



TRiO Newsletter

December 2013

Wallace Community College

TRiO Participates in Eufaula Christmas Parade

Special points of interest:

- Income Tax Questions
- Money Actions
- Participants Volunteer at Boys-Girls Club
- Participants Graduate from 4-year Universities

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On the float above, front row l-r: Frederick Howard (son of TRiO ETS Advisor, Buffae Howard), Alyssa Ricks (daughter of TRiO SSS Coordinator, Terri Ricks), and Terri Ricks.

Middle row, l-r: Laqueisha Lightner, Denzel Williams, Megan Jackson, Melissa Turner, Santasia Taylor, Chelsea Bouier, and Dorneisha Thomas.

Back row, l-r: Aaliyah Morrish, TRiO UB participant), and Teresa Sistrunk.



TRiO Student Support Services was well represented at the 2013 Eufaula Christmas Parade. The group enjoyed singing Christmas carols and chanting Wallace cheers.
—Terri Ricks

Income Tax Season Is Coming

After Christmas Season comes Income Tax Season. Many students are working and earning money for the first time. They have probably noticed that not all the money they earn makes it into their pockets. Uncle Sam and the state get part of it before they ever see their check. But sometimes some of that money may come back in the form of a *tax refund*.

Students need to know:

- Do I need to file a federal tax return?
- Can I deduct tuition and fees?
- Is my scholarship taxable?
- What tax records do I need to keep and for how long?
- Can I file on line?
- I filed a federal income tax return, where is my refund?

These and other questions may be answered at:

[www.irs.gov/Individuals/Students/Student's-Page---Higher Education](http://www.irs.gov/Individuals/Students/Student's-Page---Higher%20Education).

Money Actions

Many people have trouble managing their money. They almost always have more month than money—their money runs out before they get their next paycheck.

Most people would rather just not think about money. That is a sure way to lose what you earn and get into debt. Like time, money must be thought about and planned.

Any money manager or credit advisor will tell you the same basics:

Live within your means—even if that means changing the way you live.

Live on what you earn. Don't get into debt.

Pay your bills on time—late fees add up, fast!

Paying your bills late also negatively affects your credit score.

Try to save 10% of your earnings each pay period.

It is never too early to prepare for the future—a house, a car, retirement.

Have an Emergency Fund for unexpected expenses—a car repair, medical bill, etc.

Life happens, try to be ready.

Track your expenses—know what you really spend--don't guess.

Make a budget. Does your money = your bills? See what you can cut out.

Be careful of debt—particularly credit card debt—never pay just the minimum.

You will **never** pay off a credit card balance paying the minimum.

Pay off credit card debt as quickly as possible—a good rule is to not charge more than you can pay that month. See above.

Know and manage your FICO (credit) score.

The FICO score is what everyone you want to do business with will look at to see if you are a good risk—employers, real estate agents, insurance agents, lenders, and car dealers.

Take advantage of free credit reports every year at www.annualcreditreport.com

ASK FOR HELP if you are having money troubles—the sooner the better.

“Too many people spend money they haven't earned to buy things they don't want to impress people they don't like.” —Will Smith

Sparks TRiO SSS Participants Volunteer at Eufaula Boys & Girls Club

The Boys & Girls Club Lake Eufaula strives to provide a nurturing environment to enable children to succeed in school and in life. The club provides academic tutoring, healthy lifestyle and character development opportunities, Art, and other activities to ensure academic and personal success. **Diamond Battle, Laqueisha Lightner, Santasia Taylor, Dornesha Thomas, and Jonathon “J.J.” Williams** assist the staff during club “after school” hours. The SSS participants tutor students, create and implement games and activities, and motivate club members to excel in school.

J.J. quotes “Volunteering is fun and interesting. I worked with several 3rd through 5th graders and they learned from me as well as I from them. There were more modern learning styles that I had to adapt to in order to teach the material to them, but I adjusted. I enjoyed motivating and challenging the students.”

