FINANCIAL AID INFORMATION
YOU CAN USE

What is the FAFSA?
To apply for federal student aid, such as federal grants, work-study, and loans, you need to complete the Free Application for Federal Student Aid (FAFSA). Completing and submitting the FAFSA is free and easier than ever, and it gives you access to the largest source of financial aid to pay for college or career school.

In addition, many states and colleges use your FAFSA information to determine your eligibility for state and school aid, and some private financial aid providers may use your FAFSA information to determine whether you qualify for their aid.

When should I file FAFSA?
File as early as possible, or at least before your college and state grant agencies' financial aid deadlines or preferred filing dates. Most student financial aid is limited (there isn't always enough for everyone who applies) and awarded on a first-come, first-served basis. Therefore, submitting your application early/on time ensures that you'll be considered for the maximum amount of aid for which you may be eligible.

To be considered for federal student aid for the 2015-2016 award year, you can complete a Free Application for Federal Student Aid (FAFSA) between July 1, 2015 and midnight Central Time, June 30, 2016. Any corrections or updates must be submitted by midnight Central Time, September 17, 2016.

How do I apply for aid?
To apply for federal student aid, you must complete and submit the Free Application for Federal Student Aid (FAFSA).

By completing and submitting a FAFSA, you will automatically be considered for federal student aid. In addition, your state and college may use your FAFSA information to determine your eligibility for nonfederal aid.

Completing the FAFSA is an easy process, and it's completely free. We recommend that you submit your FAFSA online using FAFSA on the Web, as your application will process within 3-5 days; alternatively, you can submit a paper FAFSA, which processes within 7-10 days.

For help with filling out the FAFSA, you can go to http://studentaid.ed.gov/resources#free-application-for

Come in to VUB with your most recent tax information (if needed) and we can help you get started!

YULIA GOFF, VUB ENGLISH AND COMPUTER INSTRUCTOR, EARNS MASTER'S DEGREE

For quite some time Yulia has been going to class to increase her own education. In May she achieved her goal when she earned her Master’s Degree. Way to go Yulia!
JAMES FLANDERS RECEIVES VFW SCHOLARSHIP

Every Year the VFW generously offers a VUB participant a $500.00 Scholarship based on the recommendations of the staff. The 2015 Scholarship winner is James Flanders.

Recently, James, his wife and Daniel Kiser attended the VFW conference where he was presented with the scholarship check. Below are two pictures from that event.

PROJECT HEALING WATERS

PROJECT HEALING WATERS FLY FISHING, INC.™ is dedicated to the physical and emotional rehabilitation of disabled active military service personnel and disabled veterans through fly fishing and associated activities including education and outings.

Project Healing Waters Fly Fishing (PHWFF) began in 2005 serving wounded military service members at Walter Reed Army Medical Center returning from combat in Iraq and Afghanistan. Since then, PHWFF has expanded nationwide, establishing its highly successful program in Department of Defense hospitals, Warrior Transition Units, and Veterans Affairs Medical Centers and clinics.

The Project Healing Waters Fly Fishing program provides basic fly fishing, fly casting, fly tying and rod building classes, along with clinics participants ranging from beginners who have never fished before, to those with prior fly fishing and tying experience who are adapting their skills to their new abilities. All fly fishing and tying equipment is provided to the participants at no cost. Fishing trips, both one day and multi-day, are also provided free of charge to participants.

PHWFF is unique in that our volunteers are teaching classes on an on-going, long term basis. It is much more than a one day fishing trip. For many participants, particularly disabled veterans, the socialization and camaraderie of the classes are just as important as the fishing outings, and provide them a new activity.

Project Healing Waters Fly Fishing relies on Federation of Fly Fishers, Trout Unlimited, and independent fly fishing clubs to conduct the program at the DOD and VA facilities across the nation. The volunteer staff and outings leaders include experienced fly fishers and guides, all of whom donate their time and knowledge to support PHWFF participants.

In order to have a viable program, three groups must co-exist: a fly fishing club willing to provide the volunteers and organize the program, a DOD or VA medical facility willing to host the program, and injured military members or disabled veterans willing to participate. Because each of these groups is unique, no two Project Healing Waters Fly Fishing programs will be exactly the same.

Here is the link if you want more information: http://www.projecthealingwaters.org/
Many people face obstacles when planning for - and while attending - college. But, there are ways to overcome or cope with these problems. Scroll over the problems that apply for you and see if these possible strategies might help - or prompt you to come up with your own solutions.

