



Where Your Academic Success Becomes a Reality

Real People...Real Life Real Talk

Spring 2011, Issue 1

January 2011

Congratulations!!!

Recognizing TRiO SSS Participants

FALL 2010 GRADUATES Scholarship Recipients FALL 2010 Straight "A" Students

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> • Ronald Garner, Associate of Science, transferring to UNLV • Jorge Guillen, Associate of Arts, transferring to UNLV • Chelsea Marx, Associate of Business, transferring to BYU • Dafina Miller, Associate of Science, pursuing Nursing | <ul style="list-style-type: none"> • Chantelle Cassidy, Accelerated Teacher Education Grant (ATEG) • Marilyn Guzman, Accelerated Teacher Education Grant (ATEG) • Sarai Sanchez, Accelerated AB (Associate of Business) | <ul style="list-style-type: none"> • Marilyn Guzman • Maritza Villalobos • Daniel Villanueva |
|--|---|--|

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Wanted: School Supplies!!!

To Benefit **Fay Herron Elementary School**

The TRiO Student Support Services, in partnership with the TRiO Experience and ASCSN Student Government, is supporting a **CSN-wide school supply drive** to help young students and families in need. School supplies are greatly in demand in our elementary schools, especially if a family has to make a choice either to feed their children or buy school supplies. Your help is greatly needed. Collection baskets will be lo-

cated on all campuses at Student Government offices, Book Stores, Office of Recruitment (CY Rm. 1123 & WCH Rm. B-119), all CSN Libraries and The TRiO office (CY Rm. 1120) through the end of February.

Supplies NEEDED:

- Fiskars Blunt Tip Scissors
- Crayons in 8, 16 and 24 count boxes
- Color pencils (12 count boxes)
- Boxes of Highlighter Markers
- #2 Pencils
- Erasers (large)
- Boxes of Sandwich size zip lock bags

- Boxes of 1 gallon size zip lock bags
- Bottles of Hand Sanitizers
- Boxes of Tissue
- Ream of 8 ½ by 11 White Copy Paper (500 sheets)
- Spiral Notebooks- Wide ruled single subject
- Composition Notebooks
- Loose Leaf Paper- Wide ruled
- 5 Pocket Portfolio Folders
- 3 Pocket Folders- Solid Color Only
- Glue Sticks
- 2 Pocket Folders- Red, Blue, Green, Purple and Orange
- Bottles of Elmer's Glue (8 oz)
- 1inch 3 Ring Binders
- Dividers for 3 Ring Binders
- 12 inch Rulers

*As a TRiO participant it is your responsibility to ensure that you are in **Good Standing** or compliance with TRiO program requirements. This ultimately affects your ability to continue to participate in the TRiO program, the textbook and equipment lending program, off campus and out-of-state trips and events, and to remain eligible for TRiO grant funds if you are pell grant eligible. If you are experiencing difficulty in remaining in **Good Standing** please contact TRiO ASAP so that we can work with you.*



From the desk of the TRiO SSS Interim Director

Dear TRiO SSS Participants:

WELCOME BACK! As we begin the Spring 2011 semester I would like to take a moment to thank you all for being a part of TRiO Student Support Services at the College of Southern Nevada. Your academic, social, and personal success is our goal.

As a TRiO participant it is your responsibility to ensure that you are in **Good Standing** or compliance with TRiO program requirements. This ultimately affects your ability to continue to participate in the TRiO program, the textbook and equipment lending program, off campus and out-of-state trips and events, and to remain eligible for TRiO grant funds if you are pell grant eligible. If you are experiencing difficulty in remaining in **Good Standing** please contact TRiO ASAP so that we can work with you.

