends I don’t get to see every day.” - Danny Thorson

“My favorite thing about swimming so far is definitely being a part of such an encouraging team, bonding with my teammates each meet, and making new friends.” - Ava Tenhundfeld

“My favorite thing about swim is the people and how accepting and connected we all are!” - Lindsey Rocco

NCAA and NFL News

SHELBAY JOHNSON
JUNIOR WRITER

On December 28, four teams played to be in the National Championship on January 13, 2020. The first game was LSU vs Oklahoma, LSU won 63-28. The second game that day, and probably the most watched was Clemson vs Ohio State. Both Clemson and OSU were 13-0 going into this game. In the end, Clemson won 29-23. Then LSU and Clemson played for the National Championship title of the 2019-2020 college football season. LSU was victorious, defeating Clemson 44-25. Speaking of college news, Ian Book, the Notre Dame quarterback, will be returning for his senior season with ND. With Book’s return, he has a chance to break Notre Dame’s record for wins by a starting quarterback.

In other football news, the Browns fired their head coach, Freddie Kitchens, after just one season with the team. Kitchens had a 6-10 record this season. The owners of the Browns are suspected to meet with coaches from the Baltimore Ravens, San Francisco 49ers, the New England Patriots, the Carolina Panthers, and the NY Giants. Since 2012 the Browns have gone through 6 coaches. Even though Kitchens might have helped the Browns a little this season, the Browns’ managers were not impressed by his attitude and his decisions. The Browns hope to find a well-rounded coach for the 2020-2021 season!

For A Brief Moment

A creative humor piece written by

SAVANNAH KUSNIEZ
SENIOR WRITER

For a brief moment
I would like to talk about the unnecessary function of our fingernails. They are unnecessary.
They could just have been skin. Curse our forefathers.
and their need for an extra layer of dead material
lacing our digits
Curse them for other things too.
like the crippling economy and global warming.
But the fingernails thing.
it gets to me.

What inspires you and your art?

“Religion, history and ancient art. I watch a lot of documentaries, but reading about cultures, artists and art history is where I find hard core inspiration. If I were to choose one thing that inspires me, it would be color. I love color, it’s God’s own paint. When I create a work of art, I see God passing through the pigment as I make the art with his own art of creation.”

What is your favorite piece of art from a professional?

“My favorite piece is Ai Wei Wei’s Sunflower Seeds. I really respect him and his ability to create, triumphing through his oppression. He is so passionate, shown through his ability to create controversial works of art like the seeds. In my opinion the seeds are an allegory, showing how independent China is in its ability to manufacture products used globally, but China never receives any meaningful recognition. The process as to how the seeds were made is fascinating, as they are all hand painted by local shop owners in China.”

What do you think makes your art unique?

“My art is unique because it is my own art of creation.”

Why is this piece special to you?

“Sunflower Seeds are an allegory of the fragility of art, how easily it can be destroyed. This piece also makes the viewer think about how art is a remnant of our forefathers, a record of our history, made by people who lived long before us.”

What would you like your viewers to take away?

“Hopefully they come away with a better understanding of how independent China is in their ability to manufacture products used globally, but China never receives any meaningful recognition. The process as to how the seeds were made is fascinating, as they are all hand painted by local shop owners in China.”

Having lived in both a busy city like Atlanta, and a quiet town like Kettering, which type of environment is best for sparking and maintaining inspiration?

“In a busy city like Atlanta, it is everywhere. That also means that competition is everywhere. But, seeing everyone’s art style displayed across the city can be intimidating. For example, in Atlanta, people would spray paint these enormous murals and at age 6 I became frustrated with myself that I could not create an exact replica. Maybe cities aren’t so good for inspiring individuality. A quiet town can be a waterfall of inspiration, but you must work harder to find it. In Atlanta, I was inspired by everything. But in a place like...”
Meet our January Issue Writers

EMMA LOUTHAIN – SENIOR WRITER
“Using Fresh Vegetables in the Winter”
Emma is a talented student being involved in Mock Trial, Science Olympiad, and Envirothon. Her favorite subject is Biology, and she dreams of becoming an epidemiologist. Her favorite TV show is Brooklyn 99, and her favorite food is corn. Emma enjoys writing in her spare time!

CORA CUNNINGHAM – SENIOR WRITER
“An Update on the Alter Swim Team”
Cora is a multi-talented student who participates in Alter Varsity Volleyball, Alter Scholars, French Club, Student Ambassadors, NHS, Envirothon, Academic Team, and is the treasurer of Key Club! She enjoys eating empanadas while thinking about her hopes of becoming a biochemical engineer. She has been to six out of the seven continents and joined the newspaper to expand her writing and help unite the Alter community.