I can't afford college. Different colleges charge different tuitions and fees. Some can be reasonable - especially if you explore grants and scholarships. There's no doubt that, as a student, you'll make financial sacrifices - but you're making an investment in yourself and in your family.

I dropped out of high school. Many community colleges - and nearly all tribal colleges - will help you get your high school equivalency diploma (GED) and guide you to courses you can take to get ready for college work.

I'll lose my American Indian identity. There was a time when education was something imposed on Native people - and American Indian culture was sacrificed along the way. The sad legacy of forced boarding schools still haunts people today. But today, education is something that you can define for yourself. Your college courses could include classes to learn your Nation's language and rich history. Your college education can become a way of developing important career skills and celebrating Indian culture.

I have to work. Many students work full time or part time during college. Consider schools that offer night or weekend classes and allows you to attend part time. Your employer could be a surprising source of support. For example, your company may be willing to pay for part of your tuition. Perhaps your schedule can be changed to fit class schedules. Your boss also may be willing to let you use the company's Internet connection to help you do the necessary research to finish your assignments - or even take online classes.

The closest school is 50 miles away. A long drive to school is a heavy burden - but good company makes it better. Ask around your community to see if someone else is already attending - or wants to attend - your school. Try to work out a ride-sharing plan.

If you do have a computer (a laptop, preferably) try to find where broadband might be available. Some tribal and other community centers pay for broadband. Your employer may allow you to use the company's Internet connection to complete assignments. (Always ask first your employer for permission first - never assume.) There are plans to make broadband more accessible in rural and remote areas, so keep asking questions about availability. This year's "no" may be next year's "yes."

I have a family to take care of. If you have children and a partner, it's perfectly all right to ask for more help while you're a college student. After all, what you're trying to achieve isn't just for yourself, but for your family and your community.

If you are a single parent attending college, it will be difficult at times. Still, one of the most important things you can do for yourself and your family is to further your education. It's a way to rise above poverty.

Try to line up a network of people who can help you through the "crunch times" all students face. While you're busy studying for an exam, maybe a friend can pick up your groceries along with her own. Perhaps relatives could take your kids along with theirs to a sporting event. You will have to learn how to ask for help.

Find out if your college offers child care or financial help to pay for child care.

Look into support groups and blogs on the Internet. These can be a good way to share ideas. Still, remember, some people use the Internet to scam or even harm people. Never disclose too much personal information, such as your real name, address, physical description, etc.

I had bad grades in high school. Your bad grades were in your past. Now it's about your goals and motivation. Start by filling in the gaps and learning good studying habits. Try these tips:

Consider tutoring services or remedial courses so you'll be prepared to tackle your college courses.

Set aside a routine time for study (whatever time works best for you) and a regular place to study.

Keep a separate notebook for each class.

My family and friends don't think I should go to college and it's hard to deal with their disapproval. Your friends and family may have very conflicted ideas about education. This could be because of the history of boarding schools or it could be because some attended "mainstream" universities and felt so isolated that they left. Maybe they just don't want you to change too much and leave behind your culture.

You can acknowledge their concerns, but only you can know what is right for you. If you take the time to decide what school and course of study is a good fit,
you can walk that dual path of honoring culture while embracing education. When you can, give back to your community. This will demonstrate that your education is a benefit to all.

It just seems so hard and complicated. Getting a college education won't always be an easy task - but it's worth it and there are many people and programs to help you along the way. Many people struggle in life - and many have found ways to overcome their challenges and ways to benefit others.

I'm too old. The world has something new to teach us every day. There is no day where you're too old to learn - and no day when you don't have new knowledge to share.

Keep good notes, written and recorded (if the instructor allows tape recordings). Create a system to remind yourself of assignment due dates, exams, etc. This could be a simple paper chart with color coding (signifying importance) or it could be a tracking system on the computer.

Radmilla Cody
A voice and a spirit on a mission

In 2010, National Public Radio named Radmilla Cody as one of its "50 Great Voices." But life hasn't been easy for the traditional - yet unique - Navajo recording artist. Her mother is Navajo and her father is African-American, and Radmilla was raised by her grandmother on the Navajo reservation outside Flagstaff. Radmilla's first audience was the sheep in the corral behind her grandmother's house.

In time, she became involved with an abusive boyfriend and spent 18 months in prison for not reporting his drug dealings. Yet, she prevailed. In her song, "Blessing in Disguise," she sings, "I may be scarred, but I refuse to fall; I have the power to look beyond it all; I've grown, I'm here, I'm persevering into a stronger mind."

And part of her persevering is in giving back. Radmilla has become an anti-domestic abuse advocate and she communicates positive messages about her biracial identity.

