



Traveling a Pathway to Success

SSS Newsletter

UW-RF



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Spring 2006 Semester is Flying by Quickly

Finals are quickly approaching. We hope all of you are doing well. We hope all of you are keeping yourselves motivated and manage homework commitments to avoid stress at the end. Remember it is never too early to prepare for finals.

This newsletter is focused on you with interviews, creative endeavors of SSS students, how to avoid credit card debts, and opportunities for involvement. SSS can help you on your pathway to success. The SSS theme for this academic year has been traveling a pathway to success. This newsletter will highlight some of those individuals who are traveling a pathway to success, and includes their favorite shoes.

Meet a Falcon Fellow

Falcon Fellows is a new partnership instituted this year in the Student Support Services (SSS) Program. The Falcon Fellows are a group of six SSS students who have been working with both the America Reads Program in the River Falls School District and the River Falls Public Library to promote reading and to help children in the River Falls community with their reading skills.

The Falcon Fellows have planned two events at the River Falls Public Library including "The Boxcar Children" and "Dr. Seuss' Birthday Celebration." The final event of the year will be an event for 4th-6th graders titled, "Reading Around the World."



Falcon Fellow Focus: Joe Dart

Joe Dart is 19 years old and a freshman here. Joseph's favorite shoes are his tennis shoes.

Joe is originally from Brussels, Wisconsin. He went to Southern Door High School which has about 500 students. In the area, this is a decent sized high school but compared to others, this may be a small high school.

Joe chose to attend River Falls because he is interested in the agricultural program. Right now, Joseph is majoring in Animal Science.

In high school, Joe was involved in a "Pal Program" where he worked with kids. In summer of 2005, he received a package that explained the Fal-

con Fellow program.

Since Joe enjoyed working with kids, he was interested in the Falcon Fellows Program.

Joe has learned that no matter the age of the child, they all learn differently. For example, some kids learn with a more structured atmosphere while others don't. Joe's favorite kid moment was one weekend where the Falcon Fellows read to the kids while dressed up as the characters from the books. This was fun because kids associated their costumes with the book characters.

Currently, Joe is involved in the Poultry Club. He preparing for a competition in Louisiana judging meat production, bird layers, expedition breeds, and grading eggs.

After he graduates from UW-RF, Joe would like to get a job in the poultry industry in Wisconsin. However, he is still exploring what he wants to do for a career.

Written by Bee Xiong



Outstanding Individuals Traveling a Pathway to Success



Alumnus Focus: Jon Eggers

Jon Eggers is an alumnus of UW-RF who was activated during his last semester at UW-RF. He is on active duty in Kuwait. His favorite pair of shoes are Airwalks. Jon attended Nekoosa High School, WI and his graduating class had 117 students.

Jon's activities at UW-RF included: Pre-Pharmacy Club, treasurer of his resident hall, college intramurals, chair of fundraising committee, volunteer at Gillette Children's Hospital, and walking animals at the Humane Society.

While he was at UW-RF, Jon worked part-time at Shopko as a phar-

macy technician and as a tutor for the Academic Success Center. Jon's career goals are on hold for the moment because he is stationed in Kuwait until 2007. Before he was activated he was accepted at a pharmacy school in California. When Jon gets back, his goal is to finish school, become a pharmacist, and work in a hospital.

Jon definitely recommends the SSS Program to other students. Jon feels that the big hang up for so many students is that they feel they are not smart enough if they need help. A tutor can show the student tips for solving problems, on how to study better, and how to be more productive with time. Then he/she can still go out and have fun while getting good grades. Being in SSS definitely helped his grades.

The SSS program has helped Jon to travel a pathway to success by his experience as both a tutor and a student. Being a tutor has helped him by building his confidence in his ability to understand class material and helped him to communicate with new people. This has helped him both in the military and civilian life when it comes to leadership roles when needing to make decisions and interviewing for jobs and graduate school. He thinks a lot of it comes from working with the SSS program.

As a student, it showed him that if you look around you can find resources to help you out. Coming to college is not always about going solo and now he looks for resources to help him along the way if he needs them instead of getting frustrated. **Written by Rose Rude**



Freshman Focus: Caitlin Lynch

Caitlin Lynch is 19 years old and a freshman at UW-RF.

Caitlin's favorite pair of shoes is her black sneakers. "It goes with everything," says Caitlin. Caitlin is originally from Minneapolis, Minnesota. She went to Armstrong High School which had about 2,400 students at the time.

Caitlin chose to attend River Falls because UW-RF has a major in Health Education. She is majoring in

Health and Human Performances with a minor in Dance Education.

Caitlin chose to be a member of the SSS program because she feels this is a way she can get involved and get connections.

The SSS program has given Caitlin a sense of support. Her SSS advisor has helped answer her questions regarding education. Caitlin would recommend the SSS program to students who may not know about it because she feels it is a great way to get questions an-

swered and get help if needed.

After Caitlin graduates from UW-RF, she would like to take time off and hopes to travel around the world.

Caitlin is active in the Falcon Fellow program at UW-RF. This has been a great way for her to get connected with the community. Caitlin said promoting literacy is important to her and the school district.

