Director’s Corner: Too Early or Too Late?

It is never too early or too late to begin thinking about research. A benefit of studying at CU-Boulder is your close proximity to fascinating research in STEM, social science and arts and humanities. There are faculty who are willing and waiting to guide you through the process of answering why or how a phenomenon exists or works. You can research anything and you can conduct research anywhere. Get started now by attending our REACH seminars. REACH is our graduate school development program. The next REACH seminar is this Friday, November 10th from 3:30-4:30pm on Finding $ for Graduate School. Combining your interest with Education Abroad is a great way to broaden your perspective and gain valuable insights to advance your research interests. GO Scholarship applications are due December 1st. First year students can earn up to $5000 to study abroad with the GO Scholarship. Apply at abroad.colorado.edu/?go=GOScholars.
Cultural Awareness

After much effort to proclaim a day dedicated to the recognition of the "First Americans", President George H. W. Bush approved a joint resolution designating November as "National American Indian Heritage Month" (or "Native American Heritage Month") in 1990. Prior to European arrival in North America, Native American tribes had effectively governed themselves for hundreds of years and had developed thriving systems of nurturing and teaching their youth, in addition to governing their communities. European conquest shattered many Native communities through forced relocation, warfare, broken treaties and foreign-brought diseases. Most Native communities were completely wiped out. This month we celebrate the contribution made by Native Americans and continue to look for ways to preserve and revive the Native American culture. It is an opportune time to raise a general awareness about the unique challenges Native people have faced and conquered throughout the years, as well as today.


Career Services/Tips

When you look at this image what do you see? Do you have your plan set to get you to the career of your choice? Are you ensuring that you have a 21st Century Liberal Arts Education? By liberal arts we are speaking about an approach to learning that empowers individuals and prepares them to deal with complexity, diversity, and change. Students are able to study subjects in the broad sense or in-depth. Most importantly a liberal arts education assists students in developing a sense of social responsibility, along with gaining strong transferrable skills, such as intellectual and practical skills like communication, analytical and even problem-solving skills and applying them to real-world situations.

https://www.aacu.org/leap/what-is-a-liberal-education
What skills are you developing to get you to that next step? It is very important to have the right set of skills that will help you achieve your career. In today's contemporary society a person must have good communication skills, they should be reliable and trustworthy. No matter what career you choose, you will need these base skills to help you achieve your goals.

What is your vision to get you to your dream career? Is it to learn more technology? Or how to integrate technology with words and visuals? Does your vision include fluidity? Where you can shape and reshape the way you learn information? Does your vision include building relationships, networking, and building life-long relationships? Does your vision include learning through different communities? Communities that you may not readily identify with?

What about your interests? Should they be reflected in the courses that you take? In the organizations and groups you are a part of? Do your interests refer to the degree of attention you pay towards things, or the passion that you show when learning a new topic?

Where do your values come in? When searching for your dream career it is important to think about your values. Picking a career that highlights yours values and what you stand for as a person will be fun and you career will truly be a dream job. It is much more difficult to work against your values. An example of this if you are a person that values team work, but your work is predominately independent, you may want to re-evaluate your values.

What is your primary goal? And what steps are you taking to get you there? In order to have a fulfilling career you must have a plan or steps along the way that will serve as markers to let you know you are on the right path. Goals, in particularly S.M.A.R.T. Goals work really well for this. Setting goals for yourself is one way of obtaining the career you want.

Dollars and Sense? Challenge yourself. Be smarter about your financial future.

1) Consumers with credit scores lower than _______ should be prepared to pay extra in interest expenses because the credit industry considers these customers to be a higher risk.
   A. 760  
   B. 720  
   C. 680  
   D. 660  

2) Credit scores affect the cost of which of the following:
   A. Insurance Premiums  
   B. Employment opportunities  
   C. Interest Rates/Loan Terms (and therefore payments)  
   D. All of the above  

3) There is NO method of Identity Theft protection that is 100% effective in prevention of your identity being stolen for the purposes of opening credit in your name.
   A. True  
   B. False  

4) What do the letters APR stand for when talking about credit cards?
   A. Accelerated percentage rate  
   B. Average percentage rate.  
   C. Annual percentage rate.  
   D. Anticipated performance rate.  

5) Who is likely to pay the GREATEST credit card finance charges if they all charge the same amount on their cards?
   A. Paula who pays as little as possible each month.  
   B. Peter who always pays off his credit card bill in full.  
   C. Steve who generally pays off his credit card in full.  
   D. Nancy who sometimes pays more than the minimum amount.  

6) You have decided to set aside 15% of your salary for retirement. You work at a firm where your employer matches your contribution to the 401(k) plan, dollar by dollar, up to 5% of your salary. Which of these statements is correct?
   A. If you contribute up to 5% of your salary, the employer match is equivalent to a 100% return on your contribution.  
   B. What the employer contributes should not play any role in your decision.  
   C. It is always a good idea to contribute less than what the employer contributes.  
   D. Don’t know  

7) Suppose that by the year 2020 your income has doubled and prices of all goods have doubled too. In 2020, how much will you be able to buy with your 2020 income?
8) Suppose you put $1,000 in an account that earns 5% interest per year, every year. You never invest additional money and you never withdraw money or interest payments. So in the first year, you earn $50 in interest. In year 4, how much will this account earn?
A. Less than $50
B. $50
C. More than $50
D. Don’t know

9) Suppose you have $100 in a savings account earning 2% interest a year. After five years, how much would you have?
A. Not sure
B. Exactly $102
C. Less than $102
D. More than $102

10) True or False: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage but the total interest over the life of the loan will be less.
A. True
B. False

Sources:
http://www.usfinancialcapability.org/quiz.php

Go to the last page for the answers. Let us know how you did.

