



ACCESS TO SUCCESS

ACCESS OFFICE HOURS **SPRING SEMESTER** **Room C1-117**

Mon-Thurs 10 AM to 5 PM
Fri CLOSED

Contact ACCESS:
access_mc@wvm.edu
408-855-5192

FEBRUARY 2011

In the following pages

- File NOW for Financial Aid and Mission College Scholarships
- FAFSA One-on-One Workshops
- Student Health 101 & Blood Drive
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Applications Now Available Online for Mission College Scholarships

Mission College offers a variety of scholarships ranging from \$50 to several thousand dollars per year. Eligibility may vary based on fields of study, community and/or college involvement, and /or financial need. All continuing Mission College students and new students, including graduating high school students, may apply.

The 2010-2011 Scholarship Application is now available to download and print from the Financial Aid website:

<<http://missioncollege.org/student_services/financial_aid/programs.html#scholarships>>

Completed applications must be submitted to the Office of Financial Aid by 6:00 pm on March 10, 2011.

ACCESS STUDENTS: **DON'T PROCRASTINATE!!**

Last year, nearly 50 Mission College scholarships went to ACCESS students! Download your application NOW and get started writing your Scholarship Essay! ACCESS staff will offer assistance with the application form, with advising you, and with proof-reading your scholarship essay. But don't put it off till the last minute!!

ACCESS Counseling for Spring Semester

Michele Hittleman will be available to counsel ACCESS students on Mondays, Tuesdays and alternate Thursdays during the Spring Semester. Appointments are available from 10:00am to 12:30pm and from 1:00pm to 4:30pm. Phone Jackie (855-5192) or stop by the office to make an appointment!

Tutoring

Several peer tutors are available in a variety of college subjects. If you need tutoring for your college courses, stop by the ACCESS Office and complete a Tutee Application. We will do our best to connect you with a student tutor in your subject area.

Need to Sell or Buy Textbooks?

The ASB is sponsoring textbook listing information in the Campus Center. Used textbook listings are in the binders across from the Campus Center Information Desk. If you have books to sell, post them according to classes listed on the inside of the binders. Please remove your book title after the book has been sold.

2011-12 Financial Aid File Now!

Priority Filing and Cal Grant Deadline is March 2nd, 2011

Mission College Scholarship Deadline ~~Feb 10, 2011~~
Scholarship Deadline Extended to March 10, 2011!!!

FAFSA 1-on-1 Workshops will be available for assistance
Check our web site for dates, times and locations.

www.financialaid.missioncollege.edu



For Tips To Help You Apply For Student Aid:

- Information is posted in the Financial Aid Office window

We look forward to assisting you in the Mission College
Financial Aid Office – 1st Floor of the Main Building
(Room E1-401)

NOW is the time for all Mission College students to apply for financial aid and for the Mission College scholarships for the 2011-12 academic year.

Students should file their 2011-12 FAFSA by March 2, 2011, for priority consideration.

The Mission College Scholarship deadline has been extended until March 10, 2011. Applications are available on the MC Financial Aid web page:

www.financialaid.missioncollege.edu

FAFSA ONE-ON-ONE WORKSHOPS

Come by the Financial Aid Office to sign up for one of the following times:

THU	FEB 10	3:00 – 4:00 PM	E2-502	ENGLISH
FRI	FEB 11	10:00 – 11:00 PM	E2-502	SPANISH
FRI	FEB 11	12:00 – 1:00 PM	E2-502	VIETNAMESE
THU	FEB 17	4:00 – 5:00 PM	E2-502	SPANISH
WED	FEB 23	2:00 – 3:00 PM	E2-502	ENGLISH
FRI	FEB 25	12:00 – 1:00 PM	E2-502	SPANISH
TUE	MAR 1	4:00 – 5:00 PM	E2-502	ENGLISH & VIETNAMESE
FRI	MAR 4	12:00 – 1:00 PM	E2-502	VIETNAMESE

MISSION COLLEGE STUDENT HEALTH SERVICES



STUDENT health101™

Please take a few minutes to check out the February 2011 issue of "Student Health 101" by clicking: <http://readsh101.com/missioncollege.html>. Since many of you were away last month, the special interview-videos ("What Professors Expect of their Students") by **Margaret Juncker, Joseph Ordaz, Karl Ting, Minhtuan Nguyen, and Peter Anning** are included in the February issue.



