

TRIO NEWS

Volume 1, Issue 3

April 2017

Fall 2017 Priority Registration

Monday, April 10, 2017

See your success coach for advising and to get your pin
(if applicable).



New Registration Policy

Students will no longer be required to pay the \$50 tuition deposit to register for classes beginning Fall 2017. It is required to make payment arrangements by the deadline or you will be dropped from your upcoming registered courses. Dates and details can be found at: www.sunyorange.edu/bursar

Make-up Days

The college has set two make-up days for the missed snow days in March. All classes, day and evening, will be made up according to this schedule:

- Day classes from March 14th—Make-up May 2
- Day classes from March 15th—Make-up May 3
- Night classes from March 14th—Make-up March 31
- Night classes from March 15th—Makeup April 7

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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Personal Finances: Facts and Fixes

Fact: Only 40% of U.S. households report good or excellent progress in meeting their savings needs.

Fix: Whether on your own or with a financial counselor, you can identify obstacles and create a plan (and a budget!) to guide you. In many cases it starts with a look back to where your money is being spent, and then identifying expenses that can be cut, maximizing your income, and taking advantage of income-support benefits. Keeping your goal front and center is crucial.



Fact: 64% of Americans do not have enough cash to handle a \$1,000 emergency.

Fix: It's simple. Start by creating an emergency fund, and stick to it. One of the major determinants of financial security is the ability to consistently save a portion of your income. Start with whatever amount you can afford - \$50 or \$5 a month - and increase the contributions as you grow your income and optimize your budget.

Fact: One in four student loan borrowers are either in delinquency or default on their student loans.

Fix: Once your federal student loan is in default, your options are limited. You must either rehabilitate the loan or consolidate it out of default with a new loan. Though servicers are supposed to thoroughly explain your options, you can also speak with an impartial financial counselor or professional. In addition, access the U.S. Department of Education's special portal developed for students in default at www.myeddebt.ed.gov.

Fact: Medical bankruptcy is the number-one cause of personal bankruptcy in the U.S.

Fix: Ensure that any upcoming procedures are covered under your insurance plan. If you have a high-deductible insurance plan, make sure that you have at least the amount of the deductible saved in your emergency fund. You might want to consider low-deductible insurance plans, but be ready to pay more in monthly premiums.

Fact: An estimated 825,000 adults in New York City lack even a basic checking account.

Fix: There has been a lot of progress in making bank accounts accessible for low-income Americans. You still need to watch out for the fees, but banks are now offering more options and there's a proliferation of free online bank accounts.

For the full article, visit: [Huffington Post](#)

Did you know?

In March 2004 the Senate passed Resolution 316 that officially recognized April as *National Financial Literacy Month*.



HAPPY BIRTHDAY!

Chiniqua Shepherd

Daniel Lund

Emily Range

Jaylynn Melendez

Lolita Rodriguez

Malaysia Greene

Manolo Isaza

Rebecca Cannon

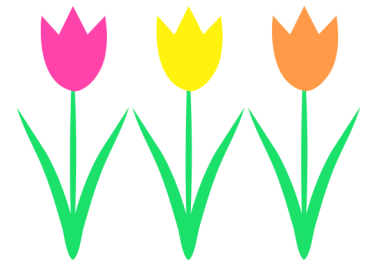
Renita Johnson

Theartie Mendes

Congratulations Annette Pochick for acceptance into the Fall PTA program!

Spring Trivia

TRUE or FALSE



1. On the first day of spring, the hours of daylight and darkness are equal.
2. During the vernal equinox, around March 21, an egg will stand on its small end.
3. The ancient Greeks celebrated Mother's Day in spring.
4. Finding a four-leaf clover is thought to bring good luck.
5. The area along the California-Oregon border is known as the "Easter lily capital of the world".
6. Baby birds have to learn how to sing.
7. Arbor Day, which encourages the planting of trees and celebrates the role trees play in the environment, is traditionally celebrated on the last Monday in April.
8. Spring Fever is a real condition.
9. An emerald represents spring.
10. William Wordsworth wrote a famous poem about daffodils.

Nobody can go back and start a new beginning, but anyone can start today and make a new ending.

Maria Robinson

Why a “W” Doesn’t Always Mean “F”

Some people think receiving a ‘W’ grade on their transcript is like becoming Hester Prynne marked with an ‘A’ in *The Scarlet Letter*. Except in this case, a ‘W’ does not mean the letter grade ‘A’ (or that you committed adultery).

