

# The TRiO TimeSSS

TRiO TimeSSS Newsletter

Spring Semester 2015

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ongratulations to all of our fall 2014 graduates and those who will be graduating in the spring. This journey of completing your baccalaureate degree proves all that you are capable of doing and will become. Now that you are entering into the “real world,” do not let this intimidate you or stop you from achieving your dreams. Every level in life that you encounter success will follow you. However, with success there will be many challenges that you will face, but you are strong enough to overcome them. Words cannot express how excited we are for you as you start the next chapter in your life. The TRiO staff at CSU is confident that you will be a SUCCESS!

Also congratulations to all the freshman who have completed their first semester at CSU. Hopefully the semester ended the way you would had planned. If not, stay calm, and try harder next semester. Make sure you utilize all your resources and communicate with your TRiO advisor. We are here to help and make sure you are on the right track. If you need any help in a certain subject, remember TRiO offers tutoring and we have the best tutors on campus!

This spring semester, let 's stay on track . Motivate, inspire, and support one another and remember, we are a team and we work together .

TRiO WORKS!!

## Follow us



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Trio/  
Student Support Services -  
CSU

“Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world.”

**- Harriet Tubman**



TRiO/SSS Office

Cleveland State University  
2121 Euclid Avenue, MC 110  
Cleveland, OH 44115-2214

Office Hours:

Monday through Thursday:

8:00a.m. - 6:00p.m.

Friday :

9:00a.m. - 5:00p.m.

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## Financial Aid 101

**L**ike many college students, how much financial aid you get determines if you can remain in school or not. College is very expensive with the cost of tuition increasing every year. But there is a solution to helping you pay for college! The only thing that you need, is time.

**Step 1 — Complete your FAFSA.** This is where the majority of your financial aid will come from. Once this is done you will be able to see how much more money is needed to pay for tuition. The earlier you get it done, the better your financial aid will look. The website to go to is [www.FAFSA.edu.gov](http://www.FAFSA.edu.gov). Follow the instructions and it will guide you until the process is finished.

**Step 2— Apply for scholarships.** The other way you can pay for college is by applying for scholarships. There are numerous foundations such as, The Cleveland Foundation and College Now of Greater Cleveland that offers a variety of scholarships for student.

However, the majority of these scholarships have deadlines around mid march to late June or July. So there is plenty of time for you to search.

The time to start is NOW! Utilizing Campus 411 will definitely help you get on the right path. They will answer all

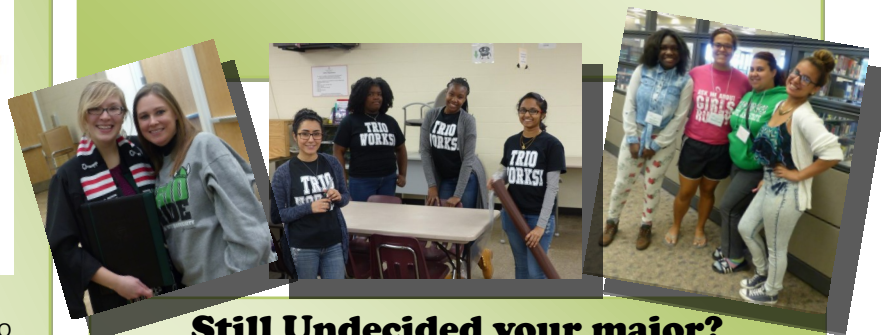


your questions pertaining to financial aid. Also contact your TRiO advisor for help. We have all been there and know what it is like paying for your own education and working at the same time. We want you to be successful, so whatever we can do to help you, we will do our best!

## Get involved!

**Looking to get involved more on campus?  
check out the department of Student Life!**

The Department of Student Life strives to provide a variety of quality services and programs to enhance the university experience and complements Cleveland State University's academic mission. A highly trained staff of professionals is available to support students from their first day on campus to the completion of their academic goals. Services include leadership training, support of recognized university student organizations, judicial affairs, campus activities, and many other programs and services that support the successful matriculation of all students. Our door is open for your issues, concerns and ideas! Visit us in Student Center, 319.