These February health articles are new:

- How healthy are your relationships?
- Kicking off a successful job search
- Eating disorders
- Staying focused
- Making condoms count

Readers can receive their (free) personal issue directly to their email address by just signing up (front page). This link is posted in the Mission College Student Health Services website homepage http://www.missioncollege.org/student_services/shc/index.html. The service is completely supported by the MC Student Health Services.

ALSO, MARK YOUR CALENDARS: Blood Drive at Mission College
Thursday, March 24, 2011, 11:00 a.m. - 5:00 p.m. in the Main Building, Center Space

Rosalyn Chan
Coordinator, Student Health Services, Mission College

Digital Literacy Community Internship

An Exclusive Internship for MESA Students!

At completion of this Internship, participants will receive:

- 1) Microsoft Certification
- 2) Digital Literacy Training Certificate
- 3) A Brand New Laptop!

Want to find out more? Then RSVP to char.perlas@wvm.edu to attend one of the following orientation sessions:

Friday, Feb 4th from 12p – 1p (CC 219/220)
Tuesday, Feb 8th from 4:30p – 5:30p (CC 219/220)
Thursday, Feb 10th from 4p – 5p (E1-101)
Monday, Feb 14th from 3p – 4p (E1-101)

*Pizza will be served

For more information on the Digital Literacy Community Internship, or to sign up for one of the orientation sessions, send an email to <char.perlas@wvm.edu>. Although this is offered by MESA, they will also accept ACCESS students.



Scholarship Opportunities



California-Hawaii Elks Association

Undergraduate Scholarship Program for Students with Disabilities

Contact: California-Hawaii Elks Major Project, Inc, 5450 E. Lamona Avenue, Fresno, CA 93727-2224, Email chea@chea-elks.org. To download a brochure about the Undergraduate Scholarship Program for Students with Disabilities, click <http://www.chea-elks.org/USPSDBrochure.pdf>. Applications are available for download by following this__link: <http://www.chea-elks.org/USPSDAPP.pdf>.

Eligibility: This scholarship program is a financial needs based and academic use scholarship. It is intended for undergraduate work at an accredited community college, four year college, or licensed vocational school. The funds cover academic expenses only, which includes tuition, books, lab fees and on-campus room and board. Individuals applying must be a United States citizen and a resident of California or Hawaii; have a physical impairment, neurological impairment, visual impairment, hearing impairment, and/or speech-language disorder; and be a senior in high school, a *high school graduate, or have passed the General Educational Development (GED) Examination or the California High School Proficiency Examination (CHSPE)*.

Award: twenty to thirty scholarships of \$1,000 to \$2,000 each.

Deadline: Applications must be received in the office of the California-Hawaii Elks Major Project with a postmark of no later than March 15th.

Silicon Valley Power Scholarship Award Program -- \$5000 College Scholarship

Contact: Voula Brown by email at vmargelos@siliconvalleypower.com or give her a call at 408-261-5036. You may use these links to download the [College Scholarship Flyer](#) (PDF: 6.4M) and the [College Scholarship](#) (Doc: 41k).

Eligibility: Be a resident of the City of Santa Clara and a U.S. citizen or permanent resident; Possess a high school diploma; Be enrolled in a community college, college, or technical school that is fully licensed or accredited by an agency recognized by the U.S. Department of Education, by the time the scholarship is awarded or no later than October 1, 2011; Submit an application with cover letter; Meet the application requirements (school transcripts, three letters of recommendations, answers to four essay questions, and an interview); Demonstrate the goal of entering a field related to energy services, public power, or the power industry, including a four year degree in a discipline related to public power and/or energy industry (i.e. engineering, technology, science, mathematics, economics, finance, environmental science, political science, or business administration).

