



TRiO Gives Back

This semester, TRiO partnered with Signature Health on multiple occasions. At the Owensboro campus, members assisted the elders with bingo and arts and crafts. At the Calhoun facility, members visited with the residents and helped them with creating angel wings for an upcoming production. In Morgantown, students and staff assisted with more props to be used in the theatrical production of *Wendy's Neverland*, which we were fortunate enough to see on Saturday, March 23. We believe in giving back to the community and enjoyed working alongside our elders.



Madelyn and Alex help residents create wings.



Members of TRiO pose after visiting with the Owensboro campus of Signature Health.



John introduces himself to one of the residents while Courtney helps with crafts.



Student Spotlight

This semester's featured student is Charles "Jeff" May. Jeff has been a member of TRiO since September 2016, just one month after he began at OCTC. As a non-traditional student, Jeff came to college after being laid off from Alcoa. He admits that if it weren't for the layoff he would have never pursued a college education, but he is glad that he did. He will be graduating next month with an Associate in Applied Science in Electrical Technology. According to Jeff, "You never know about job security. Education allows more career options when things change and during times of uncertainty in the job market."

Although he was called back to work in September 2017, Jeff did not stop pursuing his degree. He has made the Dean's list despite juggling full-time employment and a full class schedule. He credits TRiO Student Support Services for contributing to his success. He has faithfully used the TRiO Computer Lab and received tutoring when needed. Jeff appreciates the free printing, snacks, and the family atmosphere provided by TRiO. He has especially enjoyed the "outrageous adventures" he experienced on the cultural trips.

Jeff has four children who are quite proud of him for his determination to earn his college degree. In his words, it has shown them that a person is never too old to go back to school.

We, too, are proud of Jeff and wish him well (especially in spending that extra \$12). We will miss his fun personality and his crazy sense of humor.

Math Help

Do you struggle with math? Do you find yourself getting frustrated because "it seemed easy in class, but after I got home I got lost"? We have help for you! Whether you are struggling in a math class or have delayed taking a math class, we have resources available to you at no charge. We have math tutors who will work one-on-one with you. Also, we recommend that you use a website called Khan Academy. Jordan Toomey, one of our math tutors, highly recommends that students take full advantage of that website, which has videos, practice problems, and step-by-step instructions on how to solve each problem. The picture on the right shows the different levels of math help available on the [Khan Academy website](#).

Peer Panel Video

We believe in learning from each other. Therefore, each semester we have potential graduates form a Peer Panel where we ask each of them about the various resources and approaches used to be successful in college. Although we hosted these panels at various times throughout the semester, we know that some of you have time conflicts that prevented you from attending. Therefore, we recorded the sessions. We ask that each member who was not able to attend a live presentation stop in to view the video with a peer coach. Please keep in mind that viewing a peer panel is a requirement of TRiO members.



Jeff May is all smiles as he gets ready to wrap up his final semester here at OCTC.

Math

- Early math
- Arithmetic
- Pre-algebra
- Algebra 1
- Geometry
- Algebra 2
- Trigonometry
- Precalculus
- Statistics & probability
- AP® Calculus AB
- AP® Calculus BC
- AP® Statistics
- Multivariable calculus
- Differential equations
- Linear algebra

Words of Wisdom

"Trust the journey."

Jackie McCarthy

Learn the Warning Signs of Debt

You have probably seen the commercial with the vampire that says, “Debt Sucks!” No one likes debt, and many people feel as if they can’t avoid it. However, we can pay attention to warning signs and try to prevent from getting too far into debt. Wells Fargo provided a list that can serve as a warning sign for us.



1. You're always late in paying your bills.
2. Your checking account is frequently overdrawn.
3. You race to deposit your paycheck because you've already written checks that require the money in your paycheck.
4. A small reduction in your income or an unusual expense would make you unable to pay all of your monthly bills.
5. Your credit accounts are usually at their maximum limits.
6. You apply for more credit cards because you have reached the limit on the ones you have.
7. You are spending more than 20% of your paycheck on credit payments (not counting rent or mortgage).
8. Your loan or credit card balances stay the same or go up each month.
9. You can make only minimum payments on your revolving charge accounts.
10. It takes you 60 or even 90 days to cover bills you once could pay monthly.
11. You don't have a savings account or have stopped making deposits to it.
12. You are always worried or stressed about your debts.
13. You're still paying off purchases you made a year ago. (not counting car/house)
14. You use savings or credit cards to cover everyday living expenses, such as groceries.
15. You juggle payments to keep creditors satisfied.

If you found yourself identifying to some of those scenarios, know that there is hope. Take the following steps to try to reduce your debt:

- ✓ Contact your creditors to discuss payment schedules that you can afford.
- ✓ Try to get your rate lowered or a different payment plan worked out.
- ✓ Pay off your highest interest rate debts first. To get out of debt more quickly, first pay down the balances of loans or credit cards that charge the highest interest while paying at least the minimum due on your other debts. Once the highest interest debt is paid off, start on the next highest, and so on.
- ✓ Realize that cash advances can be trouble! Only get a cash advance when it is absolutely necessary. Higher interest rates (than you're paying for card purchases) are usually charged, and the rates are put into effect immediately, without a 30-day grace period.

Money Sense

You don't want a big tax refund. Yes, you read correctly. If you're getting a big tax refund every year and you're having federal taxes withheld from your paycheck, you're probably having too much withheld for federal taxes. When you get a big refund, you're just getting **your** money back. That's money that could have been yours throughout the year, yet the IRS gets to use your money for most of the year without paying you any interest. What can you do? Take this year's tax refund and divide by 12, which will give you a rough estimate of how much extra money you could get each month. Complete a new W-4 form to increase the number of personal allowances to have a bit more money taken out for taxes through your Human Resource Department. Wouldn't you rather have **your** money throughout the year?

Advising Notes

Please know that TRiO has an open door policy; members are welcome at any time. However, sometimes it is better to make an appointment instead of just dropping in to talk.

Appointment	Drop In	Call or Email
More involved questions and detailed discussions. <ul style="list-style-type: none"> • Registering for classes • Thinking about major changes • In-depth transfer questions • Academic difficulties/withdraw • Personal counseling • Financial aid assistance 	Generally 15-20 minutes First come first-served <ul style="list-style-type: none"> • Quick questions • Simple schedule changes • Assistance with scanning/email • Printing specific documents • Signatures 	If you are running late. If you need to reschedule the appointment. <ul style="list-style-type: none"> • In depth questions can also be answered via phone or email, but in person appointments may be best depending upon the topic/issue.

TRiO by the Numbers

TRiO can serve 144 members during each year. Here is a breakdown of the demographics of our members.

Ethnicity		Age		Age		Age	
Asian	11	16	6	31	2	49	1
African American	8	17	3	32	3	50	1
Hispanic/Latino	20	18	7	33	2	51	1
More than 1 race	5	19	19	34	1	54	1
White	118	20	18	35	5	59	1
		21	11	36	1	61	1
		22	6	38	3	62	1
		23	2	40	1		
		24	5	41	2		
		25	7	43	3		
		26	6	44	4		
		27	5	45	3		
		28	1	46	1		
		29	2	47	4		
		30	2	48	2		