

TRiO/PROJECT ACHIEVE NEWSLETTER

MARCH 2015



Extra! Extra! Read all about it!

College has now given you the power to make your very own decisions about funding your education and using large sums of money. You have been given thousands of dollars to finance your education and many of you have been introduced to borrowing for the first time. Listed below is my initial “installment” of three things you should know about credit, debt and borrowing.

1. What is your credit score?

Most credit scores range anywhere from 300 to 850. Your credit score is an indicator of how much of a credit risk you are to the lender. The higher the credit score, the better. How do you acquire a high credit score? A good credit score is acquired when you:

- Borrow within your ability,
- Minimize multiple credit cards, gas cards and student loan debt,
- Have a job and a systematic method to pay your bills each month (this is called a budget),
- Pay your bills ON TIME.

2. You have three credit scores because there are three major credit bureaus. Can you name them?

Each one maintains a separate credit or FICO score for each consumer in its database. As a result you have three separate scores and three separate credit reports. Special Note - The first 2 students to call-in (554-3492) and name correctly the three credit bureaus will win a prize.

3. Credit scores are not the same as a credit report.

Your credit score, also called a FICO score, is calculated from the information on your credit report. Your credit report shows your history of using credit/borrowing. This report includes EVERY open and closed account you have, your payment history (or lack there of), credit limits and balances owed. In other words, big brother knows EVERYTHING about your borrowing and spending history.

Appointments Please

In order to better serve you – I need you to do something that will be part of your social skill set for the rest of your life. I need you to make “an appointment” if you need to see your TRiO/Project Achieve adviser about a specific issue. Yes, walk in adviser visits are welcomed, but you run the risk of a long “wait-time” if the adviser is with a student. By making an appointment we honor your time by ensuring your adviser is available just for you. Appointments please.

A Public Service Announcement: Sign Up/Show Up

This is the motto for Project Achieve: *“If you sign up for an event, show up for the event.”*

Plans are made according to the number of people who have signed up; when you don’t arrive, it costs many people valuable time and money. Project Achieve students are a generous and thoughtful group and we love that you sign up for many projects, but make sure you are really going to be able to attend if you do sign up. Be sure you always extend to others the common courtesy of keeping your word. When you sign up, show up.

Thats right. Jessica is a wonderful artist

Jessica Velasquez is the Picasso of Project Achieve. That's right Jessica is a wonderful artist who just finished a piece that is hanging in the Project Achieve Office. Give her a high five when you see her.....take a look:



Cake Walk

Check out the pictures from the 2nd Annual Cake Walk. Everyone walked away with Cake.....
Get it? Walked away with cake, cake walk.



It's All About Achievement!

Students Listed below made the Dean's and Chancellor's List

Dean's List

Alcantara, Martha
Atkins, Sara
Cooper, Olajide
Douglas, Max
Dubuc, Alicia
Duong, Kim
Duran, Yessenia
Four, Seven
Frogge, Rae Lynn
Guerra, Alexander
Guzman, Ursus
Kalina, Allison
Kline, Jaime

Mir, Abdul

Ortiz, Diana

Payne, Chavé

Queen, Jonathon

Ramdiet, Gat

Ramos, Melissa

Ramos, Alma

Rodriguez Rivera, Nora

Rodriguez Hernandez, Cassandra

Roundtree, Sandra

Saad, Ibrahim

Sanchez, Annette

Tran, Yen

Zekpa, Apoko

Chancellor's List

D'Souza, Edna

Givens-Dunn, Taylor

Lam, Linh

Munoz, Karla

Riesberg, Casey

Tschida, Laura

Vargas, Maria

Newcomers

The list below indicates outstanding students who are new to TRiO/Project Achieve this spring semester. Be sure to introduce yourself and make them feel welcome when you see them in the office or around campus.

Al-Saadi, Haifaa

Ali, Saynab

Atkins, Arturo

Bautista, Gloria

Conley, Eryk

Douglas, Kelli

Esquivel, Iris

Frailey, Mark

Gould, James

Howard, Bobbie

Kabore, Thierry

Lee, Dawn

Makame, Abdul

Martin, Neisa

Oate, William

Randall, Brian

Rodriguez, Arturo

Sandoval, Neida

Scott, Kim

Scott, Paris

Stewart, Renee

Velasquez, Jessica

Happy to Announce:

Katherine Esquivel was awarded citizenship at a ceremony in Omaha on February 13, 2015.

Sara Atkins will be studying abroad in France this summer.

Jacques Musavyimana will be studying abroad in London with his political science class this summer. He has also been accepted into an Air Force Intensive Language program to learn Swahili this summer.

Matthew McGruder, civil engineering major, will serve a summer internship with MCL Construction working on projects at UNMC.

Coming Events:

March 7	Habitat for Humanity Build Day
March 13	Last day for filing application for degree to be conferred in May 2015
March 21	Project Achieve/Habitat for Humanity Fundraiser: Project Achieve students who are members of the UNO Student Chapter of Habitat for Humanity will partner with UNO Athletics to staff concessions for a Martial Arts Competition in the HPER building
March 22-29	Spring Break
March 24	Service Day at Benson Plant Rescue

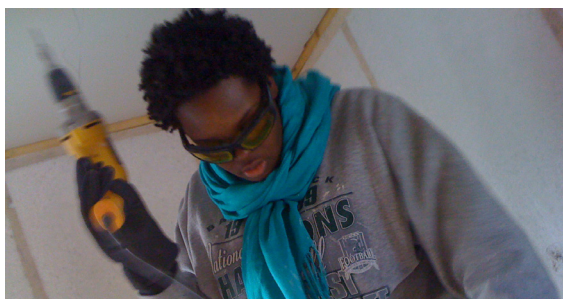
Project Achieve/ UNO Student Chapter of Habitat for Humanity Grows

New officers were installed at the February 11 meeting of the PA Habitat for Humanity chapter. Remaining as President, Vice President and Treasurer are **Katherine Esquivel**, **Abel Rodriguez** and **Ursus Guzman**, respectively.

New officers include: **Apoko Zekpa**, Secretary; **Dominique Riggs** and **Francisco Salazar**, Co-chairs of the Membership/Recruitment committee; **Lily Nyenga**, Co-chair of the Fundraising Committee; and **Nisha Tangirala** and **Matthew McGruder**, Co-chairs of the newly-created Public Relations Committee.

We are looking forward to a grand semester! Watch for more Habitat news around the campus and in future newsletters!

The first Habitat for Humanity build day was Friday, February



Former Project Achieve student **Charmadine Parchment** is pursuing her master's in education at Concordia University.



Former Project Achieve student **Ozzie Perez** has joined the international division of the Price-Waterhouse company in San Francisco.



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