Award: \$5000.00. Up to three scholarships will be awarded at \$5,000.00 each.

Deadline: Completed application packets must be received by 5:00 p.m. on Friday, April 29, 2011. Postmarks and faxes are not acceptable. Application packets can be mailed or brought to: Voula Brown, Program Manager; Silicon Valley Power Scholarship Program; City of Santa Clara; 1500 Warburton Avenue; Santa Clara, CA 95050

Silicon Valley Power Scholarship Award Program -- \$2,000 Technical School Grant

Contact: Voula Brown by email at vmargelos@siliconvalleypower.com or give her a call at 408-261-5036. You may use these links to download the [Technical School Grant Flyer](#) (PDF: 6.2M) and the [Technical School Grant](#) (Doc: 37k).

Eligibility: Be a resident of the City of Santa Clara and a U.S. citizen or permanent resident; Possess a high school diploma or be a high school senior; Be enrolled in a community college, college, or technical school that is fully licensed or accredited by an agency recognized by the U.S. Department of Education, by the time the scholarship is awarded or no later than October 1, 2011; Submit an application with cover letter; Meet the application requirements (school transcripts, one letter of recommendation, paragraph describing why the applicant is interested in developing a skill in the area related to the energy industry, and an interview)

Award: \$2000.00. Up to five technical grants will be awarded at \$2,000.00 each.

Deadline: Completed application packets must be received by 5:00 p.m. on Friday, April 29, 2011. Postmarks and faxes are not acceptable. Application packets can be mailed or brought to: Voula Brown, Program Manager; Silicon Valley Power Technical Grant Program; City of Santa Clara; 1500 Warburton Avenue; Santa Clara, CA 95050

Hispanic College Fund

Contact: Auri Duarte, Hispanic College Fund, Inc., 1301 K Street NW Suite 450A West, Washington D.C. 20005, 800-644-4223, www.hispanicfund.org, aduarte@hispanicfund.org

Eligibility: Accepted or enrolled as a full-time undergraduate or graduate student at an accredited institution of higher education with a declared major/concentration in business, in good academic standing, 3.0 GPA, have financial need, U.S. citizenship, must be Hispanic or of Hispanic heritage.

Award: \$500-\$10,000

Deadline: Mid November- Mid March

Discount on Annual Vehicle Entry Passes for Santa Clara County Parks

Low-income families and individuals may be eligible for a \$10.00 annual pass for entry into all Santa Clara County Parks. Eligibility for the program is based on:

- Families and individuals participating in the CalWORKS Program and/or receiving Temporary Assistance to Needy Families.
- Families and individuals with an opened child welfare case with the Department of Family and Children's Services, or those receiving services from the County of Santa Clara Social Services Agency's Emergency Response, Dependency Investigation, Voluntary Family Maintenance or the Family Reunification Programs.



Priority for pass referrals will be given to customers using resources at the Family Resource Centers, seniors, and those who are economically disadvantaged. Once eligibility has been determined, you'll need to complete an Annual Pass Information Form and submit it with your \$10.00 fee (cash only) at the Family Resource Center where staff will punch the month of expiration. Passes are valid for a period of one year from the date of issue. Customers can get the proper forms at either of these Family Centers:

San Jose Family Resource Center
(Asian Pacific, Nuestra Casa, and Ujirani)
591 North King Road
San Jose, CA 95133
Phone: 408-452-6560
Monday through Friday 8:00 am to 7:00 pm

Gilroy Family Resource Center
8833 Monterey Road
Gilroy, CA 95020
Phone: 408-846-5000
Monday through Friday 8:00 am to 5:00 pm

Passes are valid every day from 8:00 am to sunset, but are applicable for vehicle entry only; they are not applicable towards camping, lake use, boating reservations, special park events, or other park use fees. Passes are valid only for parks that belong to the County of Santa Clara Parks and Recreation Department, not federal, state, or local city parks. A listing of parks can be found at:

<http://www.sccvote.org/portal/site/parks/> (Click on "Find a Park")



POSSIBLE DANGER: Posting Pictures on Facebook

If you regularly post pictures onto Facebook that were taken with your SmartPhone, or any phone or digital camera with GPS functions, hackers can get information from your posted picture of exactly WHERE that picture was taken. That may not matter if the picture is in a restaurant or other public place, but if you take pictures in your home and post them, hackers can determine your home address from the picture.

