



# ACCESS TO SUCCESS

## ACCESS OFFICE HOURS

### FALL SEMESTER

Room C1-117

Mon-Thurs 10 AM to 5 PM

Fri CLOSED

Contact ACCESS:

[access\\_mc@wvm.edu](mailto:access_mc@wvm.edu)

408-855-5192

## November 2011

In the following pages:

- Entrepreneur Student Workshop
- Transfer Center Workshops / College Rep Visits
- Domestic Violence Counselor
- Student Health Services
- Solar Panel Display Grand Opening
- Music Events FREE to Mission College Students
- Scholarship Information
- Paid NASA-AMES Internships
- Five Common Money Mistakes
- Calendar

## **PRIORITY REGISTRATION for ACCESS Students is November 18, 2011!!**

Don't forget that **ACCESS Students have PRIORITY REGISTRATION**. You may register online for Winter/Spring 2012 on **Friday, November 18th!!!** Take advantage of that! If you need help selecting classes, please call right away for an appointment with Michele or Jenny!

The Winter-Spring 2012 Schedule of Classes has been published on the web. Please go to: [missioncollege.edu](http://missioncollege.edu). The link is in orange, on the right side of the screen under "Highlights."

## Online Workshops for ACCESS Students

ACCESS students can now view hour-long workshops on the ACCESS ANGEL site. **New ACCESS students who are completing orientation this semester are required to view the five workshops on Personal Management:**

- \* Time Management
- \* Financial Literacy
- \* 10 Steps to Financing Your Education
- \* Understanding and Conquering Procrastination
- \* Stress Management

**Continuing ACCESS students must view at least one workshop each semester.** You may choose one of the five listed above for new students, or you may choose one of the following:

### **Academic & Career Exploration**

(5 workshops available):

- \* Maximizing Your College Experience
- \* Exploring Careers & Choosing a Major
- \* Résumé-Writing & Cover Letters
- \* What It Takes to Be a Successful Student
- \* Mastering the Interview

### **Learning to Learn**

(4 workshops available):

- \* Discover Your Learning Style
- \* Test Anxiety: Strategies to Help You Succeed
- \* Study Tips & Note-Taking Strategies
- \* Understanding & Avoiding Plagiarism

After watching the videos, go to the Workshop Quizzes folder and complete the VERY BRIEF quiz that accompanies the video you watched.

## MESA Movie Presentation: *Waiting for Superman*

Thursday, November 17, 2011

3:00 p.m. to 5:30 p.m.

Room: MT-24



Take a break and enjoy some popcorn with us! *Waiting for Superman* is an award-winning documentary that weaves together the stories of students, families, educators and reformers to shed light on the failing public school system and its consequences on the future of the United States. Hosted by MESA but open to ALL students/staff on campus. Register at <http://mesamoviefall2011.eventbrite.com>

# What's Your BIG IDEA?

California Community College  
**Entrepreneur  
Student Workshop**

9:00 am - 1:00 pm

★ November 4, 2011  
in Santa Clara  
@Mission College

3000 Mission College Blvd.

Sorenson Lecture Hall  
SE2-104

Pre-registration preferred  
(see below)  
but walk-ins accepted.

Meet successful  
students-turned-entrepreneurs

Get information and suggestions  
to make your "Big Idea" a reality

Connect with mentor opportunities

Learn about free entrepreneurial  
resources and educational programs

Moderator: Kari Caldwell Irwin,  
Director Institute for Women Entrepreneurs,  
Rancho Santiago Community College District

**FREE Event**

Pre-registration:

Register Online at [www.cccfcs.com](http://www.cccfcs.com)  
or call the FCS Collaborative Grant Office

909.274.5203

(registration will be confirmed by email)

This Student Event is funded by the California Community College Chancellor's Office Family and Consumer Science's Collaborative Grant (#11-0160)

# Mission College Transfer Center – FALL 2011 Events

To sign up for these events, please contact the Transfer Center, room E1-201, 408-855-5115.  
All events take place in the Transfer Center.