## Still Undecided your major? Get FOCUS

The Focus Career and Education Planning System provides undecided students the opportunity to begin developing their major and career exploration plan. Students can then use their self-assessment results to guide their major and career exploration process. In addition to career and major exploration guided by self-assessment results, students can also research careers by name or by industry, side by side, and also explore careers based on potential majors or minors!

Your TRiO Advisor can help guide you in using this system, and other available resources, to find a major and career path that is the best fit for your personality, skills, and interests!

## Take Control of Student Loan Debt in 5 Ways

By Equal Justice Works  
March 27, 2013

**A**s student debt levels — along with delinquencies and defaults — continue to rise, borrowers need to ask: "What can I do to keep my student loans manageable?" As a recent college graduate, this Student Loan Ranger knows both my mother and I had minimal understanding of student loans in general. And banks and schools aren't doing enough to inform us, so we end up making loan decisions in the dark. To help figure it out, Equal Justice Works recently published an e-book, *Take Control of Your Future*, which offers five of the following ways to take control of student loan repayment.

**1. There are big differences between private and federal loans.** It is important to understand these basic distinctions before borrowing and too often, students and parents lack knowledge on the various types of loans and what they entail. Here are some crucial aspects to pay attention to when deciding how to borrow:

- Keep in mind that commercial or private loans are never eligible for federal relief programs.
- Most private loans offer variable interest rates that may start low, but can and likely will increase.
- Federal loans, on the other hand, qualify for federal relief programs and come with borrower protections such as fixed interest rates and deferment and forbearance in times of hardship.

Students should exhaust the federal loans available to them before taking the private loan route.

**2. Income-Based Repayment can help many borrowers repay their loans.** Federal relief programs inarguably help many borrowers. Among these programs is Income-Based Repayment (IBR), which keeps the amount borrowers must pay each month to 15 percent of their income. A few things to keep in mind:

- Only Federal Direct and federally guaranteed (FFEL) loans are eligible for IBR.
- You must have a partial financial hardship, meaning the amount you owe on your eligible loans exceeds 15 percent of your discretionary income.
- Your monthly payment depends on two things: your income and your family size. When income decreases or family size increases, you pay less (and vice versa).
- If you remain in IBR you will be eligible for forgiveness of any amount remaining on your loans after 25 years of making qualified payments.

**3. Pay As You Earn keeps payments even more manageable.** Launched under the direction of President Barack Obama, this program helps a ton if a borrower qualifies.

- Participants must be a new borrower who experiences a partial financial hardship, and must have taken out their loans on or after Oct. 1, 2007.
- Participants must also have at least one loan from Oct. 2011 or later.
  - \* This includes: receiving a new loan, receiving a disbursement on an existing loan, or consolidating loans on or after Oct. 1, 2011.
- Under Pay As You Earn, monthly payments are capped at 10 percent of discretionary income. As long as participants remain in the plan, they will be eligible for forgiveness after making qualifying payments for 20 years.

**4. Public Service Loan Forgiveness helps public interest workers with lower salaries.** Public Service Loan Forgiveness (PSLF) motivates and helps individuals to work in the public sector.

- Borrowers must have Federal Direct loans to be eligible, and must be working in a full-time public service job, such as with a local, state, federal or tribal government or a nonprofit.
- Participants must make 120 qualifying payments on those eligible loans while employed in public service.
- After making those 120 qualifying payments, submit the PSLF application for forgiveness. As a bonus, forgiveness receives through PSLF is not taxed.

**5. Loan Repayment Assistance Programs can help with payments.** Take advantage of Loan Repayment Assistance Programs (LRAPs). If you're eligible, LRAPs provide funds toward your monthly payments. And you may be able to use those funds for your private student loans. Ask your employer, school, and even your professional association if they offer an LRAP. There are even some available from state, local and the federal government.





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## What's New!

### **Interested in traveling the world or picking up a new language?**

The Education Abroad program allows you to do both! TRiO/SSS participants can also take advantage of an Education Abroad Scholarship Competition where you can receive up to \$700 **toward the cost of your program**. Talk to your TRiO Advisor for additional information. For information on Education Abroad programs, visit the Center for International Services and Programs in MC 106.

### **The TRiO Tutoring Center is open for the Spring 2015 Semester!**

We encourage you to get an early start in your academic preparation.

We are excited to announce the addition of a new TRiO Tutor, Maitri Patel. Maitri will offer assistance in chemistry, math and biology.