7 WAYS TO STAY MOTIVATED AND ACCOMPLISH ANYTHING
(Slightly modified from the original)

Motivation comes--and it goes. Here's how to hold onto it, even when things get tough.

1. Determine your motivating force.
   What's your why, your passion, the vision beyond the vision, as I call it? You must have a reason to succeed; one that touches the deepest levels of your being. Before you begin every project explore the big picture. Why is it so important to you? What will you lose if you don't keep going? If you commit to something, just because you should, you will look back upon failure.

2. Tap into the energy of others.
   If you feel tired, uninspired, even like giving up, I challenge you to examine the mindset of those around you. Do conversations with your closest companions renew your energy or drain it? Do you have people in your life who can engage in stimulating conversation about business or the other things that you're passionate about?
   As human beings we give and receive energy and inspiration. Make sure you are receiving as much, or more, than you are handing out.

3. Get your thoughts organized.
   When I'm working on a big project, nothing zaps my energy more than an over-stimulated, cluttered mind. This is an easy state for entrepreneurs to fall into because we are so full of ideas and strategies: your mind can go in a million directions and all of them seem viable at the time. Collect these thoughts by talking through your desired outcome, what you've done so far, and your options for moving forward. Your coach is a great resource for this, and I'd be happy to help. Sometimes all it takes is a willing ear, so a patient friend will do. It's surprising how things can fall back into place simply by revisiting your goals with a second party.

4. Move the process from your head to an organized list.
   You know how it goes. You're determined to make some headway today and you've got two hours to make a dent in your project. But you sit down, uncertain about where to begin. So what do you do instead? Get lost in social media or another distraction, right?
   Detailed lists outlining your next steps can eliminate this temptation. Break down your goals into bite-size, manageable chunks and always refer to your list before you get to work. Better yet, schedule time into your calendar for the very specific tasks that will take you to the next level in your project. The more specific you get, the less your mind will be inclined to go another direction.

5. Renew your creativity with a mind map.
   If you keep your ideas and options in your head, it's (continued on the next page)
difficult to tap into more expansive thinking. Your brain can efficiently manage only so much information before that information becomes nothing more than clutter. When you find yourself feeling overwhelmed or confused about how to get from point A to point B, create a mind
map. When you do this, it not only organizes the mess in your brain; it also brings out your creativity and resourcefulness.

6. Have a plan B.
Find inspiration in these words from Thomas Edison: "I have not failed. I've just found 10,000 ways that won't work."
Be prepared to change course in light of the unexpected. This does not mean that you are giving up on a great idea. It means that you're destined to find one that's even better.

7. Don't worry, be happy.
The Dalai Lama was once asked what surprised him most about humanity. "Man," he answered. Why? "Because," said His Holiness, "he sacrifices his health in order to make money. Then he sacrifices money to recuperate his health. And then he is so anxious about the future that he does not enjoy the present; the result being that he does not live in the present or the future; he lives as if he is never to die, and then dies having never really lived."
"Let go of anxious thinking. There's a difference between seeing the big picture and being well prepared and worrying about every possible problem before it exists. Take calculated risks and focus your energy on preparedness, not anxiety-provoking worry."

WILL YOUR CHILD BE RICH OR POOR?
15 POVERTY HABITS PARENTS TEACH THEIR CHILDREN
September 24, 2013 by Thomas C. Corley

When I travel the country speaking to high school and college students about exactly what they need to do to become financially successful in life I always begin my presentation by asking three questions:
"How many want to be financially successful in life?"
"How many think they will be financially successful in life?"
Almost every time I ask the first two questions every hand rises in the air. Then I ask the magic third question: "How many have taken a course in school on how to be financially successful in life?"
Not one hand rises in the air, ever. Clearly every student wants to be successful and thinks they will be successful but none have been taught by their parents or their school system how to be financially successful in life. Not only are there no courses on basic financial success principles but there are no structured courses teaching basic financial literacy. We are raising our children to be financially illiterate and to fail in life. Is it any wonder that most Americans live paycheck to paycheck? That most Americans accumulate more debt than assets? That many Americans lose their homes when they lose their job? Is it any wonder that most Americans cannot afford college for their children and that student loan debt is now the largest type of consumer debt?
What's worse is what our children are being taught by their parents, the school system, politicians and the media. They are teaching our children that the wealthy are corrupt, greedy, have too much wealth and that this wealth needs to be redistributed. What kind of a message do you think that sends to America's future generation? It is teaching them that seeking financial success by pursuing the American Dreams is a bad thing. The Occupy Wall Street movement was a manifestation of this "wealth is bad and needs to be redistributed "mindset. .
Here are some statistics from my five-year study on the daily habits that separate the wealthy from the poor?
⇒ 72% of the wealthy know their credit score vs. 5% of the poor
⇒ 6% of the wealthy play the lottery vs. 77% of the poor
⇒ 80% of the wealthy are focused on at least one goal vs. 12% of the poor
⇒ 62% of the wealthy floss their teeth every day vs. 16% of the poor

