

# TRiO

## STUDENT SUPPORT SERVICES

THE OFFICIAL NEWSLETTER OF THE VISIONS AND RX PROGRAMS

INSIDE THIS ISSUE

# October 2016

## Four Weeks Down!

by Gaurav Khanna,  
Director of the Visions and Rx Programs

We've had a great start to the fall semester and we hope that you have too! Below are a couple of pictures from our semester Kick-Offs!



It's amazing how fast the semester goes by once we get underway—we're almost a third of the way through the semester! There should be a few things on your radar for October:

### FAFSA Support

For the first time, students can file their FAFSA for the 2017-18 academic year beginning October 1 using their taxes for 2015. See page 2 for more details.

### Mid-Semester Exams

Some of your classes will have important mid-semester exams or assignments. Make sure you are aware of the dates and have a plan to prepare for them.

### Tutoring

If you have anything less than an A in your classes, consider meeting with a tutor who can help you polish your work and maximize your grades. Some of our most successful students use tutoring services regularly to improve their academic performance. Good grades open many doors, including jobs, transfers, and scholarships!

### Four-Week Assessments

Turn to page 4 for more information.

### Spring Registration

Spring registration begins November 1. Plan to meet with us the week of October 24 for early advising so you are prepared to create a schedule that works well for you.

### Bowling for Fun

TRIO goes bowling! Whether you throw strikes and spares or need to use lane bumpers, come join us for a fun evening on October 20<sup>th</sup> at 5:30 PM at Gardner Ten Pins

As always, the entire TRIO team is here to help—let us know how we can support you!



### Money! Money! Money!

Catherine and Tasia share some important financial strategies. Visit page 2 for more information.



### Meet our New Staff

This semester, we welcome two new staff to the Rx and Visions Teams. Read their biographies on page 3.



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Room 134  
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# Savings Tips

by Catherine Maddox-Wiley  
Rx Retention Counselor

**Truth #1: Saving money is difficult when you don't have any.**

**Truth #2: You're unlikely to have any money unless you save it.**

We know it can be tough to manage money, so we are offering these tips and encouraging you to do what you can to improve your financial situation and knowledge. Because money doesn't grow on trees, we have to work to get it, understand it, and manage it. Saving can feel like a slow process, but be patient! You'll feel more secure and better about yourself.

1. Create a budget and a spending worksheet. Those steps will help you with the other savings tips.
2. Open the appropriate bank accounts (at least checking and savings). Shop around for a bank or credit union that offers the highest interest rates and free services. Deposit your money and earmark it for specific needs: rent/mortgage, utility bills, food, etc.
3. Pay yourself first. This is the most challenging of all the tips, but get into the habit of saving by setting aside some amount of money from each paycheck: \$5, \$10, \$25.

4. Consider your purchases. Is the item or service you plan to purchase a need or a want? Will you use it or will it sit idle? Will you remember the item once it's gone? Avoid impulse buying by waiting 72 hours to consider the purchase.

5. Pay your bills on time to avoid late fees and other finance charges.

6. Deposit any monies such as cash gifts, work bonuses, tax refunds, and scholarship awards into a savings account. You may see these dollars as "extra and disposable," but this money comes in handy when unexpected expenses arise.

7. Pay attention to benefits and retirement plans that your job offers. Your employer may match your contributions, thereby doubling your money. If your employer doesn't offer a retirement plan, become familiar with retirement accounts such as IRA's and start saving for your future.

8. Credit cards are handy, but they also come with additional costs. Make every effort to pay off the card/s when the bill is due to avoid carrying a balance and incurring late fees.

9. That loose change can add up. Deposit it every week or so.

10. Review and revise your budget every year or as needed.

earlier than ever in preparation of the upcoming academic year. To make matters more confusing (but helpful), students will use earlier tax information to complete their FAFSA. To put it simply, when you're completing your 2017-18 FAFSA, you (and your parents, if applicable) will report your 2015 tax information, rather than your 2016 tax information. One of the most common questions after hearing that the 2015 taxes versus the 2016 taxes will be used is, will I need to re-enter my 2015 tax information since I just went through this process? The answer is yes.

## The Benefit

With FAFSA opening earlier and with students using the prior year's taxes, waiting to complete taxes will no longer be an obstacle to receiving the best financial aid package possible and will provide students with the opportunity to maximize their opportunity for free money.

# Save Your Change!

by Catherine Maddox-Wiley  
Rx Retention Counselor

Do you really need to buy that cup of coffee, or can you make your own at home for less? How about lunch? Packing your own can save you big bucks. Below is a chart on how small amounts of money can add up when you pay yourself first!

Save .50 cents/day	No Interest	2% Compounded Daily
Year 1	\$182	\$184
Year 5	\$912	\$957
Year 10	\$1,820	\$2,014
Year 30	\$5,460	\$7,480

Save \$1/day	No Interest	2% Compounded Daily
Year 1	\$365	\$368
Year 5	\$1,825	\$1,914
Year 10	\$3,650	\$4,029
Year 30	\$10,950	\$14,960

Save \$5/day	No Interest	2% Compounded Daily
Year 1	\$1,825	\$1,838
Year 5	\$9,125	\$9,569
Year 10	\$18,250	\$20,144
Year 30	\$54,750	\$74,798

FDIC Financial Education Curriculum:  
Money Smarts for Adults Curriculum

## The NEW FAFSA

by Tasia Cerezo  
Visions Transfer Counselor

Unless you are an accounting or business major, the words "funds" or "financial" probably never really come close to your idea of a good time. However, as a college student, the word "free" likely does frequently. The word "free" can appear at the best time(s) and when you least expect it. The opportunity for a free class, may come up every now and then; the opportunity for free lunch, is likely to come up a few times over the course of any semester and now the opportunity for "free" money has moved up.

