

STUDENT NEWSLETTER

Spring 2022

Hi everyone! Don't forget to register on-line for activities and programs that interest you. The on-line registration has really simplified things on our end and we thank you for adjusting so quickly. You can now upload your permission slip when you register. If you have any questions, please give us a call at TS 814-393-2071 or UB 814-393-2342. There are a lot of opportunities this spring and campus remains open for our live events and programming. Hope to see you soon! -Rhonda

Educational Talent Search

As part of the new grant, Talent Search continues the online STEM workshops. Check your flier or the website (clarion.edu/ets) for the up-to-date listing of programs.



Talent Search visited Slippery Rock University in October. Campus visits to the Institute of Medical and Business Careers, Gannon University, Point Park and Pittsburgh Technical Institute are scheduled for Spring 2022.

Upward Bound

Mindset Matters is the theme for the Summer 2022 program. Dates are June 13 through July 22 with Bridge running from July 5 through August 4. Applications for Bridge and the Summer Academy have been mailed. Return your completed applications as soon as possible.



UB students visited Eden Hall Campus of Chatham University in the fall. A visit to Butler Community College is next on the list!

ATTENTION SENIORS

File your FAFSA by
May 1 at :

Studentaid.gov

Select: Apply for Aid

Select: Complete the
FAFSA Form

Call us with questions or
to schedule an individual
appointment.

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Credit Scores for College Students 101

If you are nearing the age of 18 and ready to move on to further education and to adulthood, now is the time to start building a good credit score.

What is a credit score?

A credit score is a number between 300 and 850 that lenders use to decide how likely you are to repay debt. A high score indicates that you're good at managing money and repaying debt; a low credit score indicates you're a risky borrower. If your score is low, you'll pay higher interest rates and may have difficulty obtaining credit and loans.

What affects your credit score?

- New Credit – any new line of credit in your name
- Mixed Credit – the different types of credit on your account for example: car payment, credit card, etc.
- Length of Credit History – how long you have held credit with your accounts
- Payment History – based on if you make your payments on time, if you have late payments or if an account goes into collection
- Credit Utilization – how much debt you are carrying, how often you use your credit cards and how quickly you pay the balance

What can you do to establish credit?

An individual typically does not establish credit until they are 18. Here are some ways you can establish credit at that point.

- Get a credit card. Although typically you have to be 21, but you can have your parents, grandparents, etc. cosign or put you on their credit card account. As long as the required monthly payments are made, it will help to boost your credit.
- Get a loan with a co-signer. The loan if paid on time will increase your credit score. You must be careful, because if you do not pay your loan payments on time, your score will decrease and you can accrue late charges.
- When you are a college student, pay at least a small amount on your student loans while

you are in college.

- Get a job. Open a checking or savings account in your name. Try a credit union, they typically have accounts with an ATM card with perks for younger individuals.
- Pre-paid credit cards are available. If you do not have a co-signer, you could start by getting a pre-paid credit card. You would put down a set amount (\$300 for example) and that would be your limit. You would make monthly payments and have a \$300 spending limit.

What can hurt your credit score?

- Not making payments will definitely lower your score quickly!
- Making late payments will affect your credit score negatively and you could incur additional late charges.
- Having too much debt – always be sure to only borrow or spend what you can afford to pay back. If your debt to income ratio is too high, this will lower your credit score regardless of making payments on time. (NOTE: Student Loans do not affect your credit score until the loans go into repayment, but they can positively affect your score if you can pay any amount on them while you are a student.)

So what are you waiting for?

Start planning your financial future and prepare to start building a positive credit score to ensure your ability to apply for loans, mortgages and other credit in the future!



The College Scholarship Service/Financial Aid Profile (CSS)

What's the CSS Profile?

In addition to filing the Free Application for Federal Student Aid (FAFSA), some schools require completing the College Scholarship Service/Financial Aid Profile (CSS). As a supplement to the FAFSA used by colleges and universities (required by mostly private institutions), the CSS is a unique financial profile used to secure money directly from the college or university you commit to attend (institutional aid).

While the profile application (\$25) and reports (\$16 each) are fee based, a fee waiver is available to eligible families. CSS is free to families whose adjusted gross income is up to \$100,000 yearly, the student qualified for an SAT waiver, or the student is an orphan or ward of the court.

Separate from the information provided on the FAFSA, CSS goes further in-depth and asks for greater detail regarding your financial background. As with the FAFSA, tax documentation for the prior year will be needed to assess your need-based award. Like the FAFSA, CSS has moved to a user-friendly platform that utilizes skip-logic and fewer school-specific questions in order to streamline the application.

