

# Student Newsletter

Fall 2018



*Summer 2018 was one for the books! Talent Search and Upward Bound were busy with college visits, trips, classes, and a special program with GECAC UB and Erie Insurance. Here's a look at a few memories...*



# Happiness: To Be or Not To Be

These days, we all seem to be hyper-focused on happiness or the lack there of. We do our best to make this voyage a pleasant one with as many close encounters of the joyful kind as possible, but those emotional seas can get rough for even the most experienced sailors. Getting through periods of emotional turmoil and minimizing the negative long term impact produced by troubled emotionally charged waters is essential. A sustainable self-directed pathway back to more blissful experiences is a skill vital to a well-balanced tool box. Happiness of the sustainable kind is an inside out process, rather than an outside in one. That's good news for each of us, because it puts us in the driver's seat in processing our emotions and the weight we assign to our experiences and feelings. A good place to start that sustainable journey is to reconnect with our most authentic selves with the highest degree of regularity possible. I know it sounds touchy-feely and possibly technical, but nothing could be further from the truth.

A conscious connection with what makes one happy/engaged/alive inside is the key. The better you know yourself and the more willing you are to value yourself, the easier it is to stabilize your emotions. Fortunately, self-worth is an inside out experience and one that each of us has a high degree of control over. It is self-worth after all. That's what it means, SELF-WORTH— it's not boyfriend-worth or girlfriend-worth. If you cannot give it to yourself, no one can give it to you. Be fair and kind to yourself and never lie to yourself about yourself. Nothing will destroy your self-worth like lying to yourself. It is our perceptions, our interpretations, and our conclusions that drive this nurturing emotional fuel. If my self-esteem or self-worth are low, then I'm being called inward to examine why I'm doing that to myself. Fortunately, once again its all on me. It's all about me and that's the good news, because I can believe in me as much as I allow myself to.

Indulge me with an exercise. Start with an introspective question. In my past, when was I the happiest? Once you have identified that time, "DRILL DOWN." Really dissect your feelings and the contributing factors (stimulus) that were present then in concrete terms. Complete this exercise in a conscious and focused state. Sitting quietly in a calm reflective, space write down as much detail as possible. Courageously "DRILL DOWN" on how/what you were experiencing. The happiness ingredients you are looking for are the code that creates the program. In other words, they are not the images you see on the video screen, they are the written code that makes the images possible. For example, once upon a time I was happy when I purchased a new car. Well at least it seemed so on

the surface. "DRILLING DOWN" on those feelings reveals that what most authentically made me happy about the car was that it afforded me fun, function, freedom and allowed me to do for and with my family. The car was the source of surface happiness and the fun, function and freedom were the authentic ingredients to my happiness. Once I drill down on that experience, I discover what really makes me happy inside out is providing for my family. I don't need a new car to be happy. What I need in authentic terms is to feel that I'm doing what I need to for my family. Make sense?

- What were you feeling during those happy times?
- How was your world view impacted by those thoughts and feelings?
- How did you see yourself in relationship to your world?
- Were you intellectually/creatively engaged?
- How was your self-image impacted?
- Did you have a valued role in reciprocal relationships that was evident ?
- Were you providing nurturing support and service to others?
- Did you feel physically activated?
- Were you connecting to a higher power?



The answers to these questions will serve as your recipe for happiness. This is a recipe specific to you and will never leave you. You will at times leave it or disconnect from it, but when you consciously return to your happiness recipe, you will be happy again. You are the chef in this enlightenment kitchen. The role each of us has with happiness is an active one, not a passive one. Think of it this way: it's the difference between making a seven-course gourmet dinner vs. going through a fast food drive through for a meal. We all like the drive through occasionally, but after a while, it's very unfulfilling and empty. The masterful chef of that seven-course gourmet meal on the other hand is alive, living, and loving the fruits of his vocation.

(Continued)

## Happiness Continued...

To find anything (happiness is no exception), one must know what it is they are looking for. Authentic (inside out) happiness is a noble journey of the highest relevance, so don't take that journey lightly. It's one that requires work, maturity and diligence. The lure of externally generated, superficial landmines are everywhere. We all hit a couple from time to time, but the trick is to limit your exposure to them and learn from your mistakes when you take a hit. You decide who and what experiences get the emotional power, so captain you and only give power where you feel it serves you best.

So, here is your antidote for your basic landmine exposure. Take ownership of you and reconnect with your happiness recipe by looking inside for the special ingredients exclusive to you that produce your personal power. Meditation or some rhythmic activity like distance running, writing, cycling, music or walking is a good vehicle to utilize in this journey. These have served to transport me when I needed to reconnect with my most authentic self. Happiness is a part of life as is its emotional counterpart, unhappiness. Neither can be avoided; they are both aspects of the human experience. Neither can be fully extinguished, so both must be experienced and revered as they hold minerals necessary to feed the soul. Much like a difficult academic course, emotional duress holds many valuable lessons and with balance and well-honed awareness, the potential negative impact of those emotional dips will be minimized and remain as valuable tools rather than crippling experiences.



