

STUDENT NEWSLETTER

September 2020

Welcome to the 2020-21 school year. Things are certainly different and nothing seems normal. Everything, however, seems more complicated. That's true for us too! If Talent Search and Upward Bound can be of help to you academically or in your college planning process, please do not hesitate to reach out to us. Leave a message at (UB) 814-393-2342 or (TS) 814-393-2071. Make sure and leave your contact information and we will get back to you quickly! Watch your mail for lots of upcoming events. Here's to life returning to normal.! Be safe and stay healthy! - Rhonda

Audantes Fortuna Iuvat – Fortune Favors The Bold

In a time of unprecedented changes and challenges to your education, social interaction, and college contemplations, consider the mantra of “audantes fortuna iuvat.” Translated from Latin to English, the phrase states “fortune favors the bold.” Why choose to be bold?

Clear communication! Although connectivity dominates the way we interact and quickly get a point across, connectivity does not replace the need for clear communication. College admissions offices often reply to messages and emails with an automatic response. Many of the responses are predetermined by the items you check when you fill out a questionnaire or request information about a certain major or program. Whenever you receive information from a college or technical school, review the information as soon as you can and jot down notes or questions you have. If items were emailed to you, utilize notepad or other applications to get your notes and questions down. Reach out to the admissions office and seek answers to your questions to gain a better understanding of the college, beyond the website and infographics. Do not hesitate to follow-up an email with a phone call or DM. Follow colleges on Instagram, Snapchat, and Twitter.

Inspiration! As Walt Disney said, “It’s kind of fun to do the impossible.” Take a few moments to think about individuals that inspire you. Are they outgoing? Do they stand up for others? Do they advocate for change? Are they an artist, musician, or poet? No matter their background, I’m sure you have found inspiration in who they are and what they do. Consider crafting a general essay about what or who inspires you. It can be used for college and scholarship applications. You might find what you have written can be edited to fit various purposes. Take what inspires you and challenge yourself to overcome the academic and social challenges ahead.

Capitalize on opportunities! Often, barriers confine individuals and keep society in a well-defined pattern. College is an opportunity to break down barriers. College exposes individuals to a world of new perspectives. Be bold—instead of taking one side or the other, be the individual who brings both sides together and facilitates new perspectives.

In a recent Ted Talk, Alexandra Auer discussed how physical and emotional barriers have added to bias and taken us out of the habit of seeing common ground. Focused on encouraging individuals to be open to new perspectives, Auer shares the results of her “social design” project in this February 2019 Ted Talk. Check out Alexandra Auer’s Ted Talk @

https://www.ted.com/talks/alexandra_auer_the_intangible_effects_of_walls_apr_2020#t-617300

IMPORTANT – Class of 2020

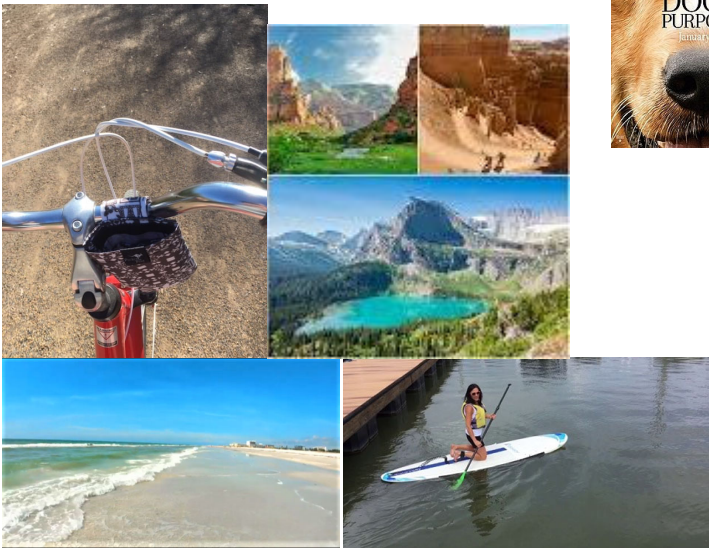
- Apply for financial aid as early as October 1
- File at fafsa.ed.gov
- Filing is FREE
- Use your 2019 taxes
- File for 2021-22
- Call to set up an individual appointment if you have questions or need assistance

Spring and Summer 2020 certainly looked different for Talent Search and Upward Bound! We weren't able to come together in-person, but we adapted and provided our participants with online learning and fun. Check out some of the photos from what we did in 2020.

