

# TRIO NEWS

Volume 1, Issue 1

February 2017

## Welcome to Spring 2017

Welcome back to the new semester! We are already off to a great start and ready to conquer the new year. Don't forget to sign up for workshops and meet with your success coach soon!

## Stop In and Have a Cup of Coffee

The TRiO office on the Middletown campus now has a hospitality station! Come by and make yourself some coffee, tea, or even some Top Ramin.

## Coverage in Newburgh

There will now be weekly coverage in Newburgh every Tuesday, Wednesday and Thursday. Make an appointment or stop by Student Services Central to meet with a Success Coach.

## Don't Forget to Check Your Email

Important announcements come to your SUNY Orange email. Be sure you are checking it daily. You can also set up the email to forward to a different address so you are sure never to miss out. See the office for help on forwarding your emails.

### Congrats Grads!

#### Fall 2016 Graduates:

Tiffany Downing

Exavier Drummond

Jose Canete



*Thanks to everyone who stopped by and made our Cocoa Comeback a hit!*



### TRIO Staff:

Eric Hardwick, Director

Melissa Barczak, Success Coach

Alyson Stater, Success Coach

Caleb Mercado, Administrative Assistant

### Student Mentors:

Diana, Renita , & Fabienne

### In This Issue

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# NATIONAL TRiO Day

## National TRiO Day

National TRiO Day is a day of celebration, reflection and action around increased access to higher education for disadvantaged students. Federal TRiO Programs help low-income and first-generation students enter college and earn a college degree.

Every year on the last Saturday of February, high school and college students, teachers, Members of Congress, local officials, TRiO Program staff, participants and alumni and many others:

**Celebrate** the positive impact of federal TRiO Programs in our communities throughout the nation.

**Reflect** on the importance of educational opportunity programs in creating a fairer society for all Americans.

**Act** to protect and further access to higher education for low-income and first-generation students.

## The History

In 1986, Congress passed a bill called the Gramm-Rudman-Hollings Deficit Reduction Act, which reduced funding for all programs in the federal budget, including TRiO. TRiO leaders asked Congress to proclaim February 28, 1986 as 'National TRiO Day' to increase awareness and rally support for the programs. TRiO staff, students and alumni participated in the first National TRiO Day by organizing local political activities that communicated the significance of TRiO programs to their representatives in Congress and other local politicians.

## TRiO at SUNY Orange: Fall Highlights

ALL of the students who took the 2 week intensive developmental math course between the Fall and Spring semesters passed! Congratulations students!



## What's your Love Language?

February is the month of love. Do you know your love language? In 1995, NY Times Best Selling Author Gary Chapman first introduced us to his 5 love languages. It helps you to identify in yourself what 'language' you are driven by, which then helps you communicate to your partner how they can best meet those needs. Are you driven by receiving gifts? Maybe you really value spending quality time with your partner. How about physical touch, acts of service, or words of affirmation?

A great place to start is to take the free quiz online. Even if you're not in a relationship, there are many benefits to knowing what you value most to help you improve your relationships with friends and family.

Take the quiz here:

<http://www.5lovelanguages.com/>





February 2: Alexander Harrington

February 11: Alice Heimowitz

February 11: Christianne Perez

February 12: Lola Latty

February 17: Evelyn Sostre

February 17: Joshua Perez

February 22: Tori-Lynn Kennedy

February 26: Malik Black



Apply for aid as soon as possible to increase your chances of receiving money!

## It's FAFSA Time!

The 2017/2018 FAFSA is now available to be filled out. Starting this year, you no longer have to wait until you file 2016 taxes. You can use your 2015 taxes to qualify for financial aid for the 2017/2018 school year.

Remember that all federal and state financial aid starts with the FAFSA. Even if you think you will not qualify or may not need aid, it's always best to fill it out. Your success coach can help guide you with requirements and deadlines.

Check out the SUNY Orange website for more information:

<http://www.sunyorange.edu/financialaid/>



Fall 2016 Athletic Honor Roll

Renita Johnson—Cross Country

Federal School Code:

002876

New York State School Code:

2125



# Advantages & Disadvantages of Credit Cards

## Advantages

**Convenience**--Credit cards can save you time and trouble--no searching for an ATM or keeping cash on-hand.

**Record keeping**--Credit card statements can help you track your expenses. Some cards even provide year-end summaries that really help out at tax time.