Friday, November 4	10:00 to 11:00 am	UC Application Workshop for International Students	Learn how to complete the online international application for the University of California campuses.
Tuesday, November 8	11:00am to Noon	UC Application Workshop	Learn how to complete the online application for the University of California campuses.
Wednesday, November 16	1:30 to 2:30pm	UC Personal Statement Workshop	Gain valuable insights into the ways UC campuses utilize the personal statement in the admission process. Get useful tips on how to write your own personal statement.
Thursday, November 17	12:30 to 1:30pm	CSU Application Workshop	Learn how to complete the online application for the California State University campuses.
Wednesday, November 23	1:00 to 2:00pm	CSU Application Workshop for International Students	Learn how to complete the online international application for the CSU campuses.
Wednesday, November 30	11:00am to 6:00pm	University Application Panic Room	Drop-in for last-minute assistance with applications to CSU, UC, and independent colleges.
Wednesday, November 30	1:00 to 2:00pm	UC Application Workshop for International Students	Learn how to complete the online international application for the University of California campuses.

## Transfer Center ---- University Representative Visits

### NOVEMBER

Wednesday, November 9	National Hispanic University	Table Visit 10:00am to 1:00pm
Thursday, November 10	CSU East Bay	Advising Appointments 10:00am to 2:00pm
Thursday, November 17	San Jose State University	Advising Appointments 10:00am to 2:00pm
Tuesday, November 29	National Hispanic University	Table Visit 10:00am to 1:00pm

### DECEMBER

Thursday, December 8	National Hispanic University	Table Visit 10:00am to 1:00pm
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*Mark  
your  
Calendar*



Domestic Violence Counselor  
(specialist from Support Network)  
is available on Thursday

November 17

2:00 - 4:00pm

Student Health Services

W1-303

Do you have issues with  
your boyfriend? Girlfriend? Spouse?  
Don't wait for an emergency to ask for help.  
Talk to a counselor before a crisis occurs.  
Learn what services are available. Then  
you will know if you have a place to stay, if  
you can get financial or legal assistance, or  
how you should prepare if YOU or your  
children should suddenly be in danger.

Personal Crisis Counselors available each  
week/other days/hours  
for other personal concerns

Confidential Services  
Mission College Student Health Services,  
room W1-303 or call 408 - 855 - 5140 for an appointment.  
Walk-in's will be accepted, if there is an open appointment time.

# NEWS FROM STUDENT HEALTH SERVICES

The November 2011 issue of "Student Health 101" is available for you to view:  
<http://readsh101.com/missioncollege.html>



This month's issue features several of our instructors, **Steve Lipman (Communications)** and **Pat Lavallo (Math)**, who give their valuable insight on **students' interaction with their teachers (how to approach your teacher)**. Our own ASG executives, **Nicole Pinto (ASG President)** and **Jason Halpern (ASG Vice-president)** share their candid views on how they approach their teachers. Their recommendations enhance student success. The video interviews were done by our student correspondent reporter, Peter Czupil. The "Student Health 101" e-health magazine is completely supported by student health fees.

## Free nicotine gum or patches

By appointment only, call extension 5142  
Student Health Services, Room W1-303



Free nicotine gum or patches, along with one-to-one smoking cessation counseling, are available to students who are ready to commit to quit smoking. The free nicotine gum/patches are made possible by a grant from Breathe California; this grant will end in March, 2012.

## Music Events at Mission: FREE to Mission College Students!

**Sunday, November 6, 2011**

**Mission College Symphony: Joseph Ordaz, conductor**

**"World Tour Celebration"** Rossini - "Il Signor Bruschino" Overture Franz Joseph Haydn: Symphony No. 53 in D major 'L'Imperiale;' Cecile Chaminade: Concertino for Flute and Orchestra, Op. 107, Michelle Hawkins, soloist; Alexander Borodin: In the Steppes of Central Asia Felix Mendelssohn: Overture Ruy Blas, Op.95.

2:00 p.m. – 4:00 p.m. Main Building, Center Space

General Admission \$12, Students \$6, *seniors and Mission College Students* FREE

**Monday, November 21, 2011**

**Advanced Piano Class Recital:** Students for the Advanced Piano Master class perform music of various composers, including Chopin, Liszt, Beethoven, Ravel, Schumann and others.

