

TRiO

STUDENT SUPPORT SERVICES

October 2019

THE OFFICIAL NEWSLETTER OF THE VISIONS AND RX PROGRAMS

IN THIS ISSUE

It's on to October!

by Gaurav Khanna
Director, TRIO SSS Programs

We've had a great start to the fall semester—it's great to see so many of you diving headfirst into your classes! Now, as a certain Pats coach would say, it's on to October!

Mid-Semester Check In

Every semester, we ask your professors to submit four week assessments to evaluate your progress. Check your email and touch base with us so we can review that feedback and talk about how things are going in class!

Filing FAFSA in October

Starting October 1, you will be able to file your FAFSA for the 2020-2021 academic year using your 2018 taxes. Filing early is a great way to maximize your financial aid eligibility and provides you with plenty of time to complete any additional paperwork. We are available to help you with the FAFSA in one-on-one sessions. See page 3 for more info!

Body Worlds and IMAX

Join other Visions and Rx students on October 11 for a trip to the Body Worlds exhibit at the Museum of Science. We'll also catch an IMAX movie at the cool dome theater. We will cover the cost of museum entry, special exhibit fees, and the movie ticket. Lunch is on your

own (You can bring food or buy it at the museum café).

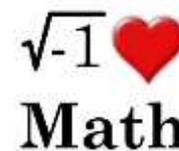
Travel Breakfast

This event has been a hit for the past few semesters. The topic for this semester is Weekend Getaways. Join us on October 8 at 8:15 and bring your ideas and questions. We'll provide a hot breakfast! Sign up in the TRIO complex.

Transfer Fair

Four-year colleges and universities will be on campus for the transfer fair on October 17 in the MWCC Commons. Block off some time on your schedule to meet with admissions counselors and get information about other colleges and universities. Even if you are not transferring this semester, it's a good way to scope out options for the future. Check page 4 for details!

As always, the TRIO team is here to support and encourage you. Let us know what we can do for you!



Math

Math Success
Paula shares her tips and tricks for success in math (and all college) courses on pg 2.



Transfer Fair Tips

Get the scoop on transfer admissions on pg. 4



Student Spotlight

Read Lee's story and why he's an Rx rock star on pg. 6



**Mount Wachusett
Community College**

How to be successful in Math (And all of your other classes!)

by Paula Clapp

Visions Learning Specialist in Math

Be Prepared

- Use a pencil. Everyone makes mistakes and scribbling out pen is messy and confusing when you're looking through notes.
- If your professor uses the Power Points, print them before class. Then you don't have to try to write it all in your notes.
- Have questions ready from homework assignments. If you have the question, someone else probably does too.

Keep Up With Your Homework!

- Many of the professors give end of the semester due dates. Don't let this give you a false sense of time!!!! If they cover it in class, do the homework BEFORE the next class.
- Playing catch up at the end of the semester is NOT easy; don't sabotage yourself.

See a Tutor BEFORE You Fall Behind

- If you miss a class, cover the things you missed with your tutor so you can stay up on homework.
- Come to tutoring with questions so it is a good use of your time with us.

Stay Organized

- Math is a process, step by step. If you keep your work organized, it is much easier to follow.
- Organize your notes by chapter and section, so when you are doing homework, you'll know where to look.
- On tests, keep your work neat and organized so your professor can clearly see how you did the problem. You are much more likely to get partial credit if they can see where your mistake was made.

Utilize the Tools in My Math Lab

- The Multimedia Library is full of useful tools. USE THEM!!!
- Lecture videos are great if you miss a class or need clarification on a class lecture.
- Power Points printed before class can be a time-saver for note-taking.
- The textbook is available online if you didn't purchase it with your code.
- The Study Plan is a great place to review before a quiz or test. You can go to the chapter, section and concept that you want to practice instead of hunting through homework assignments.

Myth Busters: Learning Styles

by Stephanie Giguere

Visions Professional Writing Tutor

What learning style do you prefer? Chances are, this is a question that your teachers have encouraged you to explore at some point in your education. You may have taken a quiz such as the VARK, which evaluates your preference for Visual, Aural (auditory), Read/Write, or Kinesthetic modalities of learning. After discovering your learning style, your teacher probably suggested that you utilize this learning style when studying, and your teacher may have even tried to provide material to you in a way that fits your preferred learning style. Makes sense, right? Why not study in the way that suits you best?