‘W’s on a transcript simply mean you withdrew from a class after a certain date during the semester. And that date usually follows the last day you can drop classes without a grade. *Make sure you know what date that is.*

One of the benefits of a ‘W’ is that it will not be calculated into your GPA. It simply just shows up on your transcript. Now, withdrawing from a class does not automatically translate to: “I was **definitely** going to fail, so that’s why I dropped it.” (even if that was the case). There are a number of reasons that lead to withdrawing from a course.

But, having too many Ws on your transcript can tend to look bad, too. So even though a ‘W’ does not always mean an ‘F’, be wary of your own situation and think of these questions before dropping every course you want.

Is this course required for your major?

You might want to be careful of withdrawing from courses important to your major. Dropping it now may mean you still have to take it later on. But also keep in mind that since it is part of your major, that class usually is really important. I would just suggest not to withdraw from more than 2 related to your major.

Yet, 2 might even be considered too little or too much. So ask yourself:

How many ‘W’s does your transcript have already?

There’s a point when the ‘W’s can get to be too many, but how exactly is too many? The best person to talk to is your school counselor, professors, or anyone who would know about the grading system. This is especially important if you plan on applying to graduate school in the future. As you may know, grades carry great weight. You may also want to check with the university you plan on applying to what they think of Ws on transcripts.

Does your grade seem like it will only continue to go downhill from here?

Let’s be real. If you are struggling in a class, and are sure that it won’t get any better, drop the class. At least the ‘W’ is not calculated into your GPA, while ending up with a ‘D’ in the class will (and sometimes drastically).

There we have it, folks.

I just want to make clear that a ‘W’ does not automatically mean an ‘F’, but of course, it has its downsides, so do what is best for you!

Talk to people who know about this stuff.

**Deadline to drop a class
with a ‘W’ grade:
April 17
(for full and 2nd half semester classes)**

Credit: www.chegg.com

Spring Trivia Answers: 1. True, 2. False, 3. True, 4. True, 5. True,
6. True, 7. True, 8. True, 9. True, 10. True



5 Tips to Spring Clean Your Diet

Many folks are trying to get ready for the warm weather, outdoor activities and, of course, wearing fewer clothes. Instead of worrying about how you'll look in a bathing suit, use these five simple tips to clean your diet and hopefully shed a few pounds.

#1: Slash the sugar.

The 2015 Dietary Guidelines stressed the importance of minimizing added sugar to 10 percent or less of your daily calories. Instead of cutting sugar out completely, look for small ways to cut back on it.

#2: Add vegetables.

Spring is filled with seasonal vegetables like lettuce, bok choy, kale and spinach. Whenever possible, add vegetables to meals like sandwiches or omelets. Instead of processed snack foods, eat wholesome vegetables with a dip like hummus.

#3: Pulse up.

The United Nations declared 2016 the International Year of Pulses, a food category that includes dry peas, beans, lentils and chickpeas. These foods are high in protein, fiber and healthy unsaturated fat. Add lentils to salads, make a bean dip for veggies, or try roasted chickpeas.

#4: Choose highly processed foods carefully.

Many of the excess calories and much of the salt in your diet may come from highly processed foods that aren't really necessary. Many food companies have come out with better-for-you foods to snack on. Do your research and choose snack foods with simple ingredients you can pronounce. These snacks should also add essential nutrients, vitamins and minerals to your diet.

#5: Minimize alcohol.

Unfortunately, alcohol is not essential to your diet. Every serving of alcohol adds around 100 to 150 calories, not counting any mix-ins for cocktails. If you're an avid drinker of wine, beer or spirits, you may want to cut back to the recommended amount.

Read more at: <http://blog.foodnetwork.com/healthyeats/2016/03/22/5-tips-to-spring-clean-your-diet/>

Dates To

Remember:

April 3: Deadline to apply for May Graduation

April 17: Deadline to drop a class with a W grade

Workshops:

Middletown:

4/6 (11-12): Getting ready for the job fair

4/26 (1-2): Fueling up for finals

4/27 (11-12): LinkedIn

Newburgh:

4/5 (11-12): Getting ready for the career fair

4/25 (4-5): Fueling up for finals

4/26 (11-12): LinkedIn

TRIO Recognition Ceremony

**Middletown: 4/20/17
12:00-2:00
Fireplace Lounge**

**Newburgh: 4/24/17
11:00-1:00
Kaplan Great Room**