Written by Bee Xiong



Senior Focus: Michele Jarosch

Michele Jarosch is a senior at UW-RF. Her favorite pair of shoes are Uggs. Michele attended Baldwin-Woodville High School and her class was 118 students. She chose UW-RF because it was close to home and had small classes. She is a Psychology major with a Communication Disorders minor.

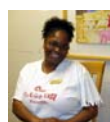
Michele appreciates the supple-

mental advising the SSS program offers. This gives her another resource to talk to and this has helped her find options and look at things in a different light. Tutoring has been a big help, too. She would recommend this program to anyone who is eligible because it offers great resources such as tutoring and advising and the workshops are helpful. The social events are a great way to connect with others. Michele is in Psyc Chi, which is a Psychology Honor Program. While in school, Michele has worked on campus at

several locations including the ASC as an office assistant and in Disability Services. She also worked in the Ed Tech Center. For the past two years she has been a personal care assistant for a little girl with cerebral palsy. This experience has opened up a whole new world to her and made her appreciate life more.

Once she graduates, she wants to get out and test the waters, to explore where she wants to be. In the future she wants to go to graduate school.

Written by Rose Rude



Staff Focus: Tyra Nelson

Tyra Nelson loves her boots. Anything that will give her a little bit more height is her style. She has been through many journeys on her pathway to success. Tyra attended the University of Northern Iowa

and had an emphasis in Communication, Journalism, and English Education. She moved to St. Paul to be an English teacher and then came to River Falls because she wanted to contribute to diverse students. She loves her current position because she is able to be creative and this challenges her. Throughout her journeys,

she has wanted to inspire and affect people. She feels that the Student Support Services gives students a central place to find resources. She knows that all it takes is one contact to make a difference and help a student succeed!

Written by Dee Burce

Outstanding Individuals Traveling a Pathway to Success

SSS Leadership Team Focus:

The SSS Leadership team was created this year to give SSS participants an opportunity to get involved with the planning of projects and programs for the SSS Program. In our first year, we have created two newsletters, planned the SSS Movie Night, and planned a workshop on credit card usage. If interested in being a member of the team next year, please contact Rose Rude at 715-425-3531.



Bee Monica Xiong: I am currently a fourth year student majoring in Marketing Communications and a minor in Psychology. I am from Eau Claire, WI. UW-RF fit my educational needs. It is a small town, but I enjoy the Twin Cities. It is convenient that the Twin Cities is only 20 minutes away, I knew River Falls was the right campus.

I feel fortunate to be in the SSS program because it has nonstop help in all areas and has motivated me to become a better student throughout my four years here. My SSS academic advisor has been very helpful in directing the right path and helping me with my educational needs. I think the workshops are some nice bonuses. I would like to thank the SSS program for their good GPA, stipends and nonstop tutoring help. The SSS Program has also helped me grow into a stronger educated person. Also, I found out many things about myself and the SSS Program has helped me to clarify my career goals.

I enjoy all types of high heels.



Dee Burce: I'm in the leadership team because it is wicked-awesome. I am from a small town, Alma, Wisconsin. Seriously, I had twenty-five people in my graduating class. I chose to come to River Falls because I love the hometown feel. My major is Agricultural Education with a Speech Communication minor.

I am in SSS because it offers a great support system. I love meeting with my adviser, Amy Lloyd, going to workshops and receiving the tutoring services. SSS has helped me define my ambition to be a high school teacher someday! It has helped me develop responsibility, professionalism, and self esteem!

Written by Dee Burce, Bee Xiong and Rose Rude



The Gulf Port Service Trip Focus:

Kate Walbruch and Nate Dulon were co-leaders for the Gulf Port Mississippi Relief Trip during spring break. They went down to help with the effort to clean up after Hurricane Katrina. While they were there, each day they were split into groups and had to do numerous tasks such as scraping tile and painting houses.

Kate is a SSS participant. She is a sophomore majoring in Sociology with a minor in Women's Studies. Nate is a senior majoring in Accounting and Financing.

They both had gone to Gulf Port and felt strongly that they should go back and continue to aid. UW-River Falls volunteered with the North Carolina Baptist Men, which is the second largest relief organization in the United States. Nate and Kate had to coordinate transportation, fundraising, housing, and find contacts. Besides the fact that they worked hard days and got a "little sunburned," they learned so much and gained an amazing outlook on life.

Kate loves flip flops and Nate enjoys running shoes.

Written by Dee Burce

Are You as Confused about Credit Cards as I am?

Wow! A credit card that comes fully loaded with lots of features I'll love! I must admit that I get a little confused with all the credit card lingo that I see. With the letters I get from credit card companies, I could get one for each day of the week.

The Leadership Team and I felt that management and debt of credit cards is a huge issue that needs to be identified for YOU as a member of SSS. So I investigated the problems of credit cards facing our students today, considered the ease of obtaining a credit card, the amount of debt some students have, offer some solutions to prevent credit card woes, and save some money.