**Low-cost loans**--You can use revolving credit to save today (e.g., at a one-day sale), when available cash is a week away.

**Instant cash**--Cash advances are quick and convenient, putting cash in your hand when you need it.

**Perks**--From frequent flier miles to discounts on automobiles, there is a program out there for everyone. Many credit card companies offer incentive programs based on the amount of purchases you make.

**Build positive credit**--Controlled use of a credit card can help you establish credit for the first time or rebuild credit if you've had problems in the past--as long as you stay within your means and pay your bills on time.

**Purchase protection**--Most credit card companies will handle disputes for you. If a merchant won't take back a defective product, check with your credit card company.

**Balance surfing**--Many credit card companies offer low introductory interest rates. These offers allow you to move balances to lower-rate cards.

## Disadvantages

**Overuse**--Revolving credit makes it easy to spend beyond your means.

**Paperwork**--You'll need to save your receipts and check them against your statement each month. This is a good way to ensure that you haven't been overcharged.

**High-cost fees**--Your purchase will suddenly become much more expensive if you carry a balance or miss a payment.

**Unexpected fees**--Typically, you'll pay between 2 and 4 percent just to get the cash advance; also cash advances usually carry high interest rates.

**No free lunch**--The high interest rates and annual fees associated with credit cards often outweigh the benefits received. Savings offered by credit cards can often be obtained elsewhere.

**Deepening your debt**--Consumers are using credit more than ever before. If you charge freely, you may quickly find yourself in over your head--as your balance increases, so do your monthly minimum payments.

**Homework**--It's up to you to make sure you receive proper credit for incorrect or fraudulent charges.

**Teaser rates**--Low introductory rates may be an attractive option, but they last only for a limited time. When the teaser rate expires, the interest rate charged on your balance can jump dramatically.

# Focus on Wellness in Winter

We are at the end of the winter season, and hopefully spring is around the corner. Even so, it's important that you focus on staying healthy as the temperatures dip below freezing for a few more weeks. Here are some tips for staying healthy in the winter months:

## Calm Your Carb Cravings

The cold season tends to ignite our cravings for more carbs and comfort foods. Why? After you consume these delicious treats, your serotonin levels rise, making your brain think you are happier. And as the day wears on, your carb cravings get stronger and stronger.

To counter this, try eating a protein-packed breakfast to keep your energy levels up throughout the day. If by the time the afternoon rolls around you're still craving sweets or carbs, be sure to have low-fat and healthy snacks on hand. However, if you can, finding a way to increase your serotonin levels without food is the best way to beat the carb cravings.

## Workout at Home

If you have no desire to head outdoors for your workout, then never fear. There are plenty of resources online that supply fun workout videos and exercises. These resources offer a variety of workouts including yoga, strength training, aerobics and other body-weight exercises. Check out Pinterest for tons of great resources so you can get fit in the comfort of your own living room.

## Frequent Hand Washing

Though it sounds like a broken record, frequent handwashing throughout the day is an absolute must in maintaining your health during the winter. It not only helps protect your immune system and prevent you from developing flu and cold, but it protects others around you.

## Sleep Longer and Better

### Graduation Reminder!

Applications for May graduation are due by March 3rd. See your success coach soon to complete your application!



When the days get shorter, your body will naturally want to sleep longer and will adjust its rhythm to the hours of daylight. Use the longer evenings to wind down and begin relaxing before bed. Try to go to bed as early as possible to give your body enough rest during the times it craves it the most.

For more tips and the full article, head to:

<http://www.pinnaclehealth.org/wellness-library/how-to-stay-healthy-during-winter/>

## Dates To

### Remember:

February 6: Deadline to drop a class without a "W" grade

February 24: Deadline to drop a 1/2 semester course with a "W" grade

February 25: National TRiO Day of Service

March 7: Second Half-Semester Begins

## Workshops:

### Middletown:

2/9 (11-12): Networking

2/14 (11-12): Managing Test Anxiety

2/15 (10-4): Blood Drive

2/16 (11-12): SAP and Financial Aid

2/23 (11-12): Writing Winning Resumes

### Newburgh:

2/2 (11-12): Networking

2/8 (1-2): SAP and Financial Aid

2/16 (11-12): Managing Test Anxiety

2/22 (11-12): Writing Winning Resumes