

TRiO

STUDENT SUPPORT SERVICES

January & February 2018

THE OFFICIAL NEWSLETTER OF THE VISIONS AND RX PROGRAMS

IN THIS ISSUE

Spring Back

by Gaurav Khanna,
Director of the Visions and Rx Programs

It's cold and dreary as I welcome all of you back for the spring semester. However, in the natural world, the days are already lengthening, and warmth and life are preparing to burst forth again in a few weeks! So it is with the college; behind the cold concrete, we are looking forward to having you back on campus and to supporting your pursuit of your goals.

No matter how past semesters have gone, spring is a reminder that there are always new starts in life. Just like the flora and fauna come back from a deep freeze, so too can you. Let "springing back" be your motto for the semester. If things haven't gone well in the past, sit down with us early in the semester and we can help you map a path to success!

As always, we have many activities and events designed to help you connect and get involved and to foster your academic and personal growth. The seminar schedule is available online and in the TRIO Complex. In addition to sessions targeting financial literacy and transfer, we're hosting a breakfast session to talk

about travel. Join us for a good start to the day and learn about how travel can enhance your life.

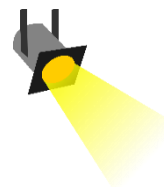
Over spring break, we're planning a trip to the Peabody Essex Museum in Salem. This is a gem of a museum with an extensive collection of exhibits, many of which were donated by the sea-faring captains that traveled the world for trade when Salem was one the hubs of global commerce. An especially cool feature is an ancient Chinese house that was transported from China and re-assembled brick-by-brick within the museum. Visiting the house is like gazing through the window into another time and culture. Seats are limited for this visit, so we hope you'll be able to join us!

As we start this new semester, we wish you every success. Remember, you have the support of a dedicated team. Counselors, tutors, and other resources are all available to you—just reach out and we will be happy to connect you. With some of our students graduating at the end of the fall semester, we have a few openings—if you have friends who qualify for the programs and would benefit from services, bring them by the TRIO Complex as well!



Start Your Year Right!

January is a great time to set goals and develop habits!



Student Spotlight

Lisa shares her education and her path to success!

TRIO Complex Hours

Monday-Thursday
8:00 a.m. - 6:00 p.m.
Friday
8:00 a.m. - 4:00 p.m.



Mount Wachusett
Community College

“Where did all my money go?!”

Managing Your Finances in the New Year

by Ashley Dill

Visions Academic Advisor

If you're feeling like the holidays wreaked havoc with your finances, there are ways to get back on track. Make “better money management” one of your New Year's resolutions! By using these techniques, you'll be on your way to financial health.

Watch Your Bills and Pay Them

Make a list of all your regular monthly bills by due date. Add up how much money is going out and in for the month. If there is more money coming out than in, think about where to possibly make spending cuts. Keep this list handy so you know when each bill is due. If you have a checking account, a great way to pay your regular bills is to set up automatic payments through your bank. Many banks offer a free service to set up recurring payments for bills. This saves you from forgetting to pay regular bills every month. For bill amounts that change, set up the payment amount and date for the bank to send the money as a one-time payment. If your finances are tight, always pay the necessary expenses first, like oil or electricity, before paying for other things.

Credit Cards Are Not Evil

It's good to have a credit card to build your credit, but be careful using it. Treat a credit card like a debit card – if you don't already have the money, don't spend it! Always pay off the full card balance every month (or every paycheck) to avoid paying the high interest rates. Credit cards are not financially damaging if you use them responsibly. They are also safer to use than debit cards because there is a barrier of protection against fraudulent charges that debit cards do not have.

Your Financial Records - Pay Attention

Save receipts from all recent purchases, especially for receipts of things you may need to return. A filing system with envelopes or folders will help you easily find one when you need it. This filing system should also have all the bills you receive. Keeping financial records is important in case of any issues in the future. It's also important to regularly check any bank or credit card statements in case there is a problem that needs attention.

Saving

Save money by using free/low-cost resources – substitute Netflix with DVDs from the library or visit your local recycling center or thrift store. In addition to not spending, try to put at least a little bit of each paycheck into a savings account. It's important to have money for unexpected financial emergencies. If you're finding that you don't have money to put into saving, closely track all your spending for a month or two to see where all the money is going – where can you make cuts? If you want to buy something expensive, pick a goal amount and save up for it.

Spending

Spend wisely – don't make spontaneous purchases, especially with expensive items, which can add up quickly. Really think about if you need the item or if you just want it. If something is a want, think about it – can you afford to buy it or can you make do with what you already have? Wait for sales on items you want and buy at the most opportune time. When you have bought something but decide you need to return it, return it as soon as possible – the sooner you return it, the sooner you can get that money back into your possession.

Five Keys to a Successful Semester

by Joyce Kulig

Visions Retention Counselor

1. Read your course syllabus.

Put the information on a calendar, in your smart phone, or on the refrigerator AND refer to this information often. There is no excuse for not knowing a quiz is coming, a paper is due or that your class is meeting in the library versus the classroom.

2. Buy your textbooks.

Students who are ready to hit the ground running the first day of class win the race.