TRiO tutors are available at convenient times to work around your busy schedule. Contact your TRiO advisor or stop by MC110 to sign up.



# TRIO/Student Support Services

## Spring 2015 Calendar of Events



### JANUARY 2015

FRIDAY, JANUARY 16 – CULTURAL EVENT: STOMP

*\*\*Join some of your fellow TRIO/SSS students and watch Stomp*

**LOCATION: PLAYHOUSE SQUARE**

**TIME: 7:30 P.M.**

WEDNESDAY, JANUARY 21 – WELCOME BACK BREAKFAST!!! – COLLEGE CAN BE FUN!!!

*\*\*Come meet some of your fellow TRIO/SSS students and grab some breakfast before going to class!*

**LOCATION: MC 110**

**TIME: 8:00 A.M.-10:00 A.M.**

THURSDAY, JANUARY 30 – FINDING \$\$ FOR COLLEGE/COLLEGE NOW

*\*\*Elton Lytle from College Now Greater Cleveland will be coming in to discuss the most effective ways to search and obtain scholarships.*

**LOCATION: TBA**

**TIME: 11:30 A.M. – 12:20 P.M.**

### FEBRUARY 2015

FRIDAY, FEBRUARY 6 –TRIO TUTORING OPEN HOUSE

*\*\*Come meet and greet the TRIO/SSS Tutors while enjoying special snacks!*

**LOCATION: MC 110**

**TIME: 11:00 A.M. – 1:30 P.M.**

FRIDAY, FEBRUARY 13 –CUPID SHUFFLE/MID-TERM STUDY TIPS PROVIDED

*\*\*Come and celebrate Valentine's Day and meet some of your fellow TRIO/SSS students. Also learn about study skill tips for mid-terms.*

*Food, Games, Music, Prizes will be provided at this fun festivity!!*

**LOCATION: STUDENT CENTER BALLROOM C & D** **TIME: 1:00P.M. – 3:00 P.M.**

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### MARCH 2015

THURSDAY, MARCH 5 –STUDENT EMPLOYMENT PRESENTS FINDING ON CAMPUS JOBS

*\*\* Hyacinthe Raven will be discussing how to find an on campus job and effective resume writing skills*

**LOCATION: TBA**

**TIME: 11:30 A.M. – 12:20 P.M.**

THURSDAY, MARCH 26 – SECURE YOUR CREDIT/FINANCIAL LITERACY

*\*\*Deborah Brown from the Campus 411 will present tips on how to create a budget, as well as how to obtain good credit while in college.*

**LOCATION: Library Commons @ RT Front Computer Lab**

**TIME: 11:30 A.M. – 12:20 P.M.**

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### APRIL 2015

TUESDAY, APRIL 14 – HOW TO DEAL WITH STRESS OF FINALS

*\*\*Paul Snowball, from the CSU Counseling Center, will present different techniques on how to deal with the stress of finals, and will go through a meditation technique that will help students better focus and relax.*

**LOCATION: TBA**

**TIME: 11:30 A.M. - 12:30 P.M.**

FRIDAY, APRIL 24 – CULTURAL EVENT: BEAUTY & THE BEAST

*\*\*Join some of your fellow TRIO/SSS students and watch Beauty & the Beast*

**LOCATION: PLAYHOUSE SQUARE**

**TIME: 7:30 P.M.**

WEDNESDAY, APRIL 29 – YOU DID IT! GRADUATION CELEBRATION

*\*\*Come help us celebrate and congratulate our TRIO/SSS graduates at this prestigious ceremony!!*

**LOCATION: STUDENT CENTER BALLROOM A-D** **TIME: 5:30 P.M. – 8:00 P.M.**

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# How to have a successful year!

## 10 study tips for new college students



### 1. Time management

A calendar, weekly schedule and daily to-do lists will help students anticipate the term's tests and papers, as well as plan specific times for study, sleep, meals and fun each week.

### 2. Go to class

Sit in front and take thorough notes, even if professors don't take roll. Test questions come from lectures, not just reading assignments.

### 3. Pay attention

prepare for each class and pay close attention to your syllabus. Remember that tests are fewer in college and cover much more material, so keep up with assignments to avoid having to read 10 chapters the night before a midterm. If possible, get one assignment ahead at the start to give yourself a cushion.