Academic Strategies

Utilize these amazing study skills to get you through the rest of the semester. If you have some amazing study skills that you would like to share email them to: triosse@colorado.edu

Know what you know
This sounds silly at first, but if you can check the things that you already know you can then focus on the topics you are struggling with. Mental notes are good but putting pen down to paper is better! A good way to know if you have mastered the material is to write down or explain a topic without the aid of notes.

Color it up!
This tip works best for visual learners! When writing down notes use bright colored pens or highlighters to divide up your context. It will make it easier to go back and review your notes as well as add a pop of color. There are studies that show that certain colors make you feel different ways. Using bright colors like blues or yellows can help you feel more energized and maybe even less stressed!

Treat yourself
A great way to get through a tough study session is to reward yourself with small prizes at the end. For example, at the end of each chapter you have studied for or reviewed you can treat yourself to a tasty snack or even a 15-minute break on your favorite social media page. Remember that when you minimize distractions like your phone it is easier to be more focused in your studies.

Choose where to study wisely
Chances are that if you are studying in your dorm while your roommate is playing loud music you won’t be able to retain all the information you’re trying to review for. Always choose a quiet place where you relax and be alone to study. The library is the jackpot when it comes to the perfect study place.

Pace yourself
Trying to cram a whole semester’s worth of material in one night is not going to do you any good. Try to space out your week so you have enough time to study. It is crucial that you review your notes 24 hours prior to the lesson. Studies show that students have a better chance at retaining the information they learned when they review it in less than 24 hours. This is one of the biggest things all students struggle with, but if you can master it, college life will be a breeze.

https://www.youtube.com/watch?v=5ad6grl-ak
Current Events

Discrimination is not a thing of the past. In fact, it can work in subtle ways when exercising its power within the structural system. Recently, a federal judge in Hawaii has blocked President Donald Trump’s revised travel ban one day before it was set to take effect. Judge Derrick Watson said the travel ban -- Trump’s third version of the policy -- “plainly discriminates based on nationality.”

The second version of the travel ban, issued in March, had barred residents of six Muslim-majority countries -- Iran, Syria, Libya, Sudan, Somalia and Yemen. The new restrictions that were set to take effect Wednesday cover eight countries -- Chad, Iran, Libya, North Korea, Syria, Venezuela, Somalia and Yemen. A Judge from Maryland also blocked President Trump’s travel ban due to the religious discrimination found within it.

The President’s mindset and agenda affects all people - if Trump can take away the rights of certain peoples, he can take away every person's rights. Despite the effort Trump puts forth in order to discriminate against people of color and different religious affiliations every day, it is imperative that we take a stand and not sit- much like the federal judges mentioned above.


The Center for First-Generation Student Success, in partnership with the American Association of Colleges and Universities, is a proud supporter of the Council for Opportunity in Education’s (COE) inaugural First-Generation College Celebration! On November 8th, 2017 the 52nd anniversary of the Higher Education Act, institutions around the country are invited to celebrate the presence and experiences of first-generation college students, faculty, and staff on your campuses.

Background information on the Higher Education Act of 1965 or HEA. This was law that was designed to strengthen educational resources of colleges and universities in the United States that provided financial assistance to post-secondary institution. Within the law scholarship programs were developed, schools were able to provide low-interest loans to students, and a National Teachers Corps was founded. This was all part of President Lyndon B. Johnson’s legacy. The Act was signed into law on November 8th, 1965.
Alexis is in her second year at the university and to ensure that she is successful she ensures that she attends all of her classes and she stays caught up on her readings and homework. While she has found her niche, she did not know what she was going to major in before coming to the university. She knew she wanted to do something in the realm of education; maybe become a teacher. What she did know however, was that she wanted to attend college. Alexis felt like coming to college was the only option for what she ultimately wanted to do with her life (become a teacher). In Alexis’s household going to college was not an expectation, but she knew that coming to college would change her life and she wanted to be something “better in life”. Now, Alexis is considering getting her PHD. She is currently in a 4+1 Master’s Program, called BAMA and means Alexis will obtain her bachelor’s degree in Ethnic Studies as well as her master’s degree in Education in 5 years. After this Alexis plans on teaching for about 6 six years and then enroll in a PHD program.

Alexis has already had a chance to study abroad. She went to South Africa and was able to visit Durban, Cape Town and Johannesburg. She said that her experience was very eye-opening and a humbling experience. She was definitely challenged, but also intrigued and motivated. She really felt like she has been able to take what she learned on her trip and bring it back and apply it to her school and community. Some advice she would give to future students is to choose wisely where you choose to study and to make sure the curriculum and content is right up your alley of interest. Although Alexis has been away from home for two years, leaving the country was hard for her and not just because of her dog, but because she had to choose the best time for her to study abroad.