3. Explore the Blackboard site for each or your courses.

Know what is on it and how the faculty expects you to interact with this site.

4. Stop by the TRIO complex the first or second week of the semester.

We are your go-to team, cheerleaders and mentors. My favorite bumper sticker reads, “Successful students use services.”

5. Attend classes, do your best work, participate in your education.

(This is really three, but who is counting?)

Beating the Winter Blues

By Lisa Naze

Rx Transfer Counselor

I grew up in Western NY, which I joke as being Canada-Lite since we were closer to Canada than we were to New York City. I am no stranger to how endless the winter can feel and how the weather and lack of sunlight can dampen one's spirits. I will admit that my least favorite months are January, February and March, so here are some things that I have found to lessen the grip of old man winter on my spirit:

Exercise:

My exercise of choice at the gym is the elliptical. Regular exercise is a great way to release endorphins, making you feel better, lessening stress, and helping sleep patterns. If you don't think you can enter into the "no judgement zone" of the gym, go for a walk outside in the brisk air, around campus or at the mall. Try a kick-boxing class, exercise video or just dance your way into being healthy.

Music:

It's true that music soothes the soul, but it can also lift your spirits. I am always in search of new music that I can listen to in the car, at home and at the gym. I love all types of music and my playlist spans seven decades. On a cold night crank up the music and have a dance party or sing your way into a better mood!

Plan something to look forward to

When the weeks become long, plan an event to look forward to. Even if it's going to a movie, concert, inviting friends over or taking a long weekend away. My birthday is in February, so I enjoy celebrating with my family at the Butterfly Conservatory in Deerfield, MA. The warmth, calming music, and beautiful butterflies make me feel at peace. We need to treat ourselves every now and again.

You've got a friend in me:

I went to college in a town on Lake Ontario. It was so snowy and windy that the trees grew sideways and they would sometimes put up ropes that we could hold onto to help guide us to class. Looking back, I realize the only way I survived was with the help of my friends. Having people to talk to, laugh with and dream with helped the winter fly by. Plan a night out with your friends or have a beach themed party and drink lemonade. Go through photos of your time at the beach last summer together and reminisce about how hot it was on that day.

Take up a new hobby:

Being snow bound inside is the perfect time to think creatively and take up a

new hobby. Try organizing your photos in a scrapbook, cook a new recipe, try something you've always wanted to do or renew an old hobby. Last winter my husband and I dusted off our ballroom dancing shoes and found a dance studio that offered an hour lesson, dancing and dinner for only \$15 per person. It was something we looked forward to, met new people and cha-cha'd our way out of the winter doldrums.

If you can't beat them, join them:

Embrace what you cannot change and try new ways to enjoy the cold and snow. Go skiing, skating or sledding. Build a snowman, make a snow angel or have a snowball fight. Make fun new memories you will be reminiscing about when it's 105 degrees out and you wish it was winter again!



Free Passes to the MWCC Fitness Center

The Rx and Visions Programs have a limited number of free passes to the MWCC Fitness Center.

If you are interested, please stop by the TRIO Complex by January 26th!

Time Management Tip:

Know what you need to do, prioritize and get it done!

Student Spotlight: Lisa Ferrara-Caron

By Dawn Babineau

Visions Learning Specialist

It is my pleasure to introduce you to someone admired by many. Her name is Lisa Ferrara-Caron. She is a mother, a student, a businesswoman and a genuinely nice person. She makes this all look easy. In reality, we know she has worked hard for her success. She has agreed to take a few minutes to share with us how she balances it all with so much composure and grace.

A little about Lisa:

She is a mother to six children, ranging in age from 3-18 years old. At MWCC she is a business major with a focus in accounting. She plans to transfer to a four-year institution to further her accounting skills while also adding a second concentration in American Sign Language. Lisa was introduced to ASL this semester as a humanities elective and plans to continue with as many classes in sign language as possible. In her free time when she is not acting as "Mom's Taxi", she enjoys reading and listening to an eclectic mix of music. Lisa reports often looking to her faith for inspiration.

What keeps her busy?:

She is associated with Commonwealth Scholars (honors program), Vice President of Alpha Beta Gamma, Treasurer of PTK (Phi Theta Kappa), Treasurer of Campus Crusade for Christ (CRU) as well as member of CCAMPIS (Childcare Access Means Parents in School) and the parent support group. She coaches her children's T-Ball and Softball teams. She works part-time in her family business and part-time on campus in the mail room as a work study. She takes 5-6 classes each semester and impressively maintains a 3.88 GPA. Spending time with family is also very important to Lisa.

Why MWCC?:

Lisa was looking for a forum to develop her business skills. She likes how MWCC is made up of a very diverse population while still maintaining the united feeling of community. She feels a college education is key to making her a stronger businesswoman and will



help further her aspirations to expand upon the family business.

