

TRiO  
onTRAC  
University of New Mexico - Valencia

Welcome Back!

It's time for a new semester, and we hope you are all ready to "hit the ground running!"

I want to let you know about some changes to our log-in procedures in the lab. The log-in icon is now on all the lab computers, so you can log-in at the computer you will be working on. In addition, you will also log-in for your advisement and tutoring appointments. Please do not forget to log-in as that is the way we can justify having our own lab for our participants. Also, don't forget to log-out when you leave.

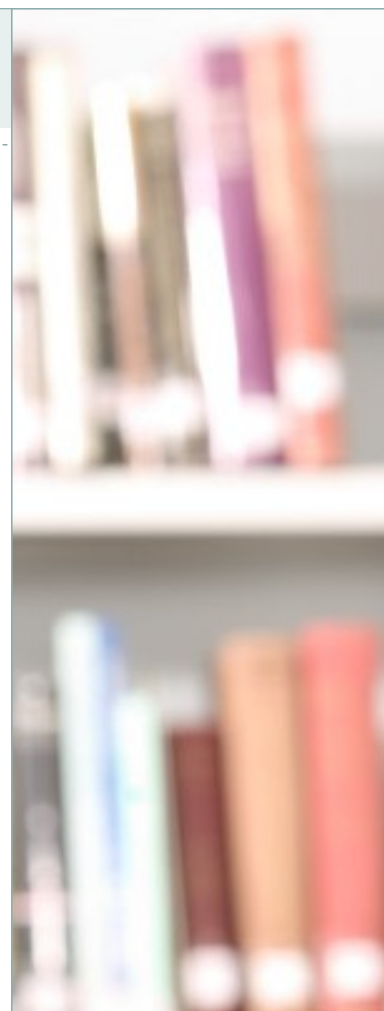
I want to thank all of you for being so careful with printing in the lab. We significantly cut our printing costs in the Fall because of your consideration. We will continue to put limits on how much you can print here at the lab, so continue your good work! Thanks again.

Our advisors love to talk with all our participants; however, please do not just walk into their offices. Check in with Alexis or Gabby at the front desk, so she can find out if the advisor is available. Just because she is in the office does not mean she is not busy. Thank you in advance for your cooperation on this.

Please review the times for group tutoring and sign-up for assistance—before you get completely lost!!! A schedule of workshops will also be provided as we get the information. Those we have available are in this newsletter.

Again, welcome back. We look forward to seeing a full house in our lab all semester!

Lyn



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### Sign In Procedures for Lab Use;

1. Enter student ID
2. Click “LIST OPTIONS” button
3. Click the course you are working on
4. Select the “REASON”
5. Click “SIGN IN” button

### Sign Out before leaving lab.

1. Click on “STUDENT SIGN OUT” icon on desk top of lab computers
2. Enter Student ID
3. Click “SIGN OUT” button

Available on all lab computers

## ONTRAC LAB HOURS

The onTRAC lab is a private space for our participants to work closely together with each other, tutors or by themselves. We have the lab set up with computers and tables to accommodate most needs.

We would like to remind everyone, if you have a tutoring appointment or are going to work in the lab alone or in groups you **MUST** sign in on the front sign-in computers or you will **NOT** receive credit for participating. Please note that participants **MAY NOT** sign in for someone other than themselves.

Students needing to meet with Nanci or Stacie **MUST** check in at the front desk to see if the advisors are available and to announce their arrival. Please remember, appointments are preferred over walk-ins. Appointments are seen before walk-ins, and having an appointment allows the advisor to have your file and be prepared before your meeting. We would also like to remind participants that all appointments- tutoring, advising or workshops - have a five minute late policy. If you are running late it is your responsibility to call **BEFORE** your appointment time to see if you will still be able to be seen ... do not assume anything; call.

