

Coleman Joins EOC Staff



The TRIO Educational Opportunity Center (EOC) welcomes Carlton Coleman, program

specialist, to their staff. Carlton is currently pursuing a master of education degree in Learning Systems Technology and a Graduate Certificate in Technology Innovation. He has an associate degree in Applied Science in Computer Information Systems and Associates of Arts and Science in General Studies from Pulaski Technical College (PTC). He transferred to the University of Arkansas at Little Rock (UALR) and completed a Bachelor of Science in Mathematics. Carlton’s career as an educator started in Spring of 2006 where he began working as a Computer Information Systems Intern/Lab Assistant. In 2010, Carlton became an adjunct instructor of developmental mathematics. Contact Carlton at 501.907.2479 for tutorial assistance.

EOC Student Spotlight



Leo Mua dropped out of college in 1996 to take a job with the U. S. Postal Service. He had a great paying job and was happy for a while. Ten years later, he knew something was missing—a college degree. In 2010, Leo’s return to school came by chance. He was looking for employment at a local job fair

when he noticed college recruiters were also there. He saw the sign for the UALR TRIO Educational Opportunity Center (EOC) and spoke with a counselor about going back to college. Instead of scheduling an appointment as suggested, he stopped by the office a few days later after going by ITT Technical College.

Ms. Rashad an (EOC counselor), listened to his story of wanting to get a degree in computer science because “that’s where the money is.” But, something in the way he said it prompted her to ask him a question: “What are you most interested in?” Leo’s answer—fishing, prompted another question: “Do you know that UALR has a degree in Fishery and Wildlife in the biology department?” Although the major has been changed to ecological biology, Leo will graduate this December. He currently has a 3.85 GPA.

For Leo going back to college would not be easy. Leo could not imagine the amount of effort he would have to put into his studies—he had to hit the books right away. During his first year, his mother passed away and last year, his father. With encouragement from his wife, Zong, and his ten siblings, a lot of hard work, and good study habits, he has what his father advised him to get—an education. He developed the necessary habits to be a college success: go to every class and get there early; sit near the front of the class. He recorded all lectures while taking notes in class. While listening to the recordings, he would review and improve his notes. Another technique was to sit on the opposite side of the room based on whether or not the professor was right- or left-handed. This enabled him to clearly see what was being written on the board.

Biology professor, Dr. Forrest Payne, encouraged Leo to apply for a summer internship at the UAPB Aquaculture/Fisheries Center. This spring, he was asked by UAPB professor, Dr. Steve Lochmann, to make a presentation to the American Fishery Society in Rogers, Arkansas about the alligator gar fish. Now that he will be graduating, he can see graduate school in his future; however, his main goal is employment with Arkansas Fish & Game Commission—maybe a national park.

EDUCATIONAL OPPORTUNITY CENTER

Phone: 501.907.2470
Fax: 501.907.2480
ualr.edu/trioeocets

Howard Jackson
Associate Director

DB Rashad
Education Specialist

Cassandra E. Woods
Education Specialist

Carlton Coleman
Project Program Specialist

College Survival: The Nontraditional Student's Guide to Surviving College

For the older student, going back to school can be a frightening experience. Continuing your education is hard work. You must be able to prioritize and organize. Balancing school and home life can be extremely challenging, and more so if you have children at home. There are many things that you can do to help you manage the college work load, ease your stress, and increase your chances of college success.

Know why you chose to go back to school

What are your goals? If your goal is to take a class just to gain knowledge, you will be better off to take a community education class that doesn't require grading and homework. Many community colleges offer community education classes, and the fees are usually low. If your goal is to obtain a degree, have a clear idea of what you want to achieve, and reaching your goal will be much easier.

Define your priorities

If you want to succeed in college, you need to determine what is the most important to you. During my college years I had classmates that had low grades or failed because the football game came before homework. Movies came before homework. Traveling came before homework. Procrastination only hurts you as a student, and shows that you are not serious about your education.

Time management

Managing your time is essential to succeeding in college. Each class requires at least two hours of study time outside of class per hour spent in class. For example, if your class meets three hours per week, your study time for that class is six hours per week. A time management tool such as a day planner is great for time management. You can use a calendar, notebook, or anything that works to help you with time management.. Balancing school and life isn't easy but it can be manageable.

Attendance

Class attendance is critical to your success because it is a supplement to your textbook and other course materials. Many instructors and professors include attendance in their grading system, and missing classes can cost you points. Attendance affects your grade, and missing class when it is not due to illness or other extenuating circumstances is self defeating.