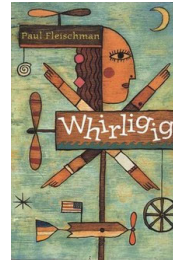
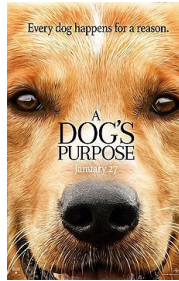
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TALENT SEARCH

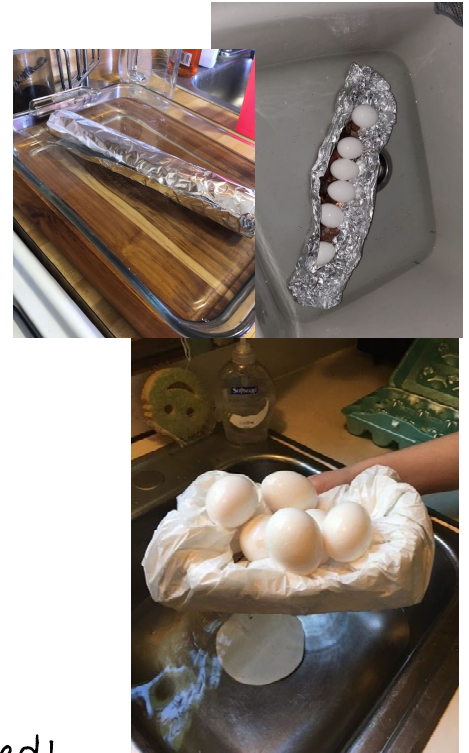
We enjoyed the great outdoors!



We read and discussed books.



We experimented!



We shined!



Ralston got new signs!!!



Our 2020 Clarion University Graduate!





Summer 2020

See what you missed!
We sure missed SEEING you!



Summer supplies!



Bags were stuffed!



Bags were delivered!



AWARDS!



Squeal of Fortune!

Senior Prom 2020



Community Service— We picked up trash!



Reality Check: A Candid Look at the Cost of Pursuing Postsecondary Education

It's no secret that the cost of postsecondary education has increased and individuals have to weigh the value with the expense of continuing their education. There are ways to make postsecondary education affordable—here are five ways to help make it happen. (Most likely you will have to use more than one of these strategies.)

Save

Some parents have been setting aside money for college since before their child was born. However, others do not have this ability. If you can, put some money aside. Look into a 529 plan, an account that allows college savings to grow tax-free. A 529 plan, similar to saving for retirement in an IRA, may be the way to go. When the funds are used to pay for college and other qualified education expense, withdrawals from a 529 plan are not taxed. The website Savingforcollege.com can help with deciding on a plan.

Sweat

This involves the student working part-time to help pay for the cost of education. Summer or part-time jobs, co-op programs, federal or state work study programs are all options. Studies indicate students may have a tough time with school if they work more than 15 hours a week while attending full-time.

Swap

Parents may decide to tap into assets to pay for education. Maybe there is a family cottage, boat, or other asset to sell. Avoid dipping into retirement savings to pay for college. Penalties are very high.

Borrow

The most common way to pay for education is to borrow. Follow the "Rule of Tens." Cap the amount borrowed to pay for postsecondary education at a level related to the income the student can expect to earn. For every \$10,000 in student debt, the student needs to earn \$10,000 over a base income of \$10,000 in order to pay off the debt in 10 years. If a student graduates with \$30,000 of debt, he or she needs to earn at least \$40,000 annually to pay off that debt in 10 years. Students should research the average income for their anticipated entry level position to determine how much debt is sensible. MySmartBorrowing.org is a free interactive tool where selected scenarios determine how career and college choices effect debt.

