

# S.T.E.P to SUCCESS

## Stories, Tips, Events and Practices

### Career Planning with KUDER

How often are you asked the question: What do you want to be when you grow up?

**With KUDER, you can find the answer, make a plan for the future, and achieve your dreams!**

While the big picture can sometimes seem overwhelming when it comes to the future, **KUDER** will get you started and walk you through the planning process step-by-step.

One of the greatest obstacles facing students is developing a career path. The **KUDER Career Planning System** is the solution! If you are undecided on a college major, **KUDER** can help you choose a career and establish an educational plan to make it a reality. If you

have a career goal, **KUDER** can help you research local employers and provide salary expectations. If you plan to transfer to a four-year university, **KUDER** can help you decide on a major, choose your electives and find financial aid. In addition, **KUDER** helps you create a résumé, prepare for a job interview and search for scholarships! **KUDER** has something for everyone!

Each student uses their assessment results to set a career goal, determine education levels to reach that goal and even research the potential income they can earn.

Come to the Student Success Center today and see what your future holds!

### Quick and Easy Beef Stroganoff



#### Ingredients:

1 Box Hamburger Helper Beef Stroganoff

1 Can Roast Beef w/ gravy

#### Directions:

Make Stroganoff according to box directions without adding the meat. When noodles are done add entire can of beef and gravy. Cook together for 5-10 minutes until thoroughly heated. Serve and enjoy!

### 10 Ways to Save Extra Cash

1. Take your lunch to work or school instead of eating out.
2. Adjust your thermostat by a few degrees, depending on the season.
3. Take advantage of double and triple coupon days but only on items you **NEED**.
4. Hang your clothes on the line instead of using the dryer.
5. Shop at discount stores rather than paying full price for clothes, furniture etc.
6. Stop Smoking!
7. Make a grocery list and stick to it.
8. Watch movies on cable rather than renting.
9. Wash your laundry in cold water.
10. Find a cell phone plan that fits your usage. Don't pay for minutes you don't need.

### Student Success Center

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# Why Form a Study Group...

Group study has long been a successful function in the college environment. Students coming together, sharing ideas, and preparing is a delightful part of the college environment. Group study is a helpful way to re-enforce the personal first time study and expand the range of learning. Take a moment to ponder some of the advantages discussed below.

1. **Group study can build confidence in each student's ability and the group's ability to prepare for the most demanding tests.** Like an athletic team, they will bond together to achieve a common purpose, to conquer the material and achieve at higher levels.
2. **Group study helps each individual to see the differing perspectives of their fellow students.** Through frequent group interaction students often begin to see the material from different points of view. For example, the group will begin to formulate more unique test questions because they perceive the emphasis of the book and the teacher differently.
3. **Group study creates an opportunity for each student to expand the material the teacher has given.** The group will begin to get answers to possible questions that as individuals they would not have considered. For example, a study group which has set a goal that each student return with 20 questions for the test may find only half of the questions to be alike and discover a rich source of new material.

This information and tips to form a study group can be found at <http://ccc.byu.edu/learning/groupstr.php>.

## The Warning Signs of Credit Trouble

The easiest way to solve credit problems is to tackle them early before they get out of control. Any of these warning signs may mean that you are deeper in debt than you should be:

- Consistently working overtime or an extra job to keep up with your expenses.
- Using your savings account to pay for regular living expenses.
- Needing to borrow money to pay off another debt – for example, using a cash advance from one credit card to pay off another.
- Letting your credit card reach its spending limit.

- Being unable to pay your monthly bills on time.
- Receiving calls or letters from credit agencies asking for payment.
- Being denied credit or having your credit revoked.

If you spot any of these warning signs, you need to change your financial habits and avoid the risk of jeopardizing your good credit history.

Practical Money Skills for Life. How to prevent and solve financial difficulties. (2006). Retrieved May 12, 2008 from [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com).

### **ACT NOW**

Call your bank or credit card company immediately if your card is lost or stolen. Acting quickly can reduce your liability.



**OZARKA COLLEGE PROVIDES LIFE-CHANGING EXPERIENCES THROUGH EDUCATION**