

TRiO

STUDENT SUPPORT SERVICES

September 2022

THE OFFICIAL NEWSLETTER OF THE VISIONS AND RX PROGRAMS

Welcome to Fall 2022!

by Gaurav Khanna

Director of the Visions and Rx Programs

The start of a new semester is always a time for optimism—the academic cycle begins anew, a clean page (or computer screen) on which to begin working. Learning, challenges, tests, papers, all lie ahead—a course to be navigated to hopefully gain a little more knowledge and fun. You have the chance to start or rewrite your story the way you want it to go.

On behalf of the Rx and Visions Program staff, I'd like to extend a warm welcome to all our participants—new and returning—as you start the fall 2022 semester. On-campus support continues to ramp up across all campuses. While staff will still split between on-campus and remote days, our office staffing will be more robust than it has been since the start of the pandemic. If you need to meet with someone specific, we strongly recommend scheduling in advance. While our virtual office will still be used for tutoring, it will be phased out as a drop-in option due to lack of student

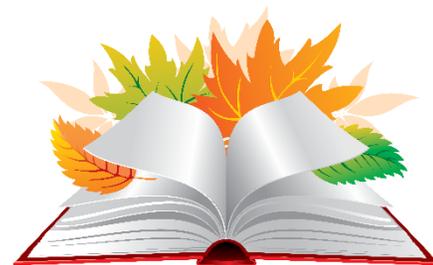
use. Please call us at (978) 630-9297 or email us directly for any support you might need.

We will also have two new members on our staff this semester. Kevin Ticas Reyes joins us as the new math tutor for the Rx Program. Kevin fills the vacancy left by Beshoy Lawindy who starts his dentistry program this semester in Boston. In addition, Danielle Douglas will be filling the writing tutor role for the Visions Program that has been open since the departure of Mary Roth. We are very excited to have both of them on board. You can learn more about them on page 5 or simply stop by the office to say hi, introduce yourself, and set up an appointment.

Set yourself up for success up front—make sure to schedule your check-ins to get you started on the right foot, as well as any tutoring appointments that you might need for the semester. We still have laptops and calculators available for those of you who might

need to borrow them. See the calendar for the schedule of kick-offs and seminars, and pencil them into your calendars.

STAY CONNECTED!! Although ultimately it is your hard work that will determine your success, our support can make things easier for you. This is the time to use all the resources that are available for you, especially when you hit that first bump in the road. Let's hit this semester running and make it your best one yet!



AA/EEO Institution

What You May Not Know About the New Student Loan Forgiveness Plan

by Angela Snyder

Visions Academic Advisor

By now we've all heard about the Student Loan Forgiveness Plan announced by the Biden-Harris Administration as it's making quite the impression for wiping \$10,000 + worth of debt from low and middle income student's loan payments. However, what most people aren't talking about is how this plan affects low and middle income student loan borrowers in the *future*.

Let's break it down. Part three of the Biden-Harris plan proposes a rule to create a new income-driven repayment plan that will significantly reduce *future* monthly payments for lower and middle income student borrowers. This is particularly significant to our new student population as they may not have existing student loans that are in repayment and qualify for the more widely-acclaimed student loan credit. The forthcoming measures are intended to benefit both current and future student borrowers.

Here are the details of what we can expect the rule will do for future borrowers:

- Require that borrowers pay no more than 5% of their discretionary income per month on undergraduate student loans. This is HUGE! Discretionary income is basically the money that you have left after paying all the necessities like rent, utilities, bills, etc. The Department of Education defines discretionary income "as the difference between your annual income and 100 percent of the poverty guideline for your family size and state of residence." You can head here to see the poverty guidelines by state <https://aspe.hhs.gov/poverty-guidelines>. Even without knowing the exact figures, you can understand that this is a significant cut from the 10% that was previously mandated. This means more of your money is protected from repayment.
- The new rule will also raise the amount of income that is considered non-discretionary and which is therefore *protected* from repayment. Again, this is HUGE! This means that you get to keep more money in your pockets. The new rule

guarantees that if you're making about the annual equivalent of a minimum wage job (earning 225% of the federal poverty level or below) you will **not** have to make monthly payments on your student loans.