Contrary to this popular belief, many studies show that although students have a *preference* for particular learning styles, students don't perform better when tested in their preferred modality. This means that these preferences don't translate to actual

strengths. For example, students with a preference for auditory learning don't have higher test scores on listening comprehension tests than students who have a preference for visual learning style. In fact, the students in this study who identified as visual learners outperformed the auditory learners on both the reading and listening comprehension tests (Knoll et. al. 2017). Although a student may prefer one learning style over another, adhering to the preferred learning style does not improve the student's test scores.

Not only do learning styles fail to improve test scores, a study published in the Journal of Education Psychology found that a strong belief in learning styles could be detrimental to student success (Nancekivell et. al., 2019). One way that a strong belief in learning styles might hinder student learning is

that students who believe that they can only learn one way are less likely to adapt to new situations and have less practice using a modality that is not their preferred style. Most importantly, it appears that the opposite of most students' understanding of learning styles is true; research supports using multiple modalities to enhance student learning-- the more learning modalities used at once, the better. For example, students studying for a test should watch and listen to videos on the topic, write out the content in their own words, and draw diagrams that represent the material they are studying. The combination of multiple modalities is the best way to learn new material and study for a test.

In conclusion, there is no evidence that knowing your learning style is a useful tool to improve learning. Instead, evidence suggests that students should use as many of these modalities as possible when learning new material.

FAFSA: It's Time to Apply - Again!

by Catherine Maddox-Wiley
Rx Retention Specialist

What is the FAFSA?

The acronym means Free Application for Federal Student Aid. The application provides students' and / or their parents' financial information to federal and state governments as well as colleges. That information is formulated and used to determine if students are eligible for aid, the types of aid, and the amount of aid.

Who should apply?

College students who are U.S. citizens or permanent residents should apply, even if they don't think they are eligible for financial aid. Student loans are processed through the FAFSA, and some scholarships require that students submit a FAFSA.

How do I apply for financial aid?

1. Determine if you are a dependent or independent student. Dependents will include their parents in the FAFSA process.
2. Before you complete the FAFSA, you (and parents) need to create a federal student aid identification (**FSA ID**) which includes a username and password. We recommend you use your college email to establish this account. If you need to create this account, go to: <https://fsaid.ed.gov/>

If you have already created this account, you need to have your FSA ID and password available for part three of the process.
3. With your FSA ID information in hand, go to the correct website, **FAFSA.gov**, to apply. As the name suggests, the application is free. If any website charges you to apply, run!

When should I submit the FAFSA?

The FAFSA is available every October 1 for the following academic year. Thus, it's time to apply for the 2020 – 2021 FAFSA.

What information do I need to apply?

Students will use information from their federal tax return – the one that is filed two years prior to the actual academic year. **For the 2020 - 2021 academic year, the 2018 tax return will be used.** In most cases, students will use the IRS Data Retrieval Tool which will automatically transfer tax information into the FAFSA, but it doesn't hurt to have access to a copy of the 2018 tax returns. Dependent students will need access to their parents' tax information, and married students may also need theirs and their spouses' W2s.

What are the sources of financial aid?

1. Federal aid is PELL grant.
2. State aid is MASS grant. Students must be full-time to be considered for this money and should complete their FAFSA by May 1 as these dollars are awarded on a first come, first served basis.
3. College grants come from MWCC. Apply by April 1 as these dollars are also first come, first served.
4. Student loans may be offered to students who receive little to no aid.

Is financial aid “free” money?

1. Grants are monies that students do not pay back. However, be mindful. While this money is considered

“free”, you are earning it. There is an expectation that the money will be used for successful completion of courses. Failure to succeed may result in loss of aid for future semesters.

2. On the other hand, loans must be repaid with interest. Therefore, we encourage students to avoid loans if possible.

Is there help for the FAFSA process?

Absolutely! There are several offices ready to help students get the job done.

1. TRIO, of course! **Rx and Visions advisors are happy to assist.** Plus, we'll be watching to see that you're on top of the process.
2. Appointments for assistance can be made with the North Central Educational Opportunity Center (EOC) on the Leominster campus. The number is 978-630-9823.
3. While not currently scheduled, be on the lookout for FAFSA Fridays. The Financial Aid Office typically runs these helpful events in the spring.

What happens if I apply late?

We encourage timeliness to avoid losing out on college and state grants, to avoid delays in the awarding of your aid, and to ensure that your aid is in place by the bill due dates. The college creates a “purge” list and drops students from classes when the bills aren't paid on time. Ouch! Don't be on that list!

If you have any questions or concerns about financing your education, please consult with your TRIO advisors to discuss not only financial aid but scholarships, budgeting, saving, etc.

Cha-ching!

