The Future is NOW! Making Tracks, MCC Style

It's never too early to begin thinking about your future. If you are planning to obtain a bachelor's degree after you finish your associate's, then the future is NOW!

It takes a lot of hard work and planning to make a smooth transition from one college to another. Looking back at my own college career, I remember specifically thinking that, “No one seemed to care about whether or not I transferred.” It seemed like all the Admissions office cared about was bringing in Freshmen. They were little or no help to me as I made the decision to uproot myself and make the journey to their University. Ultimately, with a lot of hard work and heartache, I transferred on my own. But does this have to be the same for everyone? Of course not! Many of you are in the Student Support Services Program designed specifically to aid you as you transfer from community college to a four year institution.

Come into the Learning Center today and see how we can provide support to help you transfer.

<table>
<thead>
<tr>
<th>Credit Hours</th>
<th>Transfer Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-16 credits</td>
<td>Explore Careers and Specific Majors</td>
</tr>
<tr>
<td>16-36 Credits</td>
<td>Identify and Select 3-4 transfer colleges</td>
</tr>
<tr>
<td>36-52 Credits</td>
<td>Apply for admission and financial aid. Send academic transcripts. Schedule and follow through with college visits and admissions interviews.</td>
</tr>
<tr>
<td>52-62 Credits or More</td>
<td>Receive letters from colleges stating their decision about your application. Make Your Decision!!!!</td>
</tr>
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What Carl Perkins has Done for You

What? You say you’ve never heard of Carl Perkins? Well, perhaps you’d like to learn about this man because he’s been touching millions of people’s lives, possibly including your own.

Carl D. Perkins was a U.S. Congressman born in Kentucky. He was an advocate of education, academic, and especially vocational programs. He was most tenacious, however, in getting funds for his constituency, and also most notably for the poor.

In honor of Carl Perkins, a program bearing his name was set up as a source of federal funding to support continuous improvement in vocational, career, and technical education. It was set up to strengthen the academic achievement of all students but especially for students working toward industry certification or an associate's degree.

(Continued on next page)
So what?
Well what that means to you is that Perkins has provided the MCC with a grant to use to better serve your needs. At the Learning Center we call the program the Perkins Special Populations Program (or SP for short). Now you’re asking, “What is the Learning Center doing with that money that was put aside to help me?”

The Learning Center has used that money to provide students with peer and professional tutoring. We provide guidance to students and, in some cases, even help them pay for the specific tools that they will need to be successful in school and on the job.*

Who Qualifies?
Many of you are already enrolled in the Perkins Special Populations program. Depending on your vocational, or area of study you may have already taken advantage of the programs that we have to offer you.

If you are not sure whether or not you are qualified for the program just visit the Learning Center and ask to meet with a coordinator. You can start taking advantage of being in the Perkins Program today!

Not a member of the Special Populations Program? Never fear, the Learning Center is designed to assist all students in achieving success in their academic lives. Stop by and meet with a coordinator to find out which program or services might be most appropriate for you!

* Other qualifications apply. Contact the Learning Center for more details.

WHAT THEY DON’T TEACH IN SCHOOL

Credit Card Basics
You’ve heard it all before: low APR, no annual fees, FREE Stuff. But what does it all mean? Which is really the best credit card for you? These are the things that we’re all expected to know, yet I don’t remember anyone teaching me about annual fees in school. Here is some information about exactly what all this stuff is to help you make more informed decisions. This information was taken from Life After Graduation by Terry Arndt and John Ricchini. If you’d like to read more, stop by the Learning Center and ask about the book today!

Benefits of having a credit card:
1. Security – Because credit cards can be used in the place of cash, they can be a safeguard when emergencies come up or when cash is scarce.

2. Establishing Credit – Credit, especially for young adults, is something that needs to be established. A person will need good credit in order to obtain loans later in life for things like cars and homes.

3. Flexibility – Credit cards give you flexibility in your budget. Usually a credit card can give its user 45 days or more of free credit. This means that a person can buy something today and pay for it next week.

Which credit card should you use?
- Annual Fees – A credit card that charges annual fees will charge you to use their card. They are advantageous to people that charge frequently and in large amounts because they often provide benefits like frequent flyer miles or insurance coverage.
- Interest Rates (or APR) – As long as you pay off your monthly balance each month, interest rates are not important. However, if you must carry a monthly balance always try to get the lowest possible interest rate.
- Free Stuff – Many credit card companies will offer customers a variety of promotions (especially on a college campus). These might include free t-shirts, movie tickets, gasoline, or many others. Be aware before signing up for these credit cards. Often a credit company offering promotions will make up for it by charging a higher interest rate. In many cases, it may be less expensive to buy the free item than it is to get it free through the promotion.