Ease of obtaining a credit card

The Consumer Credit Counseling Service, from Stillwater Minnesota stated, "90% of college freshmen will have at least one credit card by the end of their first term." That might not seem like a problem, but the factoid goes on to state that one in four students with credit card debt owe more than \$3,000! That seems like a little bit more extreme than the occasional pizza and shoe splurge, but that is usually how it starts out!

The question that dumbfounded me is, why are credit card companies allowing young students to get credit cards? Bob Casey, from WESTconsin Credit Union, explained credit card companies try to hook young college students because the first credit card that a person gets is usually the one that they keep the longest and use the most.

Ease of falling into debt

The second problem is that students in debt often feel pressured to drop out! The Consumer Credit Counseling Service said that college students, more than ever are dropping out due to financial issues. I realized that this seems like a typical "college student" fact but this really does hit home for us! You and I!

UW-River Falls' "Student Health Behavior and Risk Data"

printed in 2004, states that the average credit card debt for UW-RF students in 2003 was \$415/per student.

I use to always think that if I work more then I can spend more, but the Student Health pamphlet indicated that as work hours increased, credit card debt also increased. Also, it showed

"Student Health Behavior and Risk Data" printed in 2004, states that the average credit card debt for UW-RF students in 2003 was \$415/per student.

that there is a correlation between higher credit card debt among tobacco and alcohol users! This is obviously a problem! And the causes need to be shown before you decide to get the dolphin print on your shiny new chargeable plastic accessory.

It is so easy to fall into credit card debt. A credit card is like a loan that you have to pay back. Most cards allow you to pay only a minimum but this isn't a good thing! These cards, if not paid off, have interest rates between 13.5-21% according to the Denver Business Journal. Also falling behind on payments means late charges. I am not talking about the kind of late charges from Mr. Movies. Actually the most common cause of debt is using credit cards for basic necessities and food. Lets say that I charged \$1,200 for a spring break vacation and only paid the minimum on a card with an interest rate of 18%, it would take seven years to repay the debt! In the end the total cost would be \$2,235 for a \$1200 trip! What a deal!

Solutions

Maybe my parents are right when they say, "You don't know how to manage your money!" So let's look at some solutions so that my parents and credit cards get off my back. First, if you don't know anything about credit cards, don't sign up for them! It is insane to think that credit card companies expect us the sign contracts that use words that are reserved for accountants and lawyers. If you think that you need a credit card,

there are services that can aid you in making wise decisions. These services included below can help you learn more about credit cards, your credit score, financing, and most importantly wise decision making.

Bob Casey, at the SSS Credit Card workshop this spring, explained you need to know your priorities with money! He suggested that spenders should set a goal about what they want to do with their money. He commented, "Your financial goals need to be realistic and specific... Write them down!" Bob suggested that college students need to start budgeting their finances now! One of the best ways to start a budget is by keeping track of how much money you are taking in and how much are you spending. Also writing down purchases and then determining which purchases were wants and which were needs can help you decide if you are spending responsibly.

I asked Bob what is the best way for me to start a budget. Opening a savings account is the best! He suggested that students should save 10% of their earnings. Also, if your cash seems to disappear, arranging to have direct deposit can help you save money.

If you still feel out of the loop, Student Support Services is in the process of creating a workshop series this coming Fall about credit cards and other financial issues.

Sources for Assistance

WESTconsin Credit Union is here on campus located in the Student Center.

UW- River Falls Student Health and Counseling Services located at 24 East Hathorn Hall 715-425-3884.

Family Means Consumer Credit Counseling Service offers a Free appointment to help with a debt repayment plan and budgeting. 1-800-780-2890



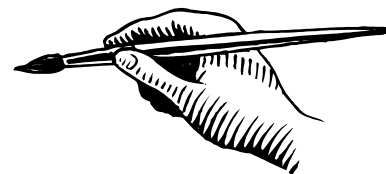
Written by Dee Burce

Creative Endeavors by Student Support Services Participants



This drawing was created by Rebecca Thatcher. It is completely drawn with pencil. She used eraser and blending sticks to help transition it. When she chose this topic, she wanted a challenge. Since it is a glass you need to show how this gets distorted.

Rebecca's major is Broad Area Art and she is a sophomore. She is starting to explore graphic arts a little, but is not sure what she wants to do with this major after she graduates. Glass blowing really fascinates her and she is very excited to get into that class and begin creating things.



This drawing was created by Denise Burce. It was drawn using charcoal pencil. She used different pencils to change the shades. She chose to do this because she wanted to try a new kind of effect. Her favorite part is the stone gate.

Denise's major does not relate to art, but she loves to doodle. She always keeps a sketch pad and pencil with her because she never knows when there is something beautiful to draw.

MARK YOUR CALENDARS

Relaxation Series: Tuesdays @ 4:00pm,
Multicultural Programming Room, 104B Davee Library
April 18—Acupressure Points for Stress Relief

Personality Assessment: April 20th @ 4:00pm, Kinnickinnic Room

Study Break: May 8th @ 11:00am – 2:00pm, 102 Davee Library

Please stop by the Academic Success Center to sign up for these workshops or call us at 715-425-3531.