Advice she has for others:

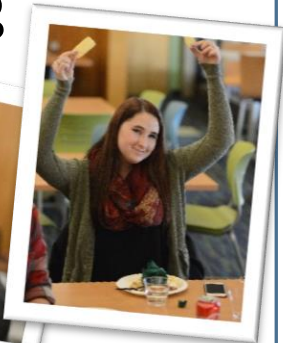
Lisa says time management is the #1 skill to develop. She says you have to remember to stay organized. She recommends planning out your schedule on a calendar and then doing the best you can to stick to it. She says to read all the information you are given from your professors, be active and to never be afraid to try new things. Her final words of advice are to keep positive and to remember it doesn't matter what road you take as long as you stay on track.

Snapshots

End-of-Semester Gathering



Ashley and Sara had a great time planning and facilitating MWCC Trivia at the Visions and Rx End-of-Semester Gathering!



Spring Transfer Tours

Our transfer counselors are excited to plan their spring tours of state and private four-year colleges and universities.

Connect with Lisa Naze and Todd Bennett to discuss your career and educational goals. Let them know if you have a specific institution you are interested in visiting. Todd and Lisa have taken Visions and Rx students to institutions all over New England.

Schedule your appointment today!

Declutter Your Space and Your Life!

by Ashley Dill

Visions Academic Advisor

If you're drowning under piles of clutter or swamped with time commitments, then it's time to make a change. Getting your living space and your life organized will make you happier and less stressed. Consider these following tips –

Clean your space!

- Give away or throw out items you don't need
- Put things where they belong
- Clean out your school stuff – get rid of things from last semester to get ready for the next semester
- Organize with inexpensive or free tools – use shoeboxes, zip top bags, jars, envelopes, folders, or tackle boxes to sort your stuff
- Make a goal to organize one small area each day – that is easier to accomplish
- Cleaning out closets or drawers? Pull out everything first then organize or get rid of the stuff
- Not sure what to keep or throw? If you don't think you'll need it in the

future or you're not sentimentally attached, get rid of it

- Get rid of clothes you haven't worn for a couple years
- Make sure you have a clear place to work on schoolwork
- Clean out your vehicle if you have one – get rid of trash or unnecessary items from previous trips

Simplify Your Life!

- Use a bulletin board, calendar, and/or white board to keep track of all your to-do's
- Only keep commitments that you value and/or make you happy
- It's ok to say "no" to unnecessary commitments you don't have time for
- Pay attention to how you're spending time and who you're spending it with – is it productive or beneficial to you?
- Have weekly routines – plan out when to do certain chores like paying bills, grocery shopping, laundry, etc.

- Clean out your email inbox – move emails you want to save into other folders, delete emails you don't need, and unsubscribe to marketing mailing lists you don't care about

Let the start of a new year be your motivation to start fresh in your life. Decluttering not only your space, but also your life, will bring many benefits. Once you are organized, it's important to stay organized throughout the year. This will not only make you more successful in everything you need to do in your life, but also make you happier and less stressed!



Visions Kick-Off Event

Thursday, January 18, 2018

12:30-1:30 p.m.

North Café

Join the Visions staff and kick off the new semester!

Pizza, salad, fun & prizes!

Spring Semester Checklist

- ✓ **Check your class schedule** for changes to rooms or instructors
- ✓ **Buy your books & supplies**
- ✓ **Review your syllabus**
- ✓ Log into BlackBoard and check out your course
- ✓ **Come in for your Check-in by January 31st**
- ✓ Check your email daily!

Rx Kick-Off Event

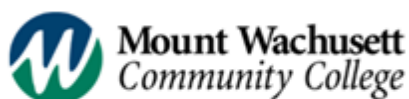
Tuesday, January 23, 2018

12:30-1:30 p.m.

North Café

Join the Rx staff and kick off the new semester!

Pizza, salad, fun & prizes!



444 Green Street, Gardner, MA 01440-1000

January & February 2018 List of Important Dates

Check your email daily for the most up-to-date information on program events and campus news

<i>Monday, January 15</i>	Martin Luther King Day: No classes all campuses, day and evening	<i>Wednesday, February 7</i>	Buying a New or Used Car 12:30-1:30 p.m. W11
<i>Tuesday, January 16</i>	Full Semester & Cycle 1: Classes Begin	<i>Tuesday, February 13</i>	Scholarship Seminar 12:30 – 1:30 p.m. W11
<i>Thursday, January 18</i>	Visions Kick-Off 12:30-1:30 p.m. North Cafe	<i>Thursday, February 15</i>	Cycle 2: Last day to withdraw
<i>Monday, January 22</i>	Full Semester & Cycle 1: Last day to add classes and/or drop classes with 100% refund	<i>Monday, February 19</i>	President's Day: No Classes all campuses
<i>Tuesday, January 23</i>	Rx Kick-Off 12:30-1:30 p.m. North Cafe	<i>Tuesday, February 20</i>	Monday Schedule: All day classes all campuses
<i>Monday, January 29</i>	Full Semester & Cycle 1: Last day to withdraw with a 50% refund		
<i>Tuesday, January 30</i>	Transfer Seminar 12:30- 1:30 p.m. W11 Healthcare Transfer Seminar 12:30-1:30 p.m. W12		

**If you have a disability and require accommodations in order to participate fully in program activities, please contact the program director to discuss your specific needs.
Affirmative Action/ Equal Opportunity Institution**