Free Money

Students should apply for scholarships, awards, grants, fellowships, and stipends. Make it a priority to fill out the FAFSA and Pennsylvania's state grant application. Some private schools require the CSS profile to be considered for school-based aid. Check with employers to see if funding might be available in the form of scholarships or loan-forgiveness programs. Free money requires persistence and meeting qualifications and deadlines set forth in the application process. There is no limit to the number of scholarships a student can earn!

Other Strategies

Students should try to complete their degrees quickly by taking the maximum credits allowed per semester so they can finish on time or sooner.

Take advantage of earning college credits while still in high school. Complete dual enrollment courses and AP classes to shave off a semester or two. These credits are significantly cheaper too!

This may sound counter-intuitive, but consider paying off loan debt, buying a car, or making home improvements with savings. This can reduce the amount of cash on hand and in turn may increase student financial aid eligibility. (It's about decreasing savings that are **not** retirement.)

Tuition at community colleges and state schools is more affordable than at private schools. Consider beginning your studies there and transferring to your desired school later. (Always compare packages though—private schools usually have more "free" money.)

Live at home. No need to rack up loans for room and board if you don't have to.

Finally, consider fast track careers that take two years or less of training. There is currently a need for people in the skilled trades, healthcare, and technology. In some cases, a diploma or certificate can be earned in months.

Top Five Tourism & Hospitality Careers



If you enjoy working with people and traveling, investigate a career in the Tourism and Hospitality Industry. In order to find your true calling in this exciting field, there are some essentials to consider. Here are the top five tourism and hospitality careers to jumpstart your research.

Hotel Manager

Oversees all hotel activities, sets budgets, assigns tasks, evaluates staff performance, inspects the quality of hotel products and services — 49,000/year

Flight Attendant

Greets and assists airline passengers, ensures safety, solves problems, answers questions, serves food and beverages — \$40,700/year

Restaurant Manager

Hires and trains restaurant staff, schedules, orders inventory, solves problems, oversees payroll — \$45,700/year

Entertainment Manager

Organizes activities and events for guests, hires performers, artists and bands, researches new technologies and trends, ensures guest satisfaction — \$52,900/year

Travel Consultant

Discusses and understands clients' needs and expectations, researches airline and hotel services, maintains current information to advise clients of travel or accommodation changes and provides alternatives — \$41,500/year

Perhaps one of these careers has piqued your interest. If so, your next step is to find a college that offers degrees in Tourism & Hospitality. Here are a few to consider:

Butler County Community College (BC3) – Hospitality Management, A.A.S.

Community College of Allegheny County (CCAC) – Hospitality Operations Management, A.S.
Tourism Management, A.S.

Indiana University of Pennsylvania (IUP) – Hospitality Management, B.S.

Slippery Rock University (SRU) – Resort Recreation and Hospitality Management, B.S.
Hospitality and Tourism Management, M.S.

Pennsylvania State University (PSU) – Hospitality Management, B.S., M.S.
Hospitality Management & Operations Research, Ph.D.
Recreation, Park & Tourism Management, B.S., M.S.

While there are many other career and college options in the field of Tourism and Hospitality, these are a few ideas to get you started. Find more information by visiting the college websites, contacting admissions offices, or checking out the links below:

www.careeraddict.com/hospitality-jobs

www.mastersportal.com/articles/582

www.allaboutcareers.com/careers/industry/hospitality-tourism

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EDUCATIONAL TALENT SEARCH & UPWARD BOUND

840 Wood St., Clarion University of PA
Clarion, PA 16214
TS 814-393-2071
UB 814-393-2342

We're on the web:
clarion.edu/ETS
clarion.edu/Upward Bound