The following video clip addresses this issue. Check it out!

<http://abclocal.go.com/wabc/video?id=7621105>

WE WANT YOU ...

... to Contribute to ACCESS TO SUCCESS!



Would you like to contribute to **ACCESS to SUCCESS**? We want this newsletter to have student input.

You are the main source for informing ACCESS of your needs, as well as, providing useful information to your peers. We encourage you to submit an article, interesting "tidbit", a recipe, helpful study strategies, constructive information on a favorite class/professor, information on books you are selling, your interest in establishing a study group, suggestions for an activity, suggestions on improving aspects of the ACCESS program, etc. You are limited only by your imagination!!

Please submit your contributions via email to jackie.capurro@wvmccd.cc.ca.us.



Free Legal Advice

Mr. Rossi, Attorney at Law, is available to advise all Mission College students at no cost. You must have an Student ID Card with an ASB sticker for the current semester. Mr. Rossi can meet students in Campus Center Room 225 from noon to 1:00 pm on Wednesday, February 9, or Tuesday, February 22. For additional information, please call 408-855-5406. Sponsored by your Student Government and the Office of Student Activities.

Lessons From the Recession: 10 Things We Learned in 2010

Ann Brenoff | Dec 28, 2010 | <http://www.walleepop.com/>

1. Our Houses Are Homes, Not Piggy Banks or Retirement Funds

Thank you Big Banks for teaching us this poignant lesson. You might have found a way to beat it into our thick skulls without displacing 3 million families through foreclosures this year, but nevertheless it was a lesson we needed to learn. Experts predict that by the time the housing market regains its sea legs, as many as 25 million homes will have been lost to foreclosure.

Silly us who fueled the economy by buying new cars and taking vacations when we withdrew equity from our ever-appreciating homes. Well, we certainly have learned that real estate as an investment didn't work out the way we planned.

But shouldn't the Big Banks -- the guys who with a wink and a nod gave us adjustable rate mortgages and no-document loans -- have shared some of the culpability? Instead, they got the bailouts and we got a loan modification program that didn't actually modify very many loans. We won't even touch on how lenders considered your job loss just a "temporary" thing when they said you didn't qualify for a loan modification.

2. Public Libraries Are a Good and Free Thing



They have free books, free video rentals and free interesting lectures and programs. They have free programs for toddlers, children and seniors. And probably most important in this recession, they have free computers for you to use and really smart people working there who can help you update your resumé -- again, for free. People who work in public libraries are extremely nice individuals who speak in very quiet, gentle voices and seem to genuinely enjoy helping others. Why didn't the government bail them out instead of the Big Banks or let the librarians run the loan modification programs?

Libraries reported a 65% increase in attendance in 2009 and no doubt will report even greater patronage in 2010. And yet local governments see the gentle-voiced librarians as the place to wield their budget-cutting axe. Libraries across the country have had to reduce staff and hours, and have less money to spend on those computers. The American Library Association called it a "perfect storm" brewing of increased public need and decreased funding.

3. Only Fools Go Shopping Without First Googling for Coupons

We learned to never leave the house for a store -- any store -- without first googling the store name and the word "coupon." We spotted an interesting phenomenon at Macy's last week. By using your Macy's card, you could get 15% off your total purchase. But if you didn't use its high-interest charge card and instead just googled for discounts, you could get a 20% off coupon for your whole order. Not sure what it says about Macy's dissing its customers by charging them more to practice brand loyalty, but it sure says plenty about not having to pay its interest rates.