## The New Process

Starting October 1, 2016, the Free Application for Federal Student Aid better known as FAFSA will shake its January 1<sup>st</sup> opening, allowing students to complete their FAFSA

## Student Spotlight: Ifra Hassan

by Haneen Jaara

Visions Professional Writing Tutor

Ifra is a Visions Program student who is working on her biological sciences degree. Ifra takes full advantage of resources and opportunities in order to build a solid foundation on which she will build her future career.

### What is Ifra's biggest accomplishment?

Ifra is an ambitious and hardworking student who is very involved in the Visions Program at MWCC. She is dedicated to her studies and loves to help other students achieve their dreams. So far, her biggest accomplishment has been receiving a STEM scholarship and becoming a NASA Aerospace Scholar.

### What does being a NASA aerospace scholar mean?

Ifra has worked with NASA on its Mars Evolvable Campaign, a campaign that works

to understand how humans can survive and thrive on Mars. She also worked on projects that explored the technological advances we can gain from space exploration. In October 2016, she will spend three days on site in Hampton, Virginia, where the NASA Langley Research Center is located.

### What is her dream career?

Ifra's dream career is to become a doctor. She loves helping people and wants to end the suffering of people in pain.

What will she miss about MWCC once she moves on: She will miss the staff and instructors who she says are the people who "really want you to succeed and help you in any way they can." She will also miss Haneen, the Visions writing tutor, very much.

### Any advice for future MWCC students?

Ifra recommends seeking opportunities that will showcase your abilities and to involve yourself in college activities and the community. She also believes that if a student tries hard, the professors here reward the effort.



### What does Ifra do in her free time?

Although Ifra is a busy student with many projects and assignments, she still sees the importance in relaxing and having fun. She loves reading mystery books, shopping, and staying up-to-date with the latest NASA research!

## ExpressABILITY

by Dawn Babineau

Visions Learning Specialist

October is Disability Awareness Month. In an effort to promote disability awareness on campus, Disability Services and Visions Program are partnering together to host an innovative art workshop. The workshop, called ExpressABILITY, provides opportunities for creativity and self-expression. Art can be used as a creative way to start conversations and share experiences. By showcasing students' artwork on campus, we are not only raising awareness about disability, but we are counteracting negative stereotypes and stigmas.

We are looking for students with disabilities who are interested in participating in this art project. No specific art skills are required, and all materials will be provided. **The ExpressABILITY workshop will be held mid-October.** Please see Dawn in the Visions Program or Amy in Disability Services for more information and to reserve your spot for this fun and meaningful event.

## Meet Our New Staff

### Tasia Cerezo

Visions Transfer Counselor

I grew up in Florida. I earned my B.A. in Psychology at Spelman College in Atlanta, GA before moving to Massachusetts to join AmeriCorps where I worked at a private, liberal arts college working to get students engaged in the community and service-learning. I have experience in the non-profit sector as well as higher education. I recently earned my Master's degree in Education with a concentration of Community Engagement from Merrimack College. I love the work I get to do with students as a part of their support system and value the opportunities TRIO programs and programs like it provide to students.



### Kathryn Smith

Rx Professional Math Tutor

I have a BA in English from Clark University, an MA in English from Fitchburg State, and am nearing completion of a Masters in Mathematics for Educators from WPI. I have taught both high school English and Math and have been working as an English adjunct at MWCC for the past six years. In my free time, I enjoy reading and traveling the world; my favorite authors are Gabriel Garcia Marquez and Haruki Murakami, and my most memorable traveling experiences include trips to Rwanda, Namibia, and Nepal.



444 Green Street, Gardner, MA 01440-1000

### Four-Week Assessments

Every semester, we ask your professors to evaluate your progress. We can then share that feedback with you to make sure that you are on the right track!

Check your MWCC email for notifications that yours are in and then stop by the TRIO Complex to review them!

October 2016 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
2	3	4 <b>The Choices We Make</b> 12:30-1:30 p.m. W11	5	6 Last day to withdraw from Cycle 1 classes	7	8
9	10 <b>Columbus Day</b> No Classes All Campuses	11 Monday Schedule for all day classes all campuses	12 <b>Positive Living</b> 12:30-1:30 p.m. RM 202	13 <b>TEAS Workshop</b> 12:30-1:30 p.m. RM 305	14	15
16	17 <b>Transfer Workshop for Nursing Majors</b> 12:30-1:30 p.m. RM 345	18 <b>Transfer Workshop for All Majors</b> 12:30-1:30 p.m. W11	19	20 <b>Bowling</b> 5:30-7:30 Gardner 10 Pins	21	22
23	24	25 <b>Rx Mid-Semester Gathering</b> 12:30-1:30 p.m. North Café	26 Last Day of Cycle 1 Classes	27 <b>Visions Mid-Semester Gathering</b> 12:30-1:30 p.m. North Café	28	29
30	31					
<p>If you have a disability and require accommodation in order to participate fully in program activities, please contact the program director to discuss your specific needs. Affirmative Action/ Equal Opportunity Institution</p>						