- The new rule will also **forgive** loan balances after 10 years of repayments instead of 20 years for loan balances of \$12,000 or less. This cuts your repayment time in half if your total loan balance is \$12,000 or less. Can you imagine what a difference that will make for you?
- Lastly, the new rule will also cover the borrower's unpaid monthly interest. This ensures that no borrower's loan balance will grow as long as they make their monthly payments *including* when their monthly payment is \$0 because their income is low.

As you can see, these new rules aim to ensure borrowers enter repayment once their employment circumstances (earnings) allow. Improvements to federal student loan programs are being implemented quickly. If you would like to check on the status of these new regulations, you can visit the U.S. Department of Education website and you can even sign up for email updates so you can be the first to know when these new rules go into effect. Sign up here: <https://www.ed.gov/subscriptions>.

Start Thinking Transfer This Fall

by Sarah Pingeton

Visions Transfer Counselor

Whether you're starting your first semester or last semester this September, it's never too early to start thinking about transfer! If you're interested in getting a Bachelor's degree after your time here at MWCC is over, you have a lot to consider. Getting in the mindset of transfer earlier can help you prepare for a smooth transition. This fall there will be many opportunities to get more familiar with the transfer process and learn about options available to you. Let's start with some commonly asked questions:

When do I need to apply? Application deadlines vary, but in general they're later than they are for students applying directly out of high school. If you're looking to transfer for January, most deadlines will be in October or November, but some will be as late as December. Make sure to check on the transfer admissions website for whatever schools you're applying to. If you want to transfer for next fall, your application may not even be available until

after January 1st, so you can skip stressing about it this semester! (This is true for MOST majors! Come see me if you're thinking you might need to do an audition or submit a portfolio!) If you're looking for help with the application process, come to the **Transfer Application Basics Seminar on October 11th**.

Will all of my credits transfer? Probably! We have lots of transfer agreements with Massachusetts State Universities and UMass, along with other agreements with private schools throughout New England. Check in early to be sure your major will transfer the way you want it to! If your major doesn't have a transfer agreement with a school you want to go to, you'll still be able to transfer and likely bring most of your credits with you. Make sure you work with an advisor to choose the best possible classes in that case. For more information about these agreements and how to explore outside of agreements, check out the

Exploring Transfer seminar on **November 17th**.

How do I find out if a school I'm interested in has my major? If you have a school in mind, you can check on that school's website! If you're set on a major but haven't yet decided on a school, there are online tools that can help you find a school. Try bigfuture.collegeboard.org. You can also talk directly with representatives from schools you may be interested in at the **Transfer Fair on October 19th**.

How will I know if a school is right for me? Get on campus! The best way to know if a school is going to be fit is to take a tour and check it out for yourself. We'll be going on tours throughout the fall semester and/or you can be directed to virtual tours and information sessions depending on your needs! Keep your eyes on your email for information about visits to **Fitchburg State University** in September, **UMass Amherst** in October, and **Salem State University** in November!

TEAS – Seven Things You Need To Know

by Amy Moury

Rx Retention Specialist

1. **TEAS** is the Test of Essential Academic Skills. It is required for applicants to Registered Nursing, Licensed Practical Nursing, Physical Therapy Assistant, Radiologic Technician, and Respiratory Therapy. Each program has a different application deadline and different required TEAS scores.
2. There are four sections: English, reading, math, and science. Go [HERE](#) to see the topics covered in each section. Each is hard in its own way – do not underestimate the English and reading sections!
3. You should take it after you have successfully completed Eng101, MAT143 & a lab science. What you learn in these classes will be vital to your success on the TEAS.
4. You can retake the test to increase your scores by paying the full test fee again. Give yourself enough time to study between attempts. Also, see point 6 below.
5. You must take it at MWCC. Scores from other testing facilities are no longer accepted. The test is proctored in the Testing Center. Students who have accommodations in classes can also use those on the TEAS.
6. Just like any other test, do not go in blindly. Take the time to study, learn the question format, and know how to ace it before taking it. There are prep classes, study guides, and tutors to help you be successful on the first attempt.
7. Rx and Visions offer TEAS seminars that go more in depth to prepare for taking the test. We will offer it twice this fall. Both are hybrid – you can attend in person or on Zoom.