4. Ask for Discounts Everywhere

No meal out now is complete without asking whether the restaurant provides an AARP or AAA discount and looking askance if they don't. Same is true of every premium factory outlet store. Nowadays, it's become perfectly permissible to ask for discounts from your dentist, doctor, plumber and kids' tutor. Don't forget to ask for drug samples whenever your doctor writes you a prescription. Getting free cosmetic samples at the high-end department store is also now the norm. Spare no one. Just ask.

5. Savings Accounts Are a Good Thing

We have learned the value of saving. In 2005, the savings rate of Americans dipped into negative territory. We were busy spending money we didn't have. Now we have begun to save money to the tune of 5% to 7% of our disposable income. Not bad for a nation whose former president -- that'd be George W. Bush -- encouraged us to deal with 9/11 by going shopping. And being loyal patriots, we did.



6. The Friendly Credit Card Company Is Not Our Friend

Sure they act all lovey-dovey when they tell you how you're special, how they've pre-approved you and only you. And really, just to prove their love, they'll even give you a few cents back on the dollar when you use their cards. But just wait and see what happens if you are a nanosecond late on a payment. And watch out for their sneaky fees. Truth is, 2010 is the year we fell out of love with our credit cards. We closed accounts and left the survivors home.

7. Car Loans Are for Wusses

Cars have become one of those things that we need to save up for. If you are trapped in the bad spot of having to take out a loan, consider a credit union before you fall into the car dealer's den of evil. And while we're at it, we also learned that buying a gently-used car is preferable to buying a new one that will depreciate as soon as you drive it off the lot. We are no longer defined by what we drive.

8. There Is No Such Thing as Job Security

Everyone knows someone out of work. More accurately, everyone knows multiple people out of work. The days of going to work for one company and staying there until retirement are history. Now, the more-frequent scenario is people working three or four part-time jobs in what's been named the gig economy. No health coverage, no paid vacations, no sick days, no disability leave. But it's a salary and in this economy, there's no complaining allowed. For those still employed, job mobility may be a distant memory. Long gone are the days when your next spot was just a phone call away.

9. Vacations Are a State of Mind



Whether it's a *staycation*, where you take day trips and sleep in your own bed, or a house swap with a friend or Internet stranger in an act of blind faith, vacationing has changed. Travel spending is down and people think thrice before shelling out big money for a trip. We've gotten more comfortable mooching off friends and relatives. Taking a few days where you don't compulsively check email might qualify as a vacation for some. For those who feel it isn't a "real" vacation unless it involves airplane travel, spend some time online and search for a deal.

10. Share What You Have

Taken in the literal sense, the art of bartering has become part of our economic reality. I'll walk your dog if you water my garden. I'll loan you my vacation condo if you do my taxes. Taken in the less literal sense, this is the year we realized that the best part of getting comes from giving. Lend a hand and bask in the gratitude. 2010 may have taught us that we have more than we know, even if we no longer have jobs.

WalletPop writers Aaron Crowe, Jason Cochran, Vera Gibbons, Martha White and others contributed to this post. See other interesting articles at: <http://www.walleepop.com/>

ACCESS to Success

Five Scams to Avoid in the New Year

Jean Chatzky | Jan 3, 2011

It's an unfortunate fact of life – when unemployment looms large, so do the number of scam artists looking to make a quick buck. That's why, despite headlines that predict a good year for jobs in 2011, it's time to remind yourself that folks will be looking to prey upon your naïveté and kindness -- quite possibly with the following five ploys.

Money for College

Student loan debt now exceeds outstanding credit card debt, according to CNBC. So it's no wonder the FTC says scams that purport to be able to find you free money for college are raging. Just say no to any deal that asks you to pay money – up front – for a list of scholarships you might qualify for (even if you're offered a money-back guarantee.)

Be wary of any pitch that indicates the availability of exclusive information. And if you're told that you've been selected as a finalist for a scholarship -- particularly for a contest you don't remember entering, but also for any that now requires an application fee to continue through the process -- run in the other direction. Instead, check with your college counselor for legitimate scholarship offers. Salliemae.com also as a good free scholarship search engine on its website.