At the end of the application, there is dedicated space to outline special circumstances and living arrangements that may impact the need-based

funds awarded by the institution. Apart from the FAFSA, the CSS profile is different and more extensive for students whose parents are divorced. The CSS application requires tax data for both parents and their spouses.

What are the benefits of a CSS Profile?

According to CSS, the profile provides access to scholarship funds directly from participating institutions and programs. In addition to your FAFSA, participating institutions utilize the profile as part of their financial aid process. Among the Pennsylvania schools listed with CSS are Drexel, Gettysburg College, Kutztown, Lehigh, University of Pennsylvania, and Villanova.

How do you access the CSS Profile application?

CSS is available through the College Board at <https://cssprofile.collegeboard.org/>. If you already have an account through College Board, utilize your login information and you will be directed to the CSS profile page. If you do not have a College Board account, you will need to create one and then access the CSS profile page. Seek guidance from your TRIO Counselor or school guidance counselor to navigate the FAFSA and the CSS profile. Create a document checklist and gather pertinent items to work through the application. Be sure to ask for help as needed.

CSS Profile [Home](#) [Getting Started](#) [Fee Waivers](#) [Divorced or Separated Families](#) [International Applicants](#) [en Español](#)

Apply with CSS Profile

Each year CSS Profile gives access to more than \$9 billion for thousands of undergraduate, graduate and professional students.

[Sign In to Fall 2022/Spring 2023](#) [Sign In to Fall 2021/Spring 2022](#)

Check participating Schools and Scholarships Learn how to apply Completing the CSS Profile for the Noncustodial Parent

Becoming an Indispensable Employee

Financial health is reliant on income and income is generated through work. Jobs/careers do not necessarily define you, but they do provide for you as you pursue your personal goals. On my professional journey, I worked as an employment specialist. Basically, it was my job to help people find employment. Years in the field taught me a few things about how to find a job, as well as what it takes to keep that job. Most of us have to be gainfully employed for about fifty years and that requires some serious skill mastery.

Over the course of your professional life, the roles you play in the workplace will certainly evolve. However, some things will remain a constant on your path to becoming a valued asset to the team at work. Financial independence, not only requires a clear goal that speaks to you, but it requires supporting action steps that when implemented move you towards the financial goal. After all, goals without well-defined and relentlessly implemented action steps are really only daydreams.

Work requirements and work environments can be both challenging and deeply rewarding at the same time. They offer opportunities to learn new skills, expand comfort zones and connect you to your place within your community. For many, your career offers opportunities to learn how to problem solve, to manage your personal mindset, and to get along with others. Being respectful, focused, fair, motivated and considerate —just to name a few —are foundational to becoming an indispensable employee.

There are many other relational skills central to workplace success, but personal mindset about the situation outweighs the others. Personal mindset, thankfully, is something you control. That mindset drives how you approach others and how you face workplace challenges. Strive to keep a positive engaged attitude and stay tuned into the details associated with your work. Successful employees have a positive attitude about themselves, their work and the people with whom they work. Avoid work



**LEARN TO BE
INDISPENSABLE**

place drama and minimize distractions from work related responsibilities. Those influences destroy positive mindset.

Valued employees are eager to both learn and help when an opportunity presents itself. They understand their role and strive to excel in that role as they forge a reputation of being a reliable teammate. They are on time, follow directions and are not afraid to ask questions when necessary. They understand that all levels of the operation are important, so they don't minimize their position or glorify it —they simply strive to do better every day.

One final consideration that is connected to creating a valued role is to remain open and willing to take direction. We cannot achieve mastery without direction or outside feedback. When it's offered, accept it as assistance rather than resenting the source.

A full-time job is a mere 40 hours a week, so spend some of the remaining 128 hours per week doing things that soothe, develop, and recharge you. Rest, wellness, connection and activity are important elements to producing our most authentic self. If you build those patterns into your lifestyle, when it's time to return to work, you are at your best.

Ways to Pay for College and Yourself

Let's face it. It's expensive to further your education. However, here are a few ways to get tuition assistance or free tuition and earn a paycheck at the same time. Some employers' offer tuition assistance programs that may help you pay your way. Program structures vary by employer, so check with human resources for the specifics on how tuition assistance works. The businesses listed below are in our surrounding area and offer some form of tuition assistance to hourly workers.