Ideas for being Credit Card Smart:
Keep One Card – Most people only really need one card. Choose the one that provides the most benefits for you and get rid of the rest.

Establish a Credit Limit – If you are having difficulty keeping your spending under control ask the credit card company to lower your limit to what you can afford to spend. This way you will not be allowed to spend more than that amount.

Consolidate – If you have more than one credit card consolidate the balances from all your cards onto one. Hint: Choose the one with the lowest interest rate, or contact one of the credit card companies and ask them to reduce the interest rate because you want to consolidate your balances onto their card. If they refuse, tell them you will use one of the other credit card companies and close your account with them.

WHAT CARL PERKINS HAS DONE FOR YOU (CONTINUED FROM PAGE 1)

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Are You Taking Advantage of being in the Perkins’ Program?

Who Qualifies?
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If you are not sure whether or not you are qualified for the program just visit the Learning Center and ask to meet with a coordinator. You can start taking advantage of being in the Perkins Program today!

Not a member of the Special Populations Program? Never fear, the Learning Center is designed to assist all students in achieving success in their academic lives. Stop by and meet with a coordinator to find out which program or services might be most appropriate for you!

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Student Support Services First Annual Banquet

On Thursday, August 19, the Staff of the Learning Center held the first annual SSS Banquet at Old Country Buffet on Miller Road in Flint. Invitations were sent out to all of the 200 SSS participants. A total of 88 people were in attendance to celebrate students accomplishments during the past school year with the help of the services provided by the SSS program.

Special thanks go out to the keynote speaker, Valerie Marshall, Student Advocate from Flint Community Schools who offered encouraging words and good advice to the crowd. Another special thanks goes out to the alumni student speaker, Debbie Beals, a recent graduate of MCC and transfer student to U of M Flint. Debbie praised the program for the many things it did for her including offering support, tutoring, various accommodations, and more.

The banquet program recognized 47 student who were recipients of the TRIO Scholarship during the 2004 academic year. It also recognized 10 students, each of which was given a certificate of congratulations. Each student in attendance also received a gift to reward them for their success.

Meet the Staff at the Learning Center

“Stop into the Learning Center today and let our qualified staff help you make the most of your college experience.”
Learning Center Director
Michelle Heidenreich

Student Support Services
Zach Tomlinson (810) 762-0947
Trudie Hines (810) 762-0936

Special Populations/Perkins
Julia Dudis (810) 762-0396
MaryBeth Kramer (810) 762-0539

Administrative Assistants
Sara Butka (810) 762-0399
Ann Auernhammer (810) 762-0376

Upward Bound
Glenn Martin (810) 762-0330
Ben Saucedo (810) 762-0306

Professional Tutors
Myra White, Jerry Keeney, Beth Riseman

It’s a funny thing about life; if you refuse to accept nothing but the best, you very often get it.
W. Somerset Maughan

Fall Semester Hours
Monday—Thursday 8:00—7:00
Friday 8:00—5:00
(810) 762-0399  V/TTY

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Mark Your Calendars

Mark your calendars, there’s going to be plenty to do at the Learning Center this Fall. Here are a few of our scheduled events. For more information on any of the events or services at the Learning Center contact us at (810) 762-0399 Voice/TTY.

**Choosing the Right Future Workshop:** Not sure about what you’d like to do in the future, or maybe you’d like more information about your chosen profession but just don’t know where to look for help. Join us on either **September 29 or September 30** in the QUEST Center of the Library (right next to the computer lab) at 2:00 p.m. This workshop will be provided in conjunction with Counseling & Student Development.

**Setting up Your Mott Email Workshop:** Call Ann Auernhammer in Tutorial Services at 810 762 0376 to schedule an appointment.

**Graphing Calculator Help:** Graphing Calculator’s are expensive and once you’ve bought them often confusing to understand. Come to the Learning Center with your questions, and a peer tutor will assist you.

**Test Anxiety Workshop:** Held right before finals to give you some great insights on the best ways to prepare for an exam without completely freaking out. Join us on either **December 1 or December 2** in the QUEST Center in the Library (Right next to the computer lab) at 2:00 p.m. This workshop will be provided in conjunction with the Counseling Department.

**Open House:** The Learning Center invites you to attend our open house on **October 6, 2004.** The event will run all day, and will allow students to see the latest in adaptive equipment and learn about services that the Learning Center can provide.