Monday, September 26th 12:30-1:30pm in room 258 or at <https://bit.ly/rxvisionsonline>

Thursday, October 6th 12:30-1:30pm in room 258 or at <https://bit.ly/rxvisionsonline>

Trio Walking Crew—Come Join Us!

by Stephanie Chancey

Visions Disability Specialist

Beginning Wednesday, September 14th the TRIO staff invites students to take a walk around campus **every Wednesday at 12:30pm**. We will meet outside the TRIO complex as a starting point, but you can join us at any point during the walk. Come once, twice, or every week—whatever works for you.

Many people are aware that exercise is beneficial for physical and mental health, but exercise can also improve your ability to learn¹. Experiments have shown that as people exercise more, the hippocampus (located in the brain's temporal lobe) grows. The hippocampus plays a critical role in memory formation and regulating emotions which are both critical to learning. Additionally, the

hippocampus is one of the few areas of the brain where new neurons are created, and new neurons allow for optimal learning.

Building exercise into your study sessions can help improve your focus and concentration. Give this a try by choosing an exercise-related break between your study sessions. Make sure you are choosing an exercise that will not leave you too exhausted to get any work done. It is important for many people to discuss exercise with their medical provider before beginning. Exercise can be overwhelming, but you can start as small as necessary. (How about a 5 minute walk?) Think about building exercise into activities you are already doing. Stand while folding

laundry, walk in place while watching TV, use a standing desk (try an ironing board), add wrist or ankle weights to an activity you already do, or use a stability ball as a chair. Be creative or ask for help! Add a TRIO Walking Crew Wednesdays 12:30pm reminder to your phone, planner, or calendar for the Fall semester. Looking forward to getting smarter and healthier with you.



¹<https://www.theguardian.com/education/2016/jun/18/how-physical-exercise-makes-your-brain-work-better>

How to Track Your Habits to Meet Your Goals

By Lauren Clifford
Visions Retention Specialist



I'm sure you hear a lot about goal setting whether it be at school, in the media, or from those around you. What we don't hear enough about is **how to choose the baby steps** to get there and **how to keep track of your progress**.

If you haven't read *Atomic Habits* by James Clear, I highly recommend it! In the first chapter, Clear explains that instead of focusing on the goal itself, **we should pay more attention to the habits and changes we need to get there**. One example that he uses is athletics; each team wants to win, but what are the habits that separate the winning team from the losing team? I would encourage you to carefully think about what habits you need to put into place to achieve your goals.

Now that you have your goals set and have come up with the smaller habits that will get you there, what's next? If you rely heavily on visuals like I do to

keep yourself on track, **making habit forming a visual process is key!** For this I recommend "habit trackers." These have become overwhelmingly popular and you can find tons of free printable ones with a quick Google search.

Why have they become so popular? **They're easy to use, can be as simple or fancy as you like, and allow you to see a lot of information at one time.** Let's look at an example:

DAY														
HABIT	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Read for fun (15 min)	X	X			X	X	X			X	X	X	X	
Go to the gym		X	X	X	X	X	X		X	X	X	X	X	X
In bed by 10pm	X			X					X					
Made my own coffee	X	X			X	X					X	X	X	

As you can see from this example, you can easily track multiple habits at once, and **it works for any sort of goal—academic, fitness, financial, self-care, etc.** Goals also don't have to be tracked daily like you see here; you can use any increments that work for you.

If tracking your habits and goals is something you enjoy or something you want to learn more about, consider

joining us for our Bullet Journaling & Habit Trackers seminar on September 21st. If you are struggling to balance your time in order to make your goals happen, I would recommend joining us for one of the Proactively Planning seminars.

Bullet Journaling & Habit Trackers

Wednesday, September 21st at 12:30
Room 258 or join us virtually via Zoom

In this informal session we'll be looking at easy ways to journal that will support you in achieving your goals (academic and other life goals). Feel free to bring your own journal, but we will also have different habit trackers for you to take home if journaling isn't for you.