Give Yourself a “Fair” Advantage: Tips for Attending the Transfer Fair

by Sarah Pingeton

Visions Transfer Counselor

The MWCC Transfer Fair is coming up on October 17! The transfer fair can provide a lot of insight into the schools where your credits and major will be a great fit and help you decide where to apply and eventually attend.

Here are some tips to help you attend the Transfer Fair prepared!

Research colleges before attending the fair.

Head online to find out which schools we have transfer agreements with! You can check out the transfer page on the MWCC website <https://mwcc.edu/academics/advising/transfer/transfer-agreements/>, or you can check out associate to bachelor's agreements that are part of MassTransfer

<https://www.mass.edu/masstransfer/zb/programsearch-all.aspU>. It's

important to get an idea about schools that can maximize your transfer of credits. Talk to professors in your major and the Rx and Visions transfer counselors for more ideas!

Ask yourself: What kind of college experience do I want?

There's more to finding a fit than just determining if a school has your major!

Is a school close to home or across the country? Is it urban, suburban, or rural? Is the school big or small? Do most students live on campus or commute? How's the food? What types of clubs or activities are available?

Create an action plan for the day

Locate the schools you want to visit, introduce yourself to the admissions representative, ask your questions, take notes and ask for their business card. If there are colleges at the fair you haven't considered before, don't hesitate to visit their tables! You may be surprised to learn they offer interesting options!

Prepare questions! Here's a short list to get you started!

- What GPA do you require for transfer students?
- Is there a maximum number of credits I can transfer in from a community college?
- When is the application deadline?
- What is the cost to attend? Do you offer transfer scholarships?
- What is the job placement rate for students in my major?

Upcoming Transfer Trips

Make sure to check out our upcoming transfer trips on the following Fridays:

UMASS Lowell on Oct. 4
UMASS Amherst on Oct. 18
Bridgewater State on Nov. 1

Don't hesitate to let us know if you want to visit a specific college or university!

MWCC Transfer Fair

Thursday, October 17, 2019
 10:30a.m. - 1:30 p.m.
 MWCC Commons

Talk to admissions representatives from:

Fitchburg State University
 Nichols College
 UMass Amherst
 UMass Lowell
 Worcester State University
 Worcester Polytechnic Institute (WPI)
 Keene State College
 Emerson College
 Elms College
 Saint Joseph's College
 Massachusetts College of Pharmacy and Health Sciences (MCPHS)

And many more!



Kicking-off the Fall Semester

Visions and Rx students kicked off the fall semester with fun activities and new friends! Alaina, with the help of TRIO Leader Lisa McMaster, led the Rx students in mixing-it up and creating a student salad! Lauren guided Visions students through creating a family crest!



Understanding Credit Scores

by Lauren Clifford

Visions Retention Specialist

What is a credit score?

A credit score is an evaluation of how well someone manages debt and available credit. Professionals recommend aiming for 700+

What are credit scores used for?

Credit scores are used as one way to determine how risky it is to enter into a financial agreement with someone. Potential employers and landlords may look at credit scores to see if someone is responsible and dependable. Credit card companies, banks, credit unions, and other lenders will use the score to determine how much they are willing to lend a person and under what conditions.

What influences your credit score?

Payment History- Making payments on time improves your score.

Utilization- Having available credit is good for your score. So strive to not max out the credit that's offered to you.

History- The length of time that you have open lines of credit plays a role in your credit score. Many financial gurus will recommend not closing your first credit card because once its closed it does not count towards your years of using credit responsibly.

Inquiries- Applying for too many credit cards or loans in too short of a time period can negatively affect your score.

How do I know what my credit score is?

Credit Karma is one site that can provide you with a free credit score. You can also check with your bank or credit union as many are now offering ways to monitor your score. Your credit report is also important. By reviewing your report you can keep an eye out for any cases of fraud. There

are three companies that can provide you with your credit reports, and you are entitled to one free report annually from each. Visit Annualcreditreport.com for more information.

Summarized from: <https://www.moneyunder30.com/how-credit-works>

<https://www.whatsmyscore.org/break/howdetermined.php>

MWCC Financial Literacy Fair:

Taking Credit for Your Future

Tuesday, October 15, 2019

11:30 a.m. - 1:30 p.m.

MWCC Gardner Campus Commons Area

Attend a Workshop held in RM 115

Top Scams to Watch for

11:30 a.m. - 12:00 p.m.

Establishing Credit

12:15 - 12:45 p.m.

Credit Cards

1:00 - 1:30 p.m.

Door Prize: Free 3-credit course

Attend a workshop and be entered to win a **\$75 MWCC Scholarship**



Upcoming Events

Travel Breakfast

October 8, 2019

8:15-9:15 a.m.