6:00 p.m. Telecommunications Building, Room 130

\$5.00 contributions accepted. Mission College Students FREE

**Thursday, December 1, 2011**

Members of the Mission College Symphony and guests perform music of the holidays. Come enjoy and sing along. FREE for all! 6:00 p.m. Campus Center



# Scholarship Opportunities

## University of Redlands Achievement Awards

Contact: University of Redlands, 1200 E. Colton Ave., Redlands, CA 92373, 909-748-8047, [financial@redlands.edu](mailto:financial@redlands.edu), <http://www.redlands.edu>

Eligibility: Achievement Award given to students of high academic ability and leadership who plan on attending the University of Redlands in Northern California.

Award: Up to \$16,500

Deadline: December 15, 2011

## Sunkist A. W. Bodine Memorial Scholarship

Students must have a background in California or Arizona agriculture. It is open to students entering any phase of their undergraduate college career, at any school, and in any field of study. Please remember that the student and/or a member of the immediate family (parents/siblings/grandparents) must be, have been or currently be involved in California or Arizona agriculture. The number of recipients varies each year, with selection based on factors such as financial need, grade point average, college board test scores, recommendations and an essay. Applications available at [http://www.sunkist.com/about/bodine\\_scholarship.aspx](http://www.sunkist.com/about/bodine_scholarship.aspx).

Deadline: April 30, 2012 for Fall 2012.

## American Chemical Society Scholars Program

Contact: [scholars@acs.org](mailto:scholars@acs.org) or (800) 227-5558 ext. 6250

Students with outstanding academic records and a desire to pursue a career in the chemical sciences can apply for an ACS Scholars Award. Open to African American, Native American and Hispanic community college students majoring in a two-year chemical technology program or planning to transfer to a four-year school to pursue full-time study in a chemically-related field. . Applications available at:

[http://portal.acs.org/portal/acs/corg/content?\\_nfpb=true&\\_pageLabel=PP\\_TRANSITIONMAIN&node\\_id=1234&use\\_sec=false&sec\\_url\\_var=region1&\\_\\_uuiid=c5e7048b-1110-4f7c-9ccd-7a9693b18f37](http://portal.acs.org/portal/acs/corg/content?_nfpb=true&_pageLabel=PP_TRANSITIONMAIN&node_id=1234&use_sec=false&sec_url_var=region1&__uuiid=c5e7048b-1110-4f7c-9ccd-7a9693b18f37)

Awards of up to \$5,000\* are given to qualified students.

Deadline: March 1, 2012 for Fall 2012.

## Ames Community College Education and Development Program (ACCEDP)

- NASA Ames offers paid year-long internships for part-time Community College students in a variety of subjects!!
- Accepting applications NOW for immediate Fall placement and Spring placement!
- For information and to apply, Visit our website at <http://accedp.usra.edu/>

Internships at  
NASA?

## Five Common Money Mistakes

Managing personal finances is far more difficult than it was a generation ago. Here are five common mistakes that can trip you up:

### **1. Allowing a bank CD to roll over automatically**

Banks love customers who allow their CDs to roll over automatically at maturity, but people who do that are making a mistake. How so? Banks often run special promotions offering interest rates higher than their regular rates, but you can be certain that an automatic renewal won't get a promotional rate. Take the time to call or visit the bank when you have a maturing CD, and be sure to ask if there are any current promotional rates.

### **2. Failing to recognize the differences between debit and credit cards.**

When you use a debit card for a purchase, you must already have the money in your checking account. That means no grace period for paying your bill; the bank deducts the money from your account immediately each time you use it. Also, it's easy to misplace a receipt and forget to note the transaction in your check register. That can result in overdrawn accounts and penalties for insufficient funds.

On the plus side, paying by debit card is quick and easy and avoids interest charges. However, you pass up the advantage of using the "float."

When you use a credit card and pay your full balance each month, you have up to 30 days of free use of someone else's money. You're taking advantage of the period between the purchase date and when the money is actually withdrawn from your account. In financial circles that's known as using the "float."

### **3. Buying life insurance as an investment**

In general, life insurance can be divided into two categories, term insurance and whole life insurance.

With term insurance, all your heirs get is the stated death benefit; it's never sold as an investment. If you determine that you need life insurance, a simple term policy may well be your best choice. It would cost much less than whole life.

Whole life insurance, also known as permanent or cash value life insurance, not only provides the stated death benefit, but includes an investment feature, known as the cash value. The major advantage of whole life insurance as a retirement investment is its tax treatment of the increasing cash value, sometimes known as the cash surrender value — the amount paid out if the policy is surrendered before death.