### The Spring 2011 lab hours are:

<b>Monday</b>	<b>7:30 am - 5:00 pm</b>
<b>Tuesday</b>	<b>7:30 am - 5:00 pm</b>
<b>Wednesday</b>	<b>7:30 am - 5:00 pm</b>
<b>Thursday</b>	<b>7:30 am - 5:00 pm</b>
<b>Friday</b>	<b>8:00 am - 12:00 pm</b>



## FINANCIAL AID NEWS

PRIORITY DEADLINE FOR FILING 2011-2012 FAFSA - MARCH 1, 2011 (THIS MEANS ALL PAPERWORK, FAFSA AND ANY ADDITIONAL UNM REQUIREMENTS MUST BE COMPLETE AND TURNED IN)

[HTTP://WWW.FAFSA.ED.GOV/INDEX.HTM](http://www.fafsa.ed.gov/index.htm)

**Title IV Code: 002663** (school code)

### FAFSA DEADLINES:

Submit 2010-2011 FAFSA on the Web Applications by **midnight Central Daylight time**, June 30, 2011.

Submit 2011-2012 FAFSA on the Web Applications by **midnight Central Daylight time**, June 30, 2012.

### LOANS:

Loans, unlike grants or work-study, are borrowed money that **must** be repaid, with interest. These are real loans-just like car loans or mortgages. Students **cannot** have these loans canceled because they do not like the education they receive or because they are having financial difficulty. These loans are a serious obligation, so students need to think about the amount that must be repaid over the years before taking out a loan.

## FAFSA FRIDAYS

Cindi will be assisting students with the 2011-2012 FAFSA on:

2/4/11            9:00 am - 11:00 am

2/11/11          1:00 pm - 3:00 pm

2/25/11          1:00 pm - 3:00 pm

Students will need to bring:

Completed 2010 Federal Tax Form (1040, 1040A, 1040EZ, etc)

FAFSA PIN #

All students must complete a new FAFSA for the upcoming year.

## SPECIAL DATES

The following dates are for 16 week courses only; dates for short term/late starting courses are listed on page 5 of the Spring 2009 course schedule.

Last day to add/drop or change sections:

Jan.28

Last day to drop with a refund and/or without a grade:

Feb. 4

Last day to change grading options:

Feb. 11

Spring Break:

March 13 - 20

Last day to withdraw without Director of Student Affairs approval:

April 15

Last day to withdraw with Director of Student Affairs approval:

May 6

Last day of Instruction:

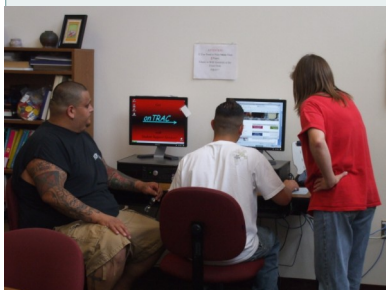
May 7

Final Exam Period:

May 9 - 14

Commencement:

May 13



# TUTORING

Welcome Back Everybody!!!

Classes are starting up again so stay ahead of the game.

We are having a Paper Prep Workshop on Friday, February 4<sup>th</sup> for anyone interested. Please come in and sign up. This workshop will address how to set up and format papers for English as well as many other classes. Learn how to do spacing, margins, fonts, headers, etc.

Tutoring is available here in the lab from 8am to 5pm on Mondays and Wednesdays, 8am to 11am on Tuesdays and Thursdays, and 8 to 12 on Fridays. You can schedule appointments or just come as a walk-in. Feel free to come in just to work on homework and/or ask questions.

Don't forget, I am the only tutor in the onTRAC lab, so please do not miss appointments that you schedule with me, if you need to cancel and reschedule, try to do so early.

## Study Groups Scheduled (Room C 114)

Math 100	Mondays	2pm-3pm
Math 118	Mondays	10am-11am
Math 119	Mondays	9am-10am
Math 120	Mondays	3:30pm-4:30pm
Math 121	Tuesdays	9am-10am
Stat 145	Wednesdays	9:30am-10:30am

## Mathlab study groups (all levels of math using Mathlab)

Wednesdays	8am-9:30am	Room A 140
Thursdays	8:30am-10am	Room A 141

Come in a sign up right away, if three or more students do not make use of a study group, it will be canceled!!!