SAVANNAH KUSNIERZ – SENIOR WRITER
“For A Brief Moment”
Savannah is a member of the Alter Marching Knights as well as numerous clubs and activities such as Science Olympiad, Liturgical Ensemble, Chess Club, and Ecology Club. Her favorite subject is Physics (I know, she’s brave), and she aspires to be an Environmental Engineer. She also loves peanut butter and eerie creative writing!

LYDIA BOOTH – SENIOR WRITER
“Teacher of the Month – Mr. Zimmerman”
Lydia is a busy student participating in gymnastics, Key Club, Dare to Care, Peer Ministry, Upper Room, and Student Ambassadors. She loves High School Musical 3, social studies, and pasta. Lydia dreams of becoming a speech pathologist and joined the newspaper because of her experience being the bulletin editor for Key Club!

LAUREN SCHIMPF – SENIOR WRITER
“Alter’s First Fashion Design Show”
Lauren is a busy bee here at Alter. She is a member of the soccer, track, and Lancerette dance team. She is the Co-President of Fashion Club and a member of BOLD and Dare to Care. Lauren loves art and hopes to live in New York City someday. Unfortunately, Lauren hates cheese, but she does enjoy some rice and grapes every once and awhile.

MADELINE O’NEILL – JUNIOR WRITER
“Spotlight Prayer — Our Lady of Guadalupe Prayer & Alter Artist of the Month Interview”
Maddie is a very active writer who participates in both Creative Writer’s Circle Club and the Knightly News. She is also a member of Key Club, Art Club, and Dare to Care. She aspires to become a book cover or movie poster designer in the future.

SARAH CLAIBORNE – FRESHMAN WRITER
“January Birthdays”
Sarah is one of our newest Freshman members who is involved in dance inside and outside of Alter, participating in Lancerettes! She aspires to be a barista one day and also enjoys painting. She loves watching Friends while eating Cheez-its and Rice Krispy Treats.

SHERIDAN JOHNSON – SENIOR WRITER
“Alter Artist of the Month – Danny Thorson”
Sheridan is both a swimmer and a Lancie here at Alter. She is a participant in many clubs and organizations such as Key Club, Dare to Care, Knights for Life, and NHS. Sheridan has lived in three states in her life (we are glad she lives in Ohio now)! Sheridan loves pasta and The Breakfast Club.

EMILYA ROSENBERG – JUNIOR WRITER
“And We’re Back: New Year and New Alter Events”
Emilya is a member of the Alter Girls Varsity Soccer Team as well as Horizon in Medicine Club, Student Ambassadors, and NHS! Her favorite class is Honors Anatomy, and she dreams of being a pediatric nurse practitioner. She loves Grey’s Anatomy and sweet potatoes!

MAURA HOMAN – SENIOR WRITER
“Editor”
Maura spends her time killing it on both the swim and Lancerette teams. She is also on the Student Advancement Advisory Board and is a member of Dare to Care and Spanish Club. Maura’s favorite class at Alter is Mrs. Schlangen’s AP Lang class, and she loves English in general. She is the proud owner of a three-legged dog, and her favorite food is pizza.

SHELBY JOHNSON – JUNIOR WRITER AND CO-PRESIDENT
“NCAA and NFL News” and Editor
Shelby spends her time playing golf for Alter while also being active in Key Club, Fashion Club, and Yearbook. Her favorite subject in school is English. Out of school, Shelby likes to relax by watching Grey’s Anatomy or The Vampire Diaries. One day she would like to become a photojournalist. Shelby helped start this club to be able to explore journalism and give a place for other writers to express themselves.

MOLLY GOHEEN – SENIOR WRITER AND CO-PRESIDENT
“Three Universal New Year’s Resolutions and the Apps to Help You Achieve Them” & Editor and Design
Molly is a current member of the Alter Track Team. She also participates in Key Club, University Club, Dare to Care, NHS, and is the Senior Rep for Fashion Club. She hopes to pursue journalism and photography in the future. Molly helped start this club to fulfill a need for a student-written news outlet at Alter and to further her own knowledge of journalism and media. Molly also has an Alter Fest goldfish that is ten years old named Swimmy.

LIZ ABOUZEID – SENIOR WRITER AND CO-PRESIDENT
“How to Get Your Finances Back on Track After the Holidays” & Editor
Liz is a member of the Lancerette team, Student Ambassadors, Fashion Club, French Club, and Key Club. Her favorite subject is English, and her favorite movie is The Amazing Spiderman. Liz has been out of the country ten times, and she helped start the newspaper club because she has had a love for journalism from a young age because of her parents’ careers and thought it would be interesting!