### 4. Study

In your toughest courses, plan to briefly review lecture notes and readings after each class, as well as weekly and monthly. Minutes a week of review can avoid hours of trying to relearn forgotten material right before a test.

### 5. Communicate with your professor

Visit your professors during their office hours and ask questions. You will benefit from them knowing your name and face; they will perceive you as having an interest in their course.

### 6. Find a space good for you

Choose several good study spots outside of your dorm room or bedroom, and spend most of your study time in these places. You'll begin to associate these spots with work and productivity.

### 7. Study groups

Form small study groups with peers who are serious about their academic careers. Study groups can add new perspectives to your learning and help you more fully comprehend class materials.

### 8. Enjoy your free time

Use your fun and free time as a reward for hard work. The more studying you can accomplish during the day, the more time you have in the evening for relaxation.

### 9. Stay FOCUSED

Remember why you are here and what your long-term goals are. College passes by quickly, and it pays to invest your time and energy into being a diligent student.

### 10. Reflect

Every day, take time to reflect on the things that are going well in your life and all of the positive things you are doing to better yourself: intellectually, spiritually, physically and emotionally. Gratitude has lasting effects.

# Deans List

## Fall 2014



Khaled Abdelhamid	Jasmine Cork	Mercedes Harris	Alec Peck	Thomas Sutton
Ali Abdulkadir	Kyle Counts	Lauren Hatch	Dyisha Price	Holly Tackett
Saja Abid	Delia Crawford	Ashley Henderson	Daniel Quintano	Xiayi Tan
Imran Abuhamdeh	Melissa Cuadrado	Brittany Hennings	Hope Rembert	Nichole Tan
Christina Adkins	Jeffrey Daley	Bathsheba Henry	Gabrielle Risner	Gabriel Taylor
Amber Adkins	Sara Darowich	Chrissie Hernandez	Mingo Rolince	Douaa Wadi
Amanda Allen	Michella Dilworth	Domonique Hines	Victor Rosa	Elisabeth Weems
Gabriela Alvarez	Arkia Drake	Marlie Hooper	Amy Roth	Ashlee Welch
Brandon Arjune	Rachael Duran	Anthony Hopkins	Ashlynn Rotta	Nicholas Wetzel
Joseph Belz	Jessica Eames	Alyssa Johnson	Carlos Sailes	Morgan Wiggins
Garianne Benson	Jasmine Elder	Katelyn Jones	Megan Salerno	Ticardo Williams
Bryan Berg	Yasmine Farraj	Jaime Kelly	Tricia Sanford	Darniece Williams
Aaliyah Berry	Bradley Farris	Eric Kennedy	Jocelyn Santiago	Christian Willis
Monique Bialoglowicz	Arenne Flanders	Hannah Kohr	Victoria Scheeff	Jamil Wilson
Sierra Bonifant	Shondolyn Fowler	Juliana Kosik	Taylor Schilling	Cheyann Wolf
Lindsey Boughter	Dylan Friedman	Ashley Kotik	Lauren Schuck	Milana Zarkovic
Sydney Boughter	Tiara Fulton	Amber Kuehn	Linda Shelton	Alyssa Zikeli
Ryan Britton	Nicholas Gehler	Celia Lamb	Anthony Simoncic	Cassandra Zyla
Netanya Brooks	Elham Ghaderian	Dana Lamka	Meredith Skeabeck	Paige Mattheu
Kevin Buehner	Michael Giang	Rachel Lash	Cory Slaughter	
Addison Burnside	Gary Gilgallon	Kaylie Laurio	Allosious Snodgrass	
Peter Camba	Wanniece Glass	Jun Lee	Kathryn Spencer	
Luiz Camey	Lauren Gnall	Jamie Lemon	Sierra Stephens	
Hannah Candow	Kyrsha Goodwin	Jessica Lynch	Tasiana Stigall	
Camarakrothana Chham	Ashley Gross	Jaclyn Maat	Adaisjah Strother	
Heaven Clark	Essam Haj-Hasan	Yevgeniy Malikov	Tosha Studmire	
Alexandra Clemens	Cierra Hardy	Ambra Payne	Raniea Sulieman	
Patricia Concepcion	Carly Harmuth			