Love and Other Drugs

This scam goes something like this. You meet a man -- probably cute -- on an online dating site, exchange some witty repartée, then the new love-of-your-life lets on that he's actually in some foreign country, has lost his passport, platinum plastic and all other means of funding his way back to you. If you could wire him some quick dough (of course he'll pay you back once he's across the pond) he won't just love you tomorrow, he'll love you forever, blah, blah, blah.



Watch out, says the FTC, for any Lothario who wants to get you out of the safety of the dating site and onto your personal email or IM, who was planning to visit you but then can't because of some tragic (read: costly) event, who needs your financial help to get back on his feet, or who claims to love you much, much too quickly. And note: Do not wire money. It's not like a credit card where you have the backing of a big corporation. It's like cash. Once you do it, it's gone.

Friends With Lucrative Benefits

Bernie Madoff was only the tip of the fraud-related iceberg. The Justice Department announced last month it brought criminal and civil cases against more than 500 people for fraud schemes that tallied losses of more than \$10 billion. Ouch!

What you want to watch out for is what the authorities now call an affinity scam. Someone you know -- perhaps from church or temple, perhaps from your club or development, perhaps through a friend -- has an investment that you have the ability to get in on because you happen to know the right people. It's very complicated to explain, naturally, and difficult to research, but you -- you lucky dog you -- you can get in if you act quickly. What we now know is any investment requires due diligence -- you want to know who is managing the money, what is that person's track record, what institutional funds are in there with you? And if you truly can't resist, don't put any more than 5% of your nest egg at risk.

SMiShing is the New Phishing

You've heard of phishing no doubt. That's when someone pretending to be your bank sends you a realistic looking email asking for your personal or banking information. You reply and send it and you've put your top secret details into the wrong hands.



Well now we have SMiShing (and its cousin Vishing) which are the same scam but perpetrated over SMS messages or Voice over Internet Protocol. The scammers pose as your bank, leave you a message or text where they claim our credit card or banking data has been compromised and ask you to call back to get details. When you call back you're asked for your bank account number or SSN or PIN and you're cooked.


Here's the rub: Never email or call your bank following a trail on an email or otherwise. Instead, always call the toll-free number on the back of your ATM card or sign into the secure server where you bank online and email customer service directly.

Unemployment Scams

Finally, with unemployment still nuzzling 10%, scams that promise to get you a job or find you a work-from-home opportunity (for a price) of course, are to be avoided. Avoid anything that promises to get you a job, that asks you for money to find you a job, that promises you a list of government jobs no one else has (all government jobs are posted at usajobs.gov, or that advertises using the words "work from home." No one is going to pay you to stuff envelopes in your pajamas. No one.

February

2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
FEBRUARY		1	2	3	4	5
6	7	8	9 Free Legal Advice, Mr. Rossi, Esq. noon-1:00pm, CC-225	10 FAFSA Workshop, 3-4pm, E2-502 (English)	11 Last day to ADD semester-length classes Last day to DROP semester-length classes FOR A REFUND FAFSA Workshop, 10-11am, E2-502 (Spanish) FAFSA Workshop, 12-2pm, E2-502 (Vietnamese)	12
13	14 	15 Mission College Club Day, 11:30-1:30, Quad	16	17 FAFSA Workshop, 4-5pm, E2-502 (Spanish)	18-19 Presidents Holiday Campus Closed	
20	21 Last day to DROP semester-length classes w/o a "W" – no refund	22 Free Legal Advice, Mr. Rossi, Esq. noon-1:00pm, CC-225	23 FAFSA Workshop, 2-3pm, E2-502 (English)	24	25 FAFSA Workshop, 12-2pm, E2-502 (Vietnamese)	26
Presidents Holiday Campus Closed						
27	28	MARCH		2	3	4 FAFSA Workshop, 12-2pm, E2-502 (Vietnamese)
		1 FAFSA Workshop, 4-5pm, E2-502 (English & Spanish)				5