If you want to set up a study group for one of your classes, come in and we can schedule it for the semester. Don't wait until you get behind to come in, stay ahead. If you want to request a workshop on anything let us know about that too.

Cindi Stock, onTRAC/TRiO Professional Tutor

## WELCOME TO YOUR SOPHOMORE YEAR!

The Sophomore Slump or Sophomore Year Experience (SYE) is a course to help you increase opportunities for leadership and personal development, assistance with major selection, career paths, understanding study abroad options, and increase your financial opportunities. The SYE course will assist you in identifying existing student support resources on this campus or one you will be transferring to. We will focus on scholarships and/or career preparation.

The class begins Friday March 25, 8:30 – 10:00 am. It is two credit hours. **EDUC 293 502 CRN: 41335**

You need to have completed 26 credit hours and meet with Nanci if you're interested in registering.

## GRADUATION - ARE YOU READY?

Have you completed 60 credits or think you should be done or at least almost done? If so make an appointment with Stacie to review your Academic Plan - you may be closer to graduating than you think!

UNM students must petition to graduate, it doesn't just happen. Petitions for graduation may be picked up from Stacie or download from <http://www.unm.edu/~unmvc/Students/students.htm> and are due April 6th, 2011.





onTRAC students  
must attend  
2 workshops  
EACH semester



# WORLD OF WORKSHOPS

## **January 2011:**



Tuesday, January 18<sup>th</sup> – Friday, January 28<sup>th</sup> –  
(Times will vary) – Back to school and Intro to Fitness Ori-  
entations in the FWEC, room 134. Times are listed on the  
FWEC website [www.unm/~fwec.edu](http://www.unm/~fwec.edu) and at the Fitness and  
Wellness Education Center. No appointment is needed but  
come at least 5 minutes early with your schedule.



Wednesday, January 26<sup>th</sup> – (4:00pm – 5:00pm) –  
Valencia County Resiliency Corps Meeting Located in LRC  
101A. <http://www.resiliencycorps.org/>

## **February 2011:**



Wednesday, February 2<sup>nd</sup> – (12:00pm – 1:00pm) –  
Girls & Women in Sports Yesterday and Today Presentation  
by Dubra Karnes-Padilla, MS Fitness & Wellness Education  
Center Manager, FWEC, room 134.



Friday, February 4<sup>th</sup> - (1:00pm - 3:00 pm) - Eng-  
lish Template Workshop. Students will work on a  
computer and set up a template that they can use  
for future papers. Students will be able to send  
papers as attachments. Room C 113



Wednesday, February 9<sup>th</sup> – (12:00pm – 1:00pm) – Heart Health presentation by Kathi Bradley from American Heart Association, FWEC, room 134



Friday, February 11<sup>th</sup> - (11:00 am - 12:30 pm) - Balancing Act - School, Work and Family... Where's the Balance in that? Learn ways of keeping or finding balance in your day to day life; it is possible but it takes work. Room C108

Wednesday, February 23<sup>rd</sup> - (12:00pm -1:00pm) – National Eating Disorders Awareness Week, Eating Disorders Presentation by Overeaters Anonymous, Health Education Manager, from the UNM Student Health & Counseling Center, FWEC, room 134.



Wednesday, February 23<sup>rd</sup> – (4:00pm – 5:00pm) –

Valencia County Resiliency Corps Meeting Located in LRC 101A. <http://www.resiliencycorps.org/>

### **March 2011:**

Wednesday, March 9<sup>th</sup> – (12:00pm – 1:00pm) – National Sleep Awareness Week, Sleep Health presentation by Wanda Harrison from New Mexico Center for Sleep Medicine ABQ Health Partners, FWEC, room 134.



Wednesday, March 23<sup>rd</sup> – (4:00pm – 5:00pm) –

Valencia County Resiliency Corps Meeting Located in LRC 101A. <http://www.resiliencycorps.org/>

**April 2011:**

Wednesday, April 6<sup>th</sup> – (12:00pm-1:00pm) Expectancy Theory presentation by Ginny Adame, B.S. Criminal Justice, Valencia County DWI Program Prevention Enforcement Coordinator, FWEC, Room 134.