Murphy Room

Learn and share about weekend getaways. Breakfast is provided!

Body Worlds & the Cycle of Life at the Museum of Science

Friday, October 11, 2019

8:00 a.m. – 5:00 p.m.

Transportation is provided, but please plan to bring/ buy your own lunch

A \$5 refundable deposit is required at sign-up.

If the deposit poses a hardship, please meet with us to discuss options.

To learn more and to sign-up for these great events, stop by the TRIO Complex or call 978-630-9297

Student Spotlight: Lee Knesek

by Alaina Lucchetti
Rx Transfer Counselor

Third Time's the Charm

As a self-proclaimed "older student" at the age of 36, being a military veteran, and having completely changed his career goals, Lee certainly fits the mold of a non-traditional student.

Lee's journey to earn a college degree began after graduating from high school when he enrolled as a history major at Fitchburg State University. His time there was cut short when Lee was forced to withdraw during his first semester. As a member of the Army Reserves, duty called shortly after September, 11, 2001 and Lee was deployed to Cuba for a year. Upon his return to civilian life, Lee attempted his second shot at college and enrolled at UMASS Lowell as a communications major. Along with the struggles of adjusting to life post-deployment, and the uncertainty of which major to pursue, Lee made the decision to withdraw from college and to begin a full time career instead.

Remember how I said third time was a charm for Lee? Well, after fifteen years of working up the retail ladder, Lee realized he wanted "more" from his professional experience. With the support and guidance of a friend, he decided to pursue a nursing degree. The third time around, Lee was committed to succeed. He was able to not only complete but *excel* in all of the required prerequisite courses and was accepted into the nursing program.

Year one as a nursing student is under his belt and he is on track to graduate in May of 2020.

Along with maintaining an impressive college transcript and working full time, Lee is also a husband and father of three. He has been able to model successful habits by incorporating his children into his homework time where they all sit at the table and work on their homework together. His children have also been a source of his motivation to not only do well in the nursing program but also to eventually specialize in food allergy prevention. You see, Lee's eight-year-old son has many complex food allergies that he and the family have been forced to learn how to navigate. Lee hopes to one day provide the same level of care and support he and his wife have received from the nurses that care for their son.

When asked what he attributes to his success this time around, Lee credited his hard work and dedication. He believes these two factors are the key to success regardless of when or how you start your journey. And boy is he proof of that! Lee understands there is no magic when it comes to accomplishing your goals. If you want it – you'll earn it, he says! Lee also believes his participation in the Rx program has been instrumental to his success. Lee can often be seen in the complex working hard, has spoken on student panels, and is always available



to his classmates for support, advice, and a smile. Being a member of the Rx program helps Lee feel as if he is not "just a number" or "just another nursing student." He proudly identifies as "an Rx nursing student" and has found being on a first name basis with members of the staff, and his fellow Rx nursing student peers provides an extra layer of support. He has made lasting connections with fellow Rx nursing students who he has worked closely with the past year.

There is no denying Lee's path was unconventional and involved multiple attempts at finding the right path. But, there is also no denying Lee's third time around has allowed him to wind up exactly where he is meant to be. While he admits balancing work, school, family, and staying energized for it all can be challenging. He also acknowledges he can't help but feel all of his circumstances have landed him here and it feels – *meant to be*. He has put all of his eggs in one basket and has an all or nothing attitude.

If you see Lee in the complex or hallways, make sure to introduce yourself and say hello- Lee is a wonderful role model to Rx, Visions, and all students alike!

Rx Mid-Semester Gathering

Monday, October 28, 2019
12 :30-1 :30 p.m.
North Café



Visions Mid-Semester Gathering

Thursday, October 31, 2019
12 :30 p.m.- 1 :30 p.m.
North Café

Are You in the Best Major for You? Use the MassHire CIS to Find Out.

by Mary Roth

Visions Professional Writing Tutor

Choosing a college major can feel rushed and cause great stress for students. Students often feel that they are getting too much information, pressure from family or too little time to feel confident in their decision making around a college major. If this sounds familiar, the MassHire CIS or Career Information System is a comprehensive career exploration and academic planning tool offered by the Commonwealth of Massachusetts Executive Office of Labor and Workforce Development.

The MassHire CIS is available in several different versions for middle and high school students, college students and adults and offers career exploration, academic planning, labor market research and job search tools. If you are unsure if you are in the major that best suits your interests and skills, the Assessments feature of the Mass CIS is a helpful way to assess your interests and possible occupations that match them. Follow the steps below to access, log into the Mass CIS and take the Interest Profiler assessment online.