The club thanks each volunteer and encourages others to lend a helping hand: “The Boys & Girls Club is thankful for Sparks TRiO SSS participants. They volunteer their time and efforts into making our children better. Our children have made significant progress in their studies and personal relationships. SSS participants give our children a boost of confidence both academically and socially. Thank you.”

If you would like to volunteer at the Lake Eufaula Boys & Girls Club, please contact Ms. Sandra Morris at (334) 616-7882.
—Terri Ricks



J.J. tutoring students



Former TRiO Student Support Services Participants Earn Bachelor Degrees

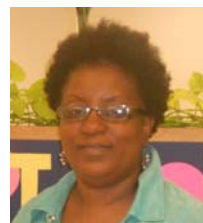
Algernon “Al” Austin, Krystle Mathews, Queen Elizabeth Ali and Theodore “Theo” Paige, former TRiO SSS participants, graduate with a Bachelor’s degree December 2013. Al, Queen and Theo are graduates of Troy University, Criminal Justice, Psychology and Elementary Education majors, respectively. Krystle is a graduate of Alabama State University, Elementary Education major. Congratulations again to all of the December 2013 graduates!!



Theo and his siblings, all three are/were Sparks Campus TRiO participants: I-r: Maria Freeman (UB participant), Theo Paige (Troy graduate), and Ahmad Paige (SSS participant)



Al Austin's Graduation Invitation



Queen Elizabeth Ali Graduates Magna Cum Laude from Troy-Dothan



Krystle Mathews Graduates Cum Laude



TRiO on the Wallace Community College Sparks and Dothan Campuses is made up of three programs: Student Support Services, Upward Bound and Talent Search. They are federally

funded programs by the U. S. Department of Education that provide support and opportunity for eligible students-middle school through college. To reach any person on this list, call 983-3521 or 687-3543 and then the extension below:

Student Support Services

Mickey Baker..... Ext. 4244
mbaker@wallace.edu

Brandy Dowdey..... Ext. 2432
bdowdey@wallace.edu

Terri Ricks Ext. 4272
tricks@wallace.edu

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Kathy Lawhorn Ext. 2367
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Elizabeth Oates..... Ext.2367
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Upward Bound

Brittany Jones..... Ext. 4256
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Marcus Avies..... Ext. 4202
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Mary Pearl Morris..... Ext. 4255
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Talent Search

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Buffae Howard..... Ext. 4283
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Laurie Greene..... Ext. 4281
lgreene@wallace.edu

Dorothy Hawkins..... Ext. 4226
dhawkins@wallace.edu

“Education is the most powerful weapon which you can use to change the world.”
—Nelson Mandela

Scholarships and Financial Aid Information

Troy University Transfer Scholarships Students transferring from an Alabama Community College to any Troy campus may now apply for either a merit scholarship or an achievement scholarship. The scholarship will begin Fall 2014. Contact the Financial Aid office on the Troy University campus you wish to attend for more information.

Troy University 2014 Scholarship Packet is now available to students on the WCC Dothan Campus. This packet includes 18 different scholarships. To download scholarship descriptions and application:

Go to www.trojan.troy.edu/dothan
Under **CAMPUS LINKS**
Click “Dothan 2014 Scholarship Packet”
Deadline to apply: **March 3, 2014**

Jacksonville State University Fall 2014 Transfer Scholarships. Jacksonville State University has announced an expansion of the Presidential Scholarship Program for the graduating students of Wallace Community College beginning the 2014-15 academic year. This scholarship will pay in-state tuition costs for fall and spring up to twelve hours each semester. The scholarship is renewable for one additional year with continued academic progress at the 3.5 grade point average. Applications for admissions and the scholarships to JSU must be completed online through www.jsu.edu. **Deadline to complete applications is March 1, 2014.** For additional details or questions, students may contact Martin Weldon, University Scholarship Coordinator at 256-782-5677 or via email at mweldon@jsu.edu.

For more information on these and other current scholarships go to:

www.wallace.edu
Under **Financial Aid**
Click **Current Scholarship Opportunities**

