



# S.T.E.P to Success

September 2008

## Stories, Tips, Events and Practices

### Student Success Center

The first few weeks of school can be both exciting and stressful at the same time. Whether this is your first time on campus or you are about to finish your degree, the Student Success Center is here to help.

On the Melbourne campus, the Student Success Center is located in room C114 of the John E. Miller Complex. On the Ash Flat campus it is located in room SC107 of the new Student Center and on the Mountain View campus, please see the Campus Coordinator for more information.

The staff of the Success Center is here to help you with all of the obstacles you may encounter as a student. The center is staffed with a combination of peer and professional tutors, or Academic Coaches, to help you in a variety of subjects. In addition to tutoring, the SSC provides career counseling through the KUDER Career Planning System, Resume Assistance, Job Interview Preparation and the Success Closet.

Please stop by the Student Success Center to say hello and meet our staff.

Remember, if the dog ate your homework or you need to improve your English grade, or have any other problem come to the Student Success Center! If we can't help we will try to find someone who can.

#### Did you know...

According to the US Census Bureau, college graduates earn 62% more than high school graduates. That adds up to almost \$1million dollars over the course of a lifetime!

Quality time with your family is important!

#### 10 Things To Do With Your Kids

1. Make a tent out of blankets and camp out in the living room.
2. Make paper airplanes and see how far they fly.
3. Play charades.
4. Go to the library and read a book.
5. Find shapes in the clouds.
6. Make an obstacle course in the backyard.
7. Bake cookies and take them to a neighbor.
8. Have a picnic in the park.
9. Have a spelling bee.
10. Plan a scavenger hunt in the neighborhood.

### Spamwich

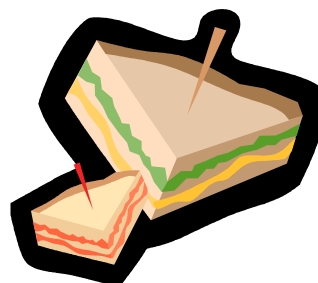
Compliments of Rick Dowdle

#### Ingredients:

- 1 Can of Spam
- Lemon Pepper
- Garlic Salt
- Wheat Bread
- Your favorite condiment(s)

#### Directions:

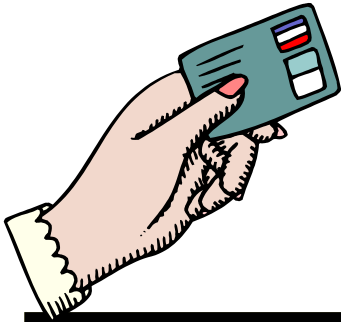
Take a can of spam and slice thin. Place spam in non-stick frying pan. Sprinkle one side of spam with garlic salt and the other side with lemon pepper. Fry until hot all the way thru. Serve spam on toasted wheat bread with mayo, mustard, BBQ or other favorite condiment.



## Ozarka College

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For a **FREE** Credit Report visit  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

## Tips for Keeping Your Credit Cards in Control

- 1. Always follow the 20/10 rule of credit.** Never borrow more than 20% of your annual net income and never let your monthly debt payments be more than 10% of your monthly net income.
- 2. Know the difference between needs and wants.** You can lower your monthly expenses by avoiding purchases you can do without.
- 3. Always try to make more than the minimum payment due on your credit card bill.** Low minimum payments are designed for convenience, but not for quick payment of your balance.
- 4. Never let your credit card reach its spending limit.** Always keep part of your credit card available for emergencies and other unplanned expenses.
- 5. Know what your purchase will really cost.** Remember that, if you charge a purchase to your card and don't pay it off right away, you'll end up spending more than the original price.

Practical Money Skills for Life. *What you need to know about managing your credit cards* (2006). Retrieved May 12, 2008 from [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com).

## Financial Aid Q&A

**Q. I am currently paying back my student loan but the payments are too high and I am having trouble making them on time. Is there anything I can do to get the payments lowered?**

A. You should contact the holder of your student loan and ask about various repayment options. You may qualify for a deferment or forbearance. Your lender will be happy to discuss your options with you. It is very important to stay current on your payments so contact your lender ASAP!

**Q. What does my credit score mean?**

A. According to Michael Peterson from [www.debtGuru.com](http://www.debtGuru.com), your credit score is like a report card. A score of 760 or above is an "A" and you will get the best interest rates. Above 700 is a "B" and 600-700 is a "C." If your credit scores fall below 600, that equals a "D" or even and "F."

If you think you can  
or you think you  
can't, you're right.

Henry Ford



**Mark your calendar to attend the TRiO Student Seminar!! It is held Saturday, October 4, from 9am-12pm in the John E. Miller Building in Melbourne. This is open to all students and breakfast and lunch is provided!**