(continued on page 6)
(continued from page 5)

⇒ 21% of the wealthy are overweight by 30 pounds or more vs. 66% of the poor
⇒ 63% of the wealthy spend less than 1 hour per day on recreational internet use vs. 26% of the poor
⇒ 83% of the wealthy attend/attended back to school night for their kids vs. 13% of the poor
⇒ 29% of the wealthy had one or more children who made the honor roll vs. 4% of the poor
⇒ 63% of wealthy listen to audio books during their commute vs. 5% of the poor
⇒ 67% of the wealthy watch 1 hour or less of T.V. per day vs 23% of the poor
⇒ 9% of the wealthy watch reality T.V. shows vs. 78% of the poor
⇒ 73% of the wealthy were taught the 80/20 rule vs. 5% of the poor (live off 80% save 20%)
⇒ 79% of the wealthy network 5 hours or more per month vs. 16% of the poor
⇒ 8% of the wealthy believe wealth comes from random good luck vs. 79% of the poor
⇒ 79% of the wealthy believe they are responsible for their financial condition vs. 18% of the poor

The fact is the poor are poor because they have too many Poverty Habits and too few Rich Habits. Poor parents teach their children the Poverty Habits and wealthy parents teach their children the Rich Habits. We don't have a wealth gap in this country we have a parent gap. We don't have income inequality, we have parent inequality.

Parents and our schools need to work together to instill good daily success habits as follows:
⇒ Limit T.V., social media and cell phone use to no more than one hour a day.
⇒ Require that children to read one to two educational books a month.
⇒ Require children to aerobically exercise 20 – 30 minutes a day.
⇒ Limit junk food to no more than 300 calories a day.
⇒ Require that children set monthly, annual and 5-year goals.
⇒ Require working age children to work or volunteer at least ten hours a week.
⇒ Require that children save at least 25% of their earnings or gifts they receive.
⇒ Teach children the importance of relationship building by requiring them to call friends, family, teachers, coaches etc. on their birthdays and to send thank you cards for gifts or help they received from anyone.
⇒ Reassure children that mistakes are good not bad. Children need to understand that the very foundation of success in life is built on learning from our mistakes.
⇒ Punish children when they lose their tempers so they understand the importance of controlling this very costly emotion.
⇒ Teach children that seeking financial success in life is good and is a worthwhile goal. Children need to learn what the American Dream is and that it is something to be pursued in life.
⇒ Children need to learn how to manage money. Open up a checking account or savings account for children and force them to use their savings to buy the things they want. They need to learn that they are not entitled to things like cell phones, computers, fashionable clothes, flat screen T.V.s etc.
⇒ Require children to participate in at least two non-sports-related extracurricular activities at school or outside of school.
⇒ Parents and children need to set aside at least an hour a day to talk to one another. Not on Facebook, or on the cell phone, but face to face. The only quality time is quantity time
⇒ Teach children how to manage their time. They should be required to create daily “to do” lists and these lists need to be monitored by parents. The goal should be to accomplish at least 70% of their tasks on their daily “to do” list.

Wealthy people do certain things every single day that sets them apart from everyone else in life. Wealthy people have good daily success habits that they learned from their parents. These daily habits are the real reason for the wealth gap in our country and the real reason why the rich get richer. Unless we teach our children good daily success habits, and level the playing field, the rich will continue to get richer and the poor will continue to get poorer.

http://richhabits.net/will-your-child-be-rich-or-poor/

SUGGESTIONS FOR THIS NEWSLETTER?

This newsletter is seen by participants, service providers and others. While we try to include helpful information, we may miss the mark sometimes. Please email randalwilson@weber.edu if you have helpful suggestions about future content. Your input will be appreciated and we will be able provide more useful information regarding education.
DAN CZECH—ENROLLMENT ADVISOR

Dan Czech is the Enrollment Advisor for Veterans Upward Bound (VUB), and has been at Weber State University (WSU) since 2008. He works in the community to advocate for veterans and VUB benefits, and to enroll veterans in this valuable program.