Proactively Planning

Monday, September 12th @12:30
Wednesday, September 14th @3:00
Both sessions will be held in room 258
or join us virtually via Zoom

This seminar is held every semester to help you start off on the right foot. We will go over how to manage your time and your assignments. You will also have time to work on your planner, and we will have planner stickers available for those who attend in-person.

Hybrid/Synchronous Seminars & Events

Starting this semester you will be able to join us in-person or virtually for most seminars and events!!! We always encourage you to attend in-person if possible, but you may choose whatever best fits your needs.

How will it work?

Student who attend virtually will log into the Virtual Office via Zoom while in-person students will be in a hyflex room on campus. In-person and virtual students will be able to see and hear each other rather than feeling like they are in a lecture. You aren't required to speak, but if you choose to ask a question or share an idea with the group, you are able to participate no matter where you are.

Virtual Office — <https://bit.ly/rxvisionsonline>

Meet our New Staff Members

Danielle Sullivan Douglas is excited to join the Vision program at MWCC this fall as a Writing Tutor. Danielle holds a Bachelor of Arts in English and Professional Writing from Fitchburg State University and a graduate-level Certificate in Publishing from Emerson College. An experienced editor, writer, and presenter who has spent most of her career at *The New England Journal of Medicine*, she is looking forward to working with Vision students on their writing. Danielle enjoys spending time with her family and teaching Zumba classes at Worcester State University and in her community.



**Danielle Sullivan
Douglas**

Visions Writing Tutor

**Schedule an appointment
today!**

Danielle is available

Monday-Thursday
9:00 a.m.—3:30 p.m.

Friday
9 a.m.—11 a.m.

Stop by the Rx/Visions
Complex room 134
or call at 978-630-9297!

Kevin Ticas Reyes

Rx Math Tutor

Hello everyone, my name is **Kevin Ticas**. Originally, I am from El Salvador, but I have been living in the US for about six years. I started as an English as a second language student and worked my way through the curriculum at Mount Wachusett Community College. After MWCC, I transferred to UMass Lowell. I graduated from UML in 2021 with a bachelor's degree in mathematics.

My long-term goal is to be either a teacher or a college professor of mathematics. In the meantime, I love being a tutor for college students. I can converse in both my first language, Spanish, as well as English. I'm really excited to meet

students in the Rx Program and do my best to help you in your math assignments. I know math can be challenging and confusing, but if I could come this far as an English as second language student, I know that with a little bit of effort, you too are also capable of success!



Tutoring

Kevin's Hours

Monday-Thursday
9:00 a.m. –1:30 p.m.

To schedule an
appointment:
Stop by the Rx/Visions
Complex room 134
or call at 978-630-9297

Student Spotlight: Michelle Pepin

By Alaina Lucchetti

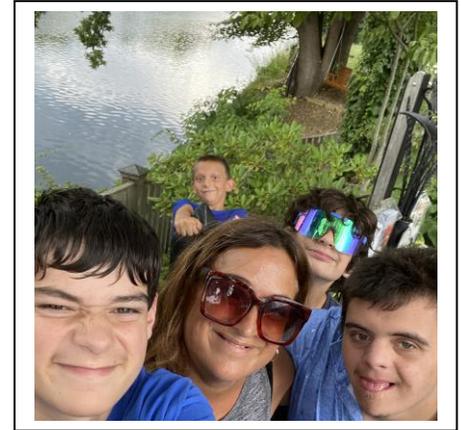
Rx Transfer Counselor

Passion! That's the first word that comes to mind thinking of Michelle Pepin. She is fiercely passionate about her children and bettering her family's future. She is passionate about her future career as a nurse. She is SO passionate about putting her best self forward she will do whatever it takes to be successful—even taking statistics over the summer! As a non-traditional student and mother of four boys, Michelle never thought she would find herself back in school. Michelle is a passionate advocate for her son with Down Syndrome/Autism. Her family's journey has been filled with struggles that often leave her feeling alone. This has inspired her passion to become a nurse. Her goal is to provide the comfort and support she so deeply wished she would have received.