Homework

College classes are taught at a very fast pace. A math class that takes all year in high school is taught in one term in college. Planning your homework and working ahead when possible are things that will help keep you on track. Know when your assignments are due, and don't procrastinate. Writing a term paper the day it is due almost always guarantees a low grade because your concentration is on getting the paper done, and things such as facts, citations, spelling and grammar errors are often overlooked.

You are responsible for your education

College provides a learning environment to students who want to learn, but it is up to you to go to class, seek help, study, and ask questions. Your investment in your education is what determines your return so make the best of it. Think of it as money in the bank; the more you put in, the bigger the return you receive.

Stick with it, don't give up

College changes your life. You will have good times and difficult times, and the rewards are greater than the sacrifices. The college experience is unforgettable; it is a time to learn and try new things, meet new people, and make new friends. It takes persistence, commitment and dedication to get through college but you can do it. Use your support systems to help you through the rough times, and don't give up.

When you make it through, celebrate your success and make a toast to your future.

Avoiding Loan Default

There are steps you can take to repay your federal student loan successfully and avoid going into default. Understanding your loan agreement, staying on top of your loan information, and making sure to contact your loan servicer if you are having trouble making payments can help you avoid default.

If you don't make a payment on time or if you miss making a payment, your loan is delinquent and late fees may be assessed. Even if you are delinquent on your loan, you may still be able to avoid default, so it's important that you contact your loan servicer immediately.

Understand Your Loan and Loan Agreement

Understand the type of aid you are receiving. Loans, unlike most grants, scholarships, or work-study funds, must be repaid. Know the type of loan you are receiving. Understand the costs of getting the loan, the interest rate, and the repayment terms for the loan. Read *Know Before You Owe* from the Consumer Financial Protection Bureau. Read your promissory note. It is a legal document. Signing a promissory note means you agree to repay the loan according to the terms of the note. You must repay all the loans you receive, even if you don't complete your education.

Manage Your Borrowing

Borrow only what you need to pay for your college expenses. Create a budget to determine how much you really need to borrow. Contact your school's financial aid office to request a lower loan amount instead of borrowing the maximum amount you might be eligible to receive. Complete Financial Awareness Counseling. Track Your Loans Online

Keep Good Records

Keep the following important documents in an organized file:

- Financial aid award letters

- Loan counseling materials (entrance counseling and exit counseling)

- Your promissory note(s)

- Amount(s) of all student loans you borrow

- Account number for each student loan you receive

- Loan servicer contact information

- Loan disclosure(s)

- Payment schedules

- Record of your monthly payments

- Notes about any questions regarding your student loan, the answers, and the name of the person to whom you spoke

- Deferment or forbearance paperwork and notes of any phone calls to the loan servicer

- Documentation that you paid your loan in full

READ YOUR PROMISSORY NOTE. IT IS A LEGAL DOCUMENT.

Notify Your Loan Servicer

Tell your loan servicer when you need help making your monthly payments; graduate; withdraw from school; drop below half-time enrollment status at school; change your name, address, or Social Security number; transfer to another school; or experience a change in your life that might impact your loan payments.

What if I can't make my monthly payment?

If you are having trouble making your monthly payments, contact your loan servicer immediately. Your loan servicer can help you understand your options. You may be able to switch repayment plans to get a lower monthly payment, consider an income-driven repayment plan, change your payment due date, or get a deferment or forbearance. NEVER ignore delinquency or default notices from your loan servicer.

Consider Simplifying Repayment with Consolidation

You might wish to combine your multiple federal student loans into a single Direct Consolidation Loan to simplify repayment. There may be tradeoffs, so understand the advantages and possible disadvantages of consolidation before you apply.

TRIO Student Support Services Program

Student Support Services (SSS) seeks to motivate students toward the successful completion of their post-secondary education. The goal of the program is to increase participants' college persistence, support them through graduation, and facilitate the transition from one level of higher education to the next. For more information about the University of Arkansas at Little Rock's SSS program contact Crista Gray at 501.569.3052 and for more information about the Pulaski Technical College SSS/TRIO Scholars program contact Mary Kate Snow at 501.812-2721.

EOC Extending Hours

EOC will promote extended business hours from 5 pm - 7 pm on Mondays and Tuesdays starting October 20, 2014 until December 16, 2014. You can schedule an appointment to see a counselor, set-up a tutoring appointment or come in and take the ACT Compass exam.

EDUCATIONAL OPPORTUNITY CENTER

The Educational Opportunity Center is a federally funded TRIO program that assists adults ages 19 and above and U.S. veterans to enroll in and complete a postsecondary education program. All services are provided free of charge to participants who meet the eligibility requirements.

Services provided

- Academic Assistance
- Career Assistance
- Enrollment Counseling
- Financial Aid Counseling
- Computer Lab

Educational Opportunity Center

5820 Asher Avenue, Suite 800

Little Rock, AR 72204