First, enter <https://portal.masscis.intocareers.org/> or type Mass CIS into your search box. Next, click on Massachusetts Resident and select the College level box. Follow the instructions to create an account or to log in without an account. After you have logged in, you will see a variety of options in tabs at the top of the page. Select the Assessments tab, where you will see several different options for assessments. To take the Interest Profiler assessment, simply click on it. If you are using the full assessment, you will be asked to rate your interest in 180 different activities, using Like, Dislike or Unsure as your responses. It is very important that you do not overthink or second guess yourself when responding to the activities. Going with your first response is the best way to take this assessment. Remember, there are no right or wrong answers on this, only the response that is truest of you.

When you have worked your way through the list of activities, the Interest Profiler will generate a profile of your

interests based on your responses. Each preference will have a brief description of the preference to help you understand your likes and dislikes. If you click on the preference, it will take you to a listing of occupations that fall under each category of preferences. From there, you can review information about skills, training, licensing and employment outlook, as well as information about what college major and what levels of education are required for each occupation. Additionally, there is an Education tab that can help you research which colleges and universities offer majors to help you train for the career you are interested in pursuing.

For additional information about the Mass CIS or to schedule a time to meet with a TRIO staff member to discuss your major, please drop by the TRIO office. We are always happy to help!

Creating Your Best Study Space

by Lauren Clifford

Visions Retention Specialist

Before you dive into your school work it is important to set yourself up for success with your physical space. Here are some of my top tips for getting the most out of your study space.

Know your noise level- Some students study best when they can hear a pin drop; others like the background noise of a busy café. Figure out what works best for you and use it to your advantage.

Early bird or night owl- It's okay if you don't do your best work first thing in the morning. Alternatively, some of us don't get much done in the evening

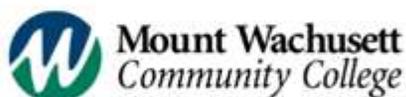
hours. Neither is better, so don't force yourself to fit a schedule that isn't producing your best work.

Hide the distractions- If you tend to study at home, create an environment clear of distractions. Keep just the minimum on your desk to avoid getting pulled into other projects.

Can it wait?- Maybe you're like me, and when I need to get a particular task done, I suddenly think of everything else I need to do. I find it's helpful to keep a notepad nearby, and when a random thought comes up, I write it down instead of giving it my immediate attention.

Technology, a blessing or a curse?- Technology has been wonderful for education; we now live in a world where you can Google ANYTHING! But often having so much at our finger tips can pull us in multiple directions. If you don't need your phone or laptop, consider putting it out of sight while studying.

Find your sweet spot- Everyone is different; you can't compare what works for your friends to what works for you. If something isn't working, try mixing it up until you find the right combo.



444 Green Street, Gardner, MA 01440-1000

Your October Checklist

- ✓ Stop by for your **four-week assessment**
- ✓ Attend and **participate in all classes**
- ✓ **Complete your 2020-2021 FAFSA**
- ✓ Attend your program's **Mid-Semester Gathering**
- ✓ Attend at least **one seminar**
- ✓ Read the weekly **eletter**
- ✓ **Check your email daily**
- ✓ Think about your **Spring 2020 Registration**, which begins Nov. 4

October 2019 Calendar of Events							Check your email daily for the most up-to-date information on program events and campus news
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
		1	2	3 Cycle 1: Last day to withdraw	4 Transfer Trip to UMASS Lowell *Sign up with Sarah or Alaina	5	
6	7	8 Travel Breakfast 8:15-9:15 a.m. Murphy Room	9	10	11 Museum of Science 8:00 a.m. – 5:00 p.m. Sign-up in the TRIO Complex	12	
13	14 Columbus Day: No classes all campuses, day & evening	15 Financial Literacy Fair 11:30 a.m. -1:30 p.m. Commons & RM 115	16 Time Management 12:30-1:30 p.m. W11	17 Transfer Fair 11:30 a.m. -1:30 p.m. Commons	18 Transfer Trip to UMASS Amherst * Sign up with Sarah or Alaina	19	
20	21	22 Online Tools for Writing Rough Drafts 12:30-1:30 p.m. W12	23 Cycle 1: Last day of classes	24	25	26	
27	28 Rx Mid-Semester Gathering 12:30-1:30 p.m. North Café	29 Financial Literacy Seminar 12:30-1:30 p.m. RM 115	30 Cycle 2: Classes begin	31 Visions Mid-Semester Gathering 12:30-1:30 p.m. North Café			
<p>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.</p> <p>Affirmative Action/ Equal Opportunity Institution</p>							