Over the past few semesters, Michelle completed her prerequisites for the LPN program. She earned high marks in her

classes and was very proud, but when it came to statistics, she was very open about her struggles with this class. She worked hard and utilized tutoring through TRIO and showed up every single week. While being so close, she wound up needing to repeat the class to meet the requirement for the nursing program. This was very discouraging as she had worked so hard. Instead of letting this stop her, Michelle signed up to take the class again over the summer and aced it!

In addition to utilizing tutoring and personal support from her advisors, Michelle leaned into the family support center here on campus. She was able to connect with a fellow mom and made a friend and addition to her support system. This is not surprising. Michelle will always offer a smile and warm conversation when prompted! She has so much to offer as a friend, peer, and hopefully soon as a nurse!



She started her journey as a nontraditional college student with extreme doubt and insecurities. The journey was not always easy. Her path took twists and turns. After working in healthcare, she discovered her passion to become a nurse. From her experience as a mother raising a child with special needs, she learned the type of nurse she wanted to be—one with love and compassion. Through her trials and triumphs returning to college, she learned what it takes to become a nurse. We're lucky to have Michelle as a part of our program and cannot wait to see where her passion takes her next!

Free Passes to Mount Fitness, MWCC's Fitness Center

The Rx and Visions Programs have a limited number of free passes to the MWCC's Mount Fitness. These memberships include access to fitness equipment, classes, and more!

In order to be entered into the raffle for a free gym membership, you must complete your fall check-in by September 23.



InvolveMount

The complete list of **Rx & Visions workshops and seminars** is available on InvolveMount. TRIO Programs are hosting hybrid (in-person & zoom) events. Log into iConnect and click on the InvolveMount icon to activate your account. Make sure to browse other events and activities offered by MWCC offices, clubs and organizations!








Rx & Visions spots still open!

TELL YOUR FRIENDS TO APPLY!

- Individualized advising
- Professional tutoring
- Transfer support
- Seminars
- Financial aid support
- Equipment loans
- & MORE

Email visions@mwcc.mass.edu or rx@mwcc.mass.edu for more information

Fall Semester Checklist

- Buy/Rent textbooks** and gather school supplies
- Log-in and **participate in all classes**
- Check-in with your Rx or Visions advisor**
- Attend your program's **Kick-Off**
- Schedule tutoring**
- Attend at least **one seminar**
- Read the weekly **e-letter**
- Build connections** with students, staff and faculty
- Check your email daily**

Use this checklist to make sure you are on the path to success!

Meet Your TRIO Community at the Fall Kick-Off

Visions Kick-Off

Zoom or North Café
Tuesday, September 13
12:30-1:30 p.m.



Rx Kick-Off

Zoom or North Café
Wednesday, September 14
12:30-1:30 p.m.

September 2022 Calendar of Events

Check your MWCC 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
4	5 Labor Day No classes all campuses	6	7 Full Semester & Cycle 1 Classes begin	8 Understanding Being an Online Student 3:00 p.m. Zoom	9	10
11	12 Proactively Planning Your Semester 12:30-1:30 p.m. RM 258	13 Visions Kick Off 12:30-1:30 p.m. Zoom & North Café Full Semester & Cycle 1 Last day to add classes and drop classes with 100% refund	14 Rx Kick Off 12:30-1:30 p.m. Zoom & North Café Proactively Planning Your Semester 3:00-4 p.m. Zoom & RM 258	15	16	17
18	19	20 Full Semester & Cycle 1 Last day to withdraw with a 50% refund	21 Monthly Activity 12:30-1:30 p.m. RM 258	22	23	24
25	26 TEAS Workshop 12:30-1:30 p.m. Zoom & RM 258	27 Procrastination & What to Do About It 12:30-1:30 p.m. Zoom & RM 258	28 Financial Literacy All day Hybrid/RM 115	29	30	

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

The Rx & Visions Programs are funded by TRIO Student Support Services grants through the U.S. Department of Education

Join our Virtual Office
by appointment **ONLY**
between 8 a.m. and 6 p.m.

<https://bit.ly/rxvisionsonline>

Many of our workshops and tutoring sessions will be hosted in-person and in the Virtual Office.



Visit Us on Campus

We're in RM 134 on the Gardner Campus

Monday-Friday

8 a.m. – 4 p.m.

Stop by and say "hi" or call 978-630-9297 to schedule an appointment.