One of the biggest responsibilities you will have as an adult is managing your money. I don't like to think or say this— let's face it, money is essential to living. Fortunately, there are some simple strategies and tools to help.

Dave Ramsey is an American businessman and financial advisor who has created financial planning programs and books, and developed budgeting tools and resources. His latest development is an App called everydollar which is available for download on Apple and Android devices. This is a free program that helps you create a budget, manage money and track spending on the go.

If you are more old-fashioned and prefer a paper budget, Ramsey also has printable resources such as an Allocated Spending Plan or a Monthly Cash Flow Plan. Check out the links below.

[https://cdn.ramseysolutions.net/pdf/fpu/fpuonline/allocated\\_spending\\_plan.pdf](https://cdn.ramseysolutions.net/pdf/fpu/fpuonline/allocated_spending_plan.pdf)

[https://cdn.ramseysolutions.net/media/pdf/forms/fpu\\_monthly\\_cash\\_flow\\_plan\\_forms.pdf](https://cdn.ramseysolutions.net/media/pdf/forms/fpu_monthly_cash_flow_plan_forms.pdf)

These are just a few of the many resources and tools available to help you manage your money. The bottom line is find what works for you, and be consistent.

Resources:

<https://www.thewaystowealth.com>

<https://www.everydollar.com>

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# How to Score Big— Maintaining a Good Credit Score!

The time has come! You will soon be going onto post-secondary education/training or into the work force. You are about to enter the quest down “Credit Avenue.” It can be tricky and challenging, but the good news is that you can do it simply by being informed and making good decisions. Your credit score is an important asset; you will need it to apply for a car loan, mortgage, or even rent an apartment as you move forward in life. Let’s take a look at what a good credit score is and how credit agencies compile your credit score.

Basically, if you have never had credit in your name, you will start with a low score until you gain credit and a source of income. You can start in the poor to fair range even though you owe nothing and have no credit. According to Wells Fargo ([www.wellsfargo.com](http://www.wellsfargo.com)), the following five factors are what make up your credit score:

- 35% is based on payment history.
- 30% is based on current debts.
- 15% is determined by credit history.
- 10% is allotted to new credit applications.
- 10% is about types of current credit.



The following actions are what could lower your credit score:

- Opening a credit card initially (will raise your credit if you pay it off on time).
- Not paying at least the minimum each month.
- Accruing more debt than you can pay for with your income and savings.
- Increasing credit utilization (ratio of credit card balances to your credit limit—do not max out your credit cards).
- An inquiry being placed on your credit.
- Opening too many credit cards at one time.
- Not making a payment.

This all seems scary doesn’t it? How can you get credit if you have no credit? Here are some suggestions:

- Open a checking account at a bank or local credit union. Bank accounts are listed on your credit report and will help you establish a credit history.
- Apply for a smaller credit card, perhaps a gasoline or department store card. These are sometimes easier to get than a large credit card. You can build your credit by purchasing things you would buy anyway.
- Apply for a small loan through your bank or credit union. You may need to have your parents co-sign, but if you pay on-time, it will build your credit.
- Apply for a secured credit card. This is when you pay up front and get credit up to that amount. Be careful not to get a pre-paid credit card, make sure it is secured, a pre-paid will not help your credit score.

If you are a student or starting out, Discover ([www.discovercard.com/student](http://www.discovercard.com/student)) and Capital One ([www.capitalone.com/creditcards/studentcard](http://www.capitalone.com/creditcards/studentcard)) both have credit cards designed for you. These cards typically offer Cash Back rewards, no annual fee, and an increase in credit limit once you pay it on time for five months. Many give you a 0% interest introductory offer, but beware that some raise from 14 to 25 percent after the introductory period. At that time you will have established some credit and can apply for a credit card with a lower interest rate.

CATEGORY	SCORE
<b>Excellent</b> (30% of People)	750 - 850
<b>Good</b> (13% of People)	700 - 749
<b>Fair</b> (18% of People)	650 - 699
<b>Poor</b> (34% of People)	550 - 649
<b>BAD</b> (16% of People)	350 - 549

## How RaiseMe Works

Whether you are a high school student looking to attend a 4-year college or a community college student, looking to transfer to a 4-year, college just got a lot more achievable.

**RaiseMe.com**

Earn micro-scholarships as early as 9<sup>th</sup> grade and discover your path to the best college for you.

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## Responsibility: a Necessary Life Skill

We all reach a certain age when we crave independence, the ability to make our own decisions, and have our opinions count. So how do we get there? The best way is to demonstrate these abilities—the common thread is to show responsibility. How responsible are you? Reflect on the following to see if you need to become a bit more accountable.