To remain in **Good Standing** with TRiO:

- **Check-in** with your TRiO advisor as scheduled throughout the semester.
- Continue to demonstrate **satisfactory academic progress** by completing your classes and maintaining a 2.0 semester and cumulative grade point average (GPA) or higher.
- **Return your completed progress reports** to the TRiO office by the designated deadlines. **Spring 2011 progress reports are due by 5pm on Friday, March 18, 2011.**
- **Attend at least 1 TRiO workshop per semester** fall and spring. ******You must RSVP at trio@csn.edu for the workshop you plan to attend****.** You may also complete your TRiO workshop online. Please contact us at 651-4441.
- **Attend at least 1 educational and/or cultural event, program, or activity per semester** fall and spring. This is in addition to the TRiO workshop (1 in fall, 1 in spring) you must attend each semester.
- **Follow academic directives** suggested by the TRiO advisor.
- **Notify TRiO personnel of any changes** in class schedule, units, address, and personal contact information.
- Inform TRiO staff before possible **withdrawal or transfer**, or any other issues regarding your status at CSN.
- **Check your email every day.** This will be our primary method of informing all participants about campus and community events, scholarship opportunities, and pertinent program information.

Remember, TRiO Student Support Services is here to assist you in overcoming barriers that affect your academic success. However, we can only do so with your full participation. Until next time, stay positive, focused, and driven!!!

Emily Rafael

Tax Incentives for Higher Education

Derived from the IRS website: www.irs.gov

The tax code provides a variety of tax incentives for families who are saving for, or already paying, higher education costs or are repaying student loans.

You may be able to claim a [Hope and Lifetime Learning Credit](#) for the qualified tuition and related expenses of the students in your family (i.e., you, your spouse, or an eligible dependent) who are enrolled in eligible educational institutions. Different rules apply to each credit. If you claim a Hope Scholarship Credit for a particular student, none of that student's expenses for that year may be applied toward the Lifetime Learning Credit. You may be able to claim a [tuition deduction](#) of up

to \$4,000 of qualified education expenses paid during the year for yourself, your spouse, or your dependent. You cannot claim this deduction if your filing status is married filing separately or if another person can claim an exemption for you as a dependent on his or her tax return. The qualified expenses must be for higher education.

You may be able to [deduct interest](#) you pay on a qualified student loan. And, if your student loan is canceled, you may not have to include any amount in income. The deduction is claimed as an adjustment to income so you do not need to itemize your deductions on Schedule A Form 1040.

How to Avoid the New Year's Top Scams

To view the full article, please visit <http://moneywatch.bnet.com> by [Marlys Harris](#)

The lists of 2010's top scams are worth hanging onto since none of them is likely to disappear in 2011. Some are novel, but most are golden oldies — time-tested rip-offs with a new twist that cruelly capitalizes on people's current financial distress. So here are scams that most bedeviled consumers in 2010 and, which, if we're not alert, are likely to rip us off in 2011 — if we don't take steps to avoid them:

1. **Job schemes.** In the past, phony placement companies would ask the unemployed for a fee paid in advance to get them considered for a job — one that never materializes. That scam continues, but now, according to the BBB, some placement companies are really in the business of identity theft, asking for personal info, like social security numbers, bank account numbers and so on, supposedly to help you get a job. Instead, they help themselves to your money.

2. **Debt relief and settlement services.** The rip-off is the upfront fee you pay to have the company negotiate with lenders — which usually doesn't happen; so not only are you out the fee, but your debts have accumulated more interest and penalties. **To avoid:** Locate a legitimate nonprofit counseling agency via the [National Foundation for Credit Counseling](#).

3. **Crooked foreclosure help.** Like debt relief schemes, so-called foreclosure companies offer to get your mortgage modified — after you send them a walloping fee. No modifications occur, homeowners fall further behind and go deeper in

debt. **To avoid:** Get [foreclosure avoidance counseling](#) from groups approved by the U.S. Department of Housing and Urban Development.

4. **Work-at-home rip-offs.** Tantalizing to stay-at-home moms, the unemployed and the disabled, these scams promise big money for assembling products at home, establishing an on-line business and/or mystery shopping. The problem: Victims wind up investing hundreds of dollars, often incur unreimbursed expenses, work long hours and earn little if anything. **To avoid:** Get a book on the home business you would like to start.

5. **Time-share resellers.** What better way to pare the budget than by dumping that costly time-share you bought back when times were better. According to the BBB, the National Consumers League and ConsumerAffairs.com, deceptive resellers charge several thousand dollars to list the property; after you pay, you never hear from them again.