1. **McDonald's** tuition program, "Archways to Opportunity," offers \$2,500 a year. To qualify, an employee must work a minimum of 15 hours weekly and have worked at least 90 cumulative days. Employees must be in good standing as determined by the franchise owner and can attend a trade school, community college, or four-year university.
2. **Pizza Hut** offers "Life Unboxed EDU," a tuition reimbursement program. Life Unboxed provides tuition discounts for several online programs through Excelsior College. Team members can receive 50% off on undergraduate tuition and 15% off graduate programs.
3. **Sheetz** offers up to \$1,500 a year in tuition reimbursement. To be eligible, employees need to work around 16 hours a week and be actively employed 90 days before the start of the current term. The company partners with 26 colleges/universities to arrange tuition discounts.
4. **Taco Bell** provides tuition discounts through a partnership with "Guild Education." The Taco Bell website notes that employees can get up to \$5,250 in funding a year to pursue an online associate, bachelor or master degree. Employees may also qualify for tuition discounts of 5% to 20%.
5. **Burger King's** "Scholars Program" helps graduating high school seniors attend college or post-secondary school. The program awards \$1,000-\$50,000 scholarships. Candidates must have a minimum GPA of 2.5, demonstrate a commitment to serving their community, and plan to attend a two- or four-year accredited university, college, or vocational-technical institution.
6. **Walmart** associates can earn certificates and degrees online and debt-free at the following: Brandman University, Johnson and Wales University, Pathstream, Penn Foster, Purdue University Global, Southern New Hampshire University, The University of Arizona, The University of Denver, Voxy EnGen, and Wilmington University.
7. **Dollar General** has a tuition scholarship program of up to \$4,000 per calendar year for those who meet the eligibility requirements. These scholarships can be applied towards earning an associate, bachelor, or certificate program from accredited institutions. Courses or certifications must be part of an approved program related to the business of Dollar General.
8. **Home Depot** associates are eligible for reimbursement on the first day of employment. Courses for technical associate, bachelor, master, and doctoral degrees are included. Full-time employees can receive up to \$3,000 and part-time hourly up to \$1,500 per calendar year. Fifty percent of the cost of tuition, books, and fees for approved courses may be reimbursed.
9. **The J.M. Smucker Company** has a tuition assistance program and scholarship opportunities. You could receive up to 100% tuition reimbursement. The scholarship program for children of employees provides awards of \$3,000 and is renewable.
10. **Verizon's** tuition assistance program covers continuing education courses, certificate programs, and undergraduate/graduate degrees. Part-time workers can receive up to \$4,000 per year and full-time workers up to \$8,000.

Check with your employer and your parent's employer to make sure you are not missing out on any of these opportunities.

Practical Suggestions to Overcome a Poverty Mindset

A poverty mindset is a belief system of scarcity —that things are hard to get, money is hard to earn, and there isn't enough for everyone. This mindset develops over time and is often deeply embedded into your character. Having this mindset can hold you back by convincing you that your circumstances are never going to change for the better. Often, this will manifest in one of two ways:

1. Always spending what you have, because you may not have more later, or
2. Hoarding and not spending what you have because you may not get more later.

The good news is that change is always possible, and there are some practical steps you can take to overcome the poverty mindset.

There is a lot of wisdom in this very sensible, yet catchy phrase, "Give some. Spend some. Save some." So, let's start with this suggestion, and add a few more steps.

- **Give some.** Whether it's a friend or family member in need, a local non-profit organization, or church, give a portion of the money you receive to help someone else. Not only will it boost your mood, but you might also find that when you do something good for someone else, good comes back to you.
- **Spend some.** Everyone has bills and basic needs to meet, which means you have to spend some of the money you receive. The key word here though is "some." While it's ok, and perhaps even necessary, to spend some money on something fun, because you want to be rewarded for working hard, you also don't want to go out and spend our whole paycheck on frivolous stuff.
- **Save some.** A wise person once told me, "Pay yourself first." What this means is that it is a good and wise practice to take a portion of your paycheck and put it into a savings account. You can even set an amount, and have it directly deposited into your savings, so you won't be tempted to spend it.
- **Be grateful.** Another wise person I know always says, "Gratitude changes attitude." If you are thankful for what you have, it allows you to experience positivity and focus on the good in your life.
- **Read. Learn. Seek.** There are numerous resources, books, courses, and trainings on money and wealth. Expand your knowledge, and this will help create opportunities for you.
- **Be honest.** Take a look at what you do with your money, and identify what changes you can make.
- **Avoid scams.** There are a lot of "get rich quick" schemes. Remember, if it seems too good to be true, it probably is.

These are just a few practical suggestions to help break the cycle, and therefore, overcome the poverty mindset. Make a commitment and start taking steps, you are bound to see improvement.

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**EDUCATIONAL TALENT SEARCH &
UPWARD BOUND**

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