1. Take pride in your appearance and belongings. Do you keep your room neat and tidy without Mom asking you to pick up your clothes from the floor? Are dirty clothes put in the laundry or do you start a load of laundry when the basket is overflowing? Do you empty the trash can, vacuum the carpet or Swiffer the floor?
2. Do you have a part-time job, babysit, shovel sidewalks, mow the grass, or do other odd jobs? This is a good way to demonstrate initiative, work ethic, and independence. The earnings allow you to purchase clothing, gas, food, music, and put aside savings for college or a major purchase such as a car. Jobs allow you to explore your likes and dislikes and gain experience in working with others. Are you aware of your spending and do you stick to a budget?
3. Demonstrate self-discipline by setting an alarm and getting up without Mom or Dad waking you.
4. Do your portion of a team project and turn it in on time. This shows that people can rely on you and that you manage your time well.
5. Take care of your health. Eating healthy, exercising, and avoiding drugs and alcohol or other behaviors that put your life at risk shows that you value life and make good decisions.
6. Be open and honest. Share where you are going and when you will be back. Let your parents know when you are feeling bad, celebrate successes and happiness, and ask for advice.
7. Drive safely. Cellphones, eating, drinking, music, and friends can be distractions. Following the speed limit and other road rules prove you care about your safety and others.
8. Be accountable for yourself and your actions. Own up to your mistakes and learn from the experience.
9. Use good judgment and think through the consequences of your actions.
10. Plan for your future. Work out a manageable schedule to balance academics with extracurricular activities. Challenge yourself with demanding subjects or tasks. Doing the best you can possibly do in school demonstrates motivation.

Know that you and only you can grow and prepare for the future autonomy. Taking responsibility for decisions and actions will have triumphs and flops. Celebrate the successes and learn from the disappointments. Best wishes as you work towards self-reliance on your journey to independence!

## 5 Keys to Survive and Thrive During Your Freshman Year of College

- 1 – Try new things, meet new people, and have faith over fear.
- 2 – Syllabi can be intimidating, but they are a blueprint for your semester.
- 3 – Professors put their pants on one leg at a time too.
- 4 – Be cognizant of the world around you. Prove that you can handle life on your own.
- 5 – Cultivate the ability to accept and learn from constructive criticism.



### Try new things, meet new people, and have faith over fear.

Easier said than done! A lot of the time you may find comfort in things that are familiar to you. Whether it be food, music, or a close knit group of friends, staying within your comfort zone keeps you from experiencing fear. Your freshman year is an amazing opportunity to try new things, meet new people, and overcome many of your fears. As you begin to navigate your new surroundings, you will be presented with unique moments to expand your knowledge base and your social circle. Capitalize on that opportunity and put yourself in situations that are unfamiliar. Enjoy learning and growing in ways that were not available to you in high school. There will not be a bell that dictates your day or a guidance counselor to determine who you are in classes with. You will find yourself in new living situations, in discussions with various individuals from all sorts of backgrounds, and with opportunities to grow and experience new avenues.

### Syllabi can be intimidating, but they are a blueprint for your semester.

During the first day of classes, your professor will hand you a multi-page, stapled packet which you will be expected to read thoroughly and adhere to the due dates and deadlines contained within. Well, I should say some professors will while others practice the “Constructivist” method. Constructivist professors will start with a few highlighted points and build the course as they go throughout the semester. Regardless of your professors’ syllabi preference, understanding its contents and how the course is structured will give you a head start on a successful semester. Think of a syllabus as a blueprint. It is a detailed set of instructions guiding you through the expectations of the course and is a huge asset to your organizational skills.

### Professors put their pants on one leg at a time too.

Let’s face it, teachers can be intimidating. When you label a teacher as a professor, there is a whole new level of intimidation that comes along with that label. Professors come with all types of attitudes and teaching styles. You will be taught by some interesting characters, as there will be professors you will absolutely love and others that you will try to avoid. Do not let the rumor mill sway your decision to sign up for a class or to avoid a certain professor. The biggest take away from a course is that your professor is passing down their knowledge. They are content specialists in their respective fields. Think of professors as a giant vending machine of knowledge. They only differ in the way in which they allow you to access that knowledge. All professors breathe oxygen, sometimes they have bad days, but at the end of the day they put their pants on one leg at a time too.

### Be cognizant of the world around you. Prove that you can handle life on your own.

The level of “adulting” that you will experience in college is just a small taste of what life is like beyond high school. Your freshman year of college will expose you to a lot of social, cultural, and political nuances that you may have either avoided or never considered in high school. Take the time to familiarize yourself with the social, cultural, and political climate on your campus. Listen to understand and not just to respond. Do not choose a side because it is the popular thing to do. Gather information and take multiple perspectives/viewpoints into consideration before formulating yours.

### Cultivate the ability to except and learn from constructive criticism.

The most successful college students are those that can accept negative feedback and use it to improve their deficiencies. This feedback may come in red pen, or in subtle ways such as a look or use of a few words by your professor. Explore the feedback, consider its merit, and determine how you will use the advice. There will be resources on campus that can help facilitate use of that feedback and increase your success in classes. A negative attitude towards writing centers, tutors, and other resources on campus will not facilitate success in the classroom. These resources are available as a support and opportunity to improve yourself, and your potential for success is enriched by those resources. You do not walk into college knowing everything and you will not walk out of college knowing everything. College is the opportunity to begin a career in a field of study that you love and an opportunity for growth that is the foundation for life long “adulting.”