6. **Bogus charities.** They claim to give to needy youngsters or veterans, but in fact little of what they collect goes to charity. **To avoid:** Before pledging, go to [CharityNavigator.org](#) and type in the organization's name.

7. **"Free" trial offers.** Just sign up and you get a free diet supplement or some other goody. But to get the goody, you have to supply your credit card number. Eons may pass before you realize that you've been billed every month since for something you decided you didn't like just because you failed to say 'no.'

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FREE TUTORING

- As a TRiO Participant you may receive up to 1 hour per week of **FREE** one-on-one **tutoring** from TRiO tutors in **Biology and Math**. Contact TRiO for a referral.
- **Inside the TRiO Lounge you can receive up to 4 hours per week of drop in Math tutoring**
Math Lab every Tuesday 2PM - 4PM with Sina (No appointment needed)
Math Lab every Friday 1PM - 3PM with Sina (No appointment needed)
- **SMARThinking** 24/7 FREE online tutoring, writing services, and homework help services for student success. Contact TRiO for User ID & password information. Visit SMARThinking @ <http://www.smarthinking.com>

DO YOU WANT TO GET INVOLVED?

the TRiO Experience

Want to get involved and interact with other students?

Join the TRiO Experience
Contact Sharnee for more information @
sharnee.walker@csn.edu

TRiO Study Groups

Want to form a study group for one of your classes?

Trio can help.

Contact Tony for more information @
antonio.talavera@csn.edu

Never Too Late Student Support Group

Move, Mentor, Motivate

Interested??

Contact Emily for more information @
emily.rafael@csn.edu

HEY, HEY, HEY ... BEFORE YOU PROCEED ...

CSN Cheyenne Campus
Tuesday, March 8, 2011
10:00am-1:00pm
Inside the Student Lounge

Bring Resumes and Dress for an Interview
For more information: CSN Career Services 651-4700

CHECK YOUR EMAIL...

EVERYDAY

Make it to your **CHECK-IN** appointment or call 651-4441 if you need to re-schedule

Thank You Very Much,
TRiO STAFF

Important 2011 Dates/Deadlines

Jan 23: LAST day to receive 100% refund for withdrawal (16-wk classes)

Jan 24: FIRST day of instruction

Jan 24—Feb 11: Late registration

Jan 30: LAST day to drop a course without a grade of "W" (16-wk class)

Feb 11: LAST day to officially change from Audit to Credit with Instructor's approval (16-wk class)

Mar 7: LAST day to APPLY for GRADUATION

Financial and Economic Literacy

This article has been adapted from Amy Fontinelle's *Eight Financial Tips For Young Adults*

This is part 4 and 5 of 8 series of *Financial Literacy*.

Start an Emergency Fund

One of personal finance's oft-repeated mantras is "[pay yourself first](#)". No matter how much you owe in student loans or credit card debt and no matter how low your salary may seem, it's wise to find some amount - any amount - of money in your budget to save in an [emergency fund](#) every month.

Having money in savings to use for emergencies can really keep you out of trouble financially and help you sleep better at night. Also, if you get into the habit of sav-

ing money and treating it as a non-negotiable monthly "expense", pretty soon you'll have more than just emergency money saved up: you'll have retirement money, vacation money and even money for a home down payment.

Don't just sock away this money under your mattress; put it in a high-interest online [savings account](#), a [certificate of deposit](#) or a [money market account](#). Otherwise, inflation will erode the value of your savings.

Start Saving for Retirement Now

Just as you headed off to kindergarten with your parents'

hope to prepare you for success in a world that seemed eons away, you need to prepare for your retirement well in advance. Because of the way [compound interest](#) works, the sooner you start saving, the less principal you'll have to invest to end up with the amount you need to retire, and the sooner you'll be able to call working an "option" rather than a "necessity".

[Company-sponsored retirement plans](#) are a particularly great choice because you get to put in pretax dollars and the contribution limits tend to be high. Also, companies will often match part of your contribution, which is like getting free money.

"Pay YOURSELF first". No matter how much you owe...