Wednesday, April 13<sup>th</sup> – (4:00pm – 5:00pm) –

Valencia County Resiliency Corps Meeting Located in LRC 101A. <http://www.resiliencycorps.org/>

Tuesday, April 19<sup>th</sup> - (11:00am -12:00pm) – National Nutrition Month, Healthier Choices Away From Home Presentation by Katrina Uptain, Nutrition Educator from NMSU Cooperative Extension Service - Valencia County - ICAN (Ideas for Cooking and Nutrition) Program, FWEC, room 134.

**May 2011:**



Wednesday, May 11<sup>th</sup> – (4:00pm – 5:00pm) –

Valencia County Resiliency Corps Meeting Located in LRC 101A. <http://www.resiliencycorps.org/>

Tuesday, May 11<sup>th</sup> – (11:00am-12:00pm) – Fitness For Seniors - Learn about the importance of taking care of your body and mind at any age of your life. Presentation by Angelica Kozicki about the affects of age and your body.

## Q. HOW DO YOU DO A PROPER BUDGET, AND WHAT IS THE "SNOWBALL METHOD" TO GET OUT OF DEBT?

A. When in rough times (or just to re-evaluate what you're doing with your money), the first thing to do is re-learn to do a budget. Also, don't worry about your credit, you won't be using it - it'll straighten itself out in the process. **DO NOT** go to a debt management service. They can no longer get your rates down significantly. Also know that interest rates **ARE NOT** your enemy - budgeting and spending habits are. If you're blaming rates for your situation, you will not get out of it.



List every dollar you spend during the month. It's very easy to "subscribe" to this and that service or feature. You can \$20-a-month yourself to death these days without even knowing it. Can you save any money by giving something up? DVD rental program, cell phone, cable/cable package, long distance on your home phone, other phone options, consolidate your checking accounts if you have more than one, drop DSL for dial up, stop eating out, never drive through ... take a close look at everything. Also, look at your insurance. You might cash out a universal/whole life insurance policy to go to a term policy for more coverage and less money per month. Does your W4 at work have the correct number of deductions? If you get a refund at the end of the year, you probably need to adjust it. It's easier to keep your money by a well filled out W4 than to get that money back from the IRS at the end of the year.

For student loans, if you must, you can get forbearance due to temporary financial difficulties. They have to let you do it. That might give you a leg up in the meantime, but know that the interest will continue to accrue and when you start up again the payment will be adjusted. This isn't ideal, but it might be worth doing that for a year or 6 months (if possible) to get back on your feet.

You need to do what you can to build up an emergency fund - remember, you won't have any credit cards catching your slack, so you need \$1000 or so put away for emergencies, not just for spending. Emergency car repairs, insurance deductible, medical ... put it out of sight.

Then, learn to budget by priority, monthly. It's just a good way to not miss anything as well as knowing that the priority items are taken care of. The lights will stay on, there's a roof over your head and food on the table. List everything you spend money on, leave nothing out or you won't have money for it. Assign it to a Level number, and then put them in order. Don't skip!



Level 1: Shelter - mortgage/rent, daycare

- Level 2: Food, water - budget your groceries by week and know how many weeks there are in this month.
- Level 3: Utilities. Electricity, natural gas, gasoline, basic phone service (drop long distance if you possibly can), strip down cable if you can.
- Level 4: Insurance. Don't hurt your family/spouse if you die. Convert whole/universal life policies to term for a fraction of the cost. Re-evaluate your medical and auto for room for savings. Shop around.
- Level 5: Cash. You have to keep some to fill in the gaps. We used \$40 each a month. This was for anything that came up, or snacks on the road, lunch, paying the school for things that came up for our son, etc. No money for fun - this is a small catchall for those things that just seem to come up.
- Level 6: Credit. List your debts in order of balance, not importance to you, and not by rate. Pay minimum on everything, and snowball your payments starting at the smallest debt and moving up (see below). Until these are all paid off (other than the mortgage), you are always sending out the same amount of money each month. More and more gets applied to the next bill as one gets paid off. Even if you get to jump-start this by selling that car, keep up with it. No cheating.