If a whole life policy is held until death, no tax is ever paid on these earnings. If the owner ever needs funds prior to death, he or she can borrow against the cash value from the policy rather than cashing it in. That way, the cash value continues to avoid taxation.

If you are in a high tax bracket and have a long time until retirement, whole life insurance may be appropriate for you. However, the high fees and expenses of whole life make it difficult to compete with the returns of other forms of investments.

### **4. Paying your income taxes by credit card**

If you're short on cash, it's a tempting suggestion: Postpone paying Uncle Sam until your credit card bill arrives, then pay off the bill in installments.

But there's a catch — a big one: When you pay your taxes by credit card, you'll be charged a fee by the IRS. This "convenience" fee amounts to about 2.4 percent of the amount you're paying. If you owe \$2,000, the fee will be about \$48. Put a \$10,000 tax bill on your credit card and you'll be hit with a fee of about \$240.

Further, if you can't pay off the balance in full when you get your credit card bill, you'll wind up paying the oppressive interest charges levied these days by card issuers.

What's worse, paying your taxes by credit card could be a red flag to your card issuer. If it appears that you're having financial problems, it could raise your interest rate or lower your credit limit.

The bottom line: Don't do it. Almost any other way to come up with the money you need for your tax payment will be cheaper than using a credit card.

### **5. Borrowing money from your retirement accounts**

Almost all 401(k) retirement plans contain a provision that allows you to borrow money from them, but that does not mean that you should do it. Borrowing even a small amount of money from your retirement plan can rob you of tens of thousands of dollars in lost retirement income.

Any money you borrow from your account will no longer be drawing tax-deferred interest during the period of the loan — and that lost interest could itself be drawing interest.

One of the most valuable things you have going for you as an investor is the awesome power of compounding interest. Your interest earns interest, and that's what makes it possible to double your money every nine years or so, depending on current interest rates. Borrowing money from your retirement plan stunts the magic of compound interest.

You'll also pay a fee if you borrow from your 401(k). It costs the company something to set up the loan, track payments and comply with government regulations. The investment company that sponsors your program will not do this for free.


If you take out the money as a loan and pay it back within the time limit, generally five years, there will be no IRS penalty fee. However, if you take out your money as an early withdrawal before age 59 1/2, you'll be hit with an additional 10 percent early withdrawal penalty. Borrowing money from your 401(k) plan may be an easy option, but it should be considered only as a last resort.

-- William J. Lynott is an author and freelance writer who specializes in business and financial issues.



# November

# 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>October</b>		1	2	3	4 --UC App Workshop-Internat'l, 10-11am, E1-201 --Entrepreneur Student Workshop, 9am-1pm	5
30	31					
6 --Mission College Symphony, 2-4pm, Center Space, free to MC students	7	8 --UC App Workshop, 11am-Noon, E1-201	9 --Nat'l Hispanic Univ table visit, 10am-1pm, E1-201	10 --CSUEB advising appts, 10am-2pm, E1-201	11  --Veterans' Day Holiday: Campus Closed	12
13	14	15	16 --UC Personal Statement Workshop, 1:30-2:30pm; E1-201	17 --MESA Movie: Waiting for Superman, 3-5:30, MT-24 --CSU App Workshop, 12:30-1:30pm; E1-201 --SJSU advising appts, 10am-2pm, E1-201 --Domestic Violence Counseling, 2-4pm, W1-303	18 --Last day to drop semester-length classes with a "W" -- "Lot C" Solar Panel Grand Opening, Noon	19
20	21 --Piano Recital, 6pm, TAV-130, free to MC students	22	23 --CSU App Workshop-Internat'l, 1-2pm; E1-201	24	25	26
<b>Thanksgiving Holiday: Campus Closed</b>						
27	28	29 --Nat'l Hispanic Univ table visit, 10am-1pm, E1-201	30--University Application Panic Room, 11am-6pm, E1-201 --UC App Workshop-Internat'l, 1-2pm, E1-201	<b>December</b>		3
				1 --Holiday Music, 6pm, Campus Center, free to MC students	2	

Additional information on events listed in the calendar can be found elsewhere in this newsletter.