Avoid Top Scams

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8. **Wandering contractors.** Door-to-door roofers and other itinerant home improvement outfits have been scamming homeowners since the Dark Ages. They take your money and then fail to do the work — or do a subpar job.
9. **Lousy gold deals.**
10. **You-may-already-be-a-winner scams.** The target, often an elderly person, receives a phone call or letter announcing that he's won millions from a foreign lottery, Publishers Clearinghouse or Reader's Digest. To get the money, however, he has to wire hundreds or even thousands of dollars to cover a phony fee or taxes. No

- prize ever materializes.
11. **Identity theft.** You may already know about phishing (which sends you an email leading to a replica of a bank website, where you provide your SSN and account numbers), but now there's vishing (same deal only with Internet based telephones) and smishing (use of texting and cell calls to again lead you to a phony site where you tell all). The messages suggest that something is amiss with your bank account, and you must immediately contact by pressing a number or clicking on a url. When you get there, an automated system elicits the info, and so long identity.
12. **Advance fee loans.** All you have to do to get a loan? Just send in

- \$1,000 or more. Once you do, you never hear from the company again.
13. **Fishy overpayments.** The targets are usually landlords or small business owners who advertise rooms for rent or goods and services in classified ads or on Craigslist. A would-be renter or buyer sends a check that's an overpayment and asks for the victim to wire the extra amount back. Later, the check bounces.
14. **Ponzi schemes.** After Bernie Madoff, you'd think that people would be immune to investment promoters promising pie-in-the-sky returns. But prosecutors were kept busy all last year by scammers who stole investors' money.

Spring 2011 Workshops

Join us for fun, innovative, and informative workshops to help you have a great semester!!!

Please RSVP to workshops at trio@csn.edu

Refreshments will be provided

Spring 2011 Workshops			
Date	Day	Time	Workshop
February 2011	Wednesday, Feb. 9 th	2:00pm	Math & Science Success Strategies Math & Science – you either love it or hate it! If you want to improve your score on your math exams and remove obstacles that may be getting in the way of your progress, come join us to learn how to manage math anxiety and explore effective math study skills.
	Thursday, Feb. 24 th	1:00pm	“I’ll Do It Tomorrow” Is time slipping away from you?? There is no one size fits all, so it is important for you to understand yourself and how to optimize your schedule. Learn how to make the most of the 168 hours you have each week to accomplish what you have and want to do.
March 2011	Thursday, Mar. 10 th	2:00pm	Speed Reading 101: Mastering the College Textbook Felling a bit overwhelmed with the reading in your classes?? Wondering how you’ll manage to read it all?? Want to learn a few techniques to improving your reading speed and comprehension?? This is the workshop for you!!!
	Wednesday, Mar. 30 th (=Tentative)	TBD	Special CAPS Presentation: “Say What?” - Mastering the Art of Interpersonal Communication Skills Need to freshen up your communications skills??? This is the workshop for you!! Communication is the basis for all relationships and is the key to success in our personal, social, and professional lives.
April 2011	Wednesday, Apr. 13 th	1:00pm	Eats, Shoots, and Leaves: The No Nonsense Approach to Punctuation Need to review the most common punctuation errors?? This is the workshop for you! Learn the common misuses of punctuation & how to avoid them!
	Thursday, Apr. 28 th	1:00pm	Overcoming Test Anxiety & Procrastination Does the idea of taking a test send you into a panic? Learn strategies on test preparation and overcoming test anxiety. Taking a test no longer needs to be overwhelming when you practice these successful techniques.
May 2011	May 9 th – May 20 th	During office hours	Final Stretch Event It’s almost finals time!! Stop by the TRiO Lounge for some refreshments to get energized!!

Your academic experience at CSN is what being successful is all about.
Be sure to stop by and see what’s new at TRiO’s Student Support Services Office!!
3200 E. Cheyenne Ave.
Room 1120, Tel. 651-4441

Please RSVP to workshops at trio@csn.edu

Unable to join us?? You can now complete your workshop online!!!
Just ask how!!!



Where Your
Academic
Success
Becomes a
Reality

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