Pay things in order of level, from 1 to 6. **NO SKIPPING, NO CHEATING.** It's a lot harder than it sounds, but it works and you'll always have a place to stay, heat, power and food. Live by priority. When you get down to level 6, Credit, you use the Snowball Method.

### **The Snowball Method:**

No, you're not just paying minimum on everything, but you are paying the minimum on everything but the smallest debt. You work out your budget to pay an extra \$50 or whatever you can do *every month* on that smallest debt. Always the same extra amount, no up and down just because the minimum payment went down since you made some headway. No paying extra one month to get "yardage" to pay less next month. Again, you put these in order of **BALANCE**, not **RATE**. Your payments are something like this:

By balance (other than the mortgage, work that later):

20,000 student loan, \$200/mo

10,000 car note \$250/mo

\$4000 credit card \$95/mo

\$3000 credit card \$95/mo

\$2000 credit card \$65/mo  
\$400 credit card \$30/mo  
\$100 credit card \$25/mo + \$50 extra (for example)  
total: \$810/mo

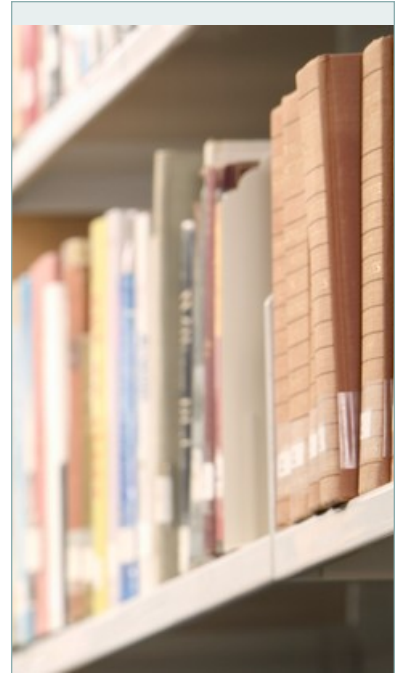
At first you pay the minimum on all, but the \$50 extra on the smallest. Then, when that smallest card is paid off, that \$25 + \$50 you put in ADDITION to the \$30 on the next debt up the list for a total of \$105/mo on that one. When that's paid off, you add that \$30 + \$25 + \$50 to the minimum payment on the next one up. Until you're debt free, you always pay out \$810/mo until you get to that top debt, which is getting the full \$810/mo by that time. You see progress because the debts are falling off fast, which is probably the most important thing. Without that, you'd never finish. Interest rates are not the problem - the spending habit and borrowing habits are the problem. Getting out of debt is 70 percent psychological and only 30 percent financial. You need the fast goals of paying off from the bottom up, so that there's not only a light at the end of the tunnel, but also marker lights reminding you that you're on the way out.

Read more: <http://www.doityourself.com/stry/qnarealtyfinance4#ixzz1BWdfahLE>

**Financial Literacy** is so important this day and age that the Federal Government is requiring the subject to be taught in many areas, including the TRiO programs. We will be sending out various websites throughout the semester the following, Cash Course may be found as a link on UNM Valencia's Financial Aid webpage

<http://www.unm.edu/~unmvc/finaid/finaid.htm>

**Cash Course**  
Define your finances. Define your future.





## CONGRATULATIONS TORRES LEYBA!

We are very proud to announce that our very own Torres Leyba has been selected to be a part of the Congressional Hispanic Caucus Institute's 2011 Spring Congressional Internship Program. He is one of 16 finalists who will travel to Washington D.C. to intern in a congressional office. He will be working 32 hours, participate in an orientation, group community service project and will attend weekly leadership sessions. Torres has been and is currently very active here at the Valencia campus and will definitely be in his zone while in D.C. Congratulations Torres and we look forward to hearing all the details upon your return!



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