He serves on the MOVE committee (Military Outreach and Veterans Education) at WSU, and on the Northern Utah Veterans Council representing VUB.

Dan was born in Minnesota but raised in California, the son of a career Navy veteran (Robert) and a dedicated military spouse (Janice). As a “Navy brat” he attended San Diego public schools and graduated from Herbert Hoover High in 1981. During his high school years, he was a member of the JROTC program. He lettered in Rifle Team while serving in leadership positions there.

After high school Dan decided to get out of California and he moved to Utah in 1981, where he had siblings living. He got work at LDS Hospital in Salt Lake City, which is where he met his future wife JoAnn (Bradshaw) Czech. They were married in 1982.

Soon after marrying, Dan entered the Army and was shipped off to Ft. Benning, GA for infantry training. Upon graduation from basic training and skill training, he was stationed at Ft. Hood, TX, where he served in the 2nd Armored Division. He served as a Bradley gunner in the 2/41st Infantry battalion. While there he and JoAnn welcomed a son, Dan Jr.

After 2 years at Ft. Hood, Dan received orders and was transferred to Germany, where he served in the 3rd Infantry Division. JoAnn joined him in Germany and they welcomed a 2nd son Matthew. Dan served as a Bradley gunner in the 1/15th Infantry battalion, including as the gunner for the battalion S-3.

After completing service in Germany Dan was drafted onto recruiting duty, where he was assigned to a recruiting station in Scottsbluff, NE. He would go on to finish his military career in the Army Recruiting Command, where he served in Nebraska (twice), Utah (twice), and Colorado. While serving in Utah, he and JoAnn had their daughter Megan.

Dan finished his career in the Army having served over 22 years, and was awarded the Meritorious Service Medal (2), the Army Commendation Medal (3), the Army Achievement Medal (7), the Army Good Conduct Medal (7), the National Defense Medal (2), and the Expert Infantry Badge.

During his military career, Dan finished a Bachelor’s degree in General Studies with an emphasis on Business Management, at Columbia College. He was able to do this using the tuition assistance program. Since joining WSU he has gone on to pursue a Master’s degree in Education, which he is scheduled to complete in 2015. This degree was paid for in part, by the Post 9/11 GI Bill.

Dan comes from a low-income/first-generation background, just as those veterans who participate in VUB each year. Neither of his parents were able to get a college degree. He understands where VUB participants are coming from and feels that he must do everything possible to help other veterans achieve their educational goals. He looks forward to seeing veterans overcome obstacles to attain their college degrees.

CRITICAL THINKING WILL ENHANCE YOUR STUDIES

You are what you think. That’s right. Whatever you are doing right now, whatever you feel, whatever you want—all are determined by the quality of your thinking. If your thinking is unrealistic, your thinking will lead to many disappointments. If your thinking is overly pessimistic, it will deny you due recognition of the many things in which you should properly rejoice. For most people, most of their thinking is subconscious, that is, never explicitly put into words. The problem is that when you are not aware of your thinking you have no chance of “correcting” it. When thinking is subconscious, you are in no position to see any problems in it. And, if you don't see any problems in it, you won't be motivated to change it.

(Paragraph edited out for space reasons)

The single most significant variable in determining the quality of what you learn in college is your thinking. Certainly your instructors will play a role in your learning. Some of them will do a better job of helping you learn than others. But even the best instructors can help you very little if you lack the intellectual skills necessary for thinking well through the course content. In the articles below, as well as the bundle and thinker’s guide set we recommend for college and university students, we introduce you to the tools of mind you need to reason well through the problems and issues you face, whether in the classroom, in your personal life, or in your professional life. If you take these ideas seriously, you could do something for yourself of lifelong value.

This link will take you to more important information: http://www.criticalthinking.org/pages/college-and-university-students/799
# VETERANS UPWARD BOUND FALL 2015

## Class/Drop-in Tutoring/Enrollment Advisor Schedule

### MATH TUTOR
- **WSU - Annex 12**
  - Mon, Wed, Fri: 8:00 am - 4:30 pm
- **SLCC - Redwood**
  - Tues, Thurs:
    - 8:00 am - 11:30 am **Rm SC 059**
    - 1:00 pm - 5:00 pm **Rm CT 194**

### ENGLISH & COMPUTER LITERACY TUTOR
- **WSU - Annex 12**
  - Mon, Wed, Fri: 9:00 am - 4:30 pm
- **WSU - Davis - Rm 259**
  - Tues, Thurs: 8:30 am - 11:30 am
- **SLCC - Redwood CT 118**
  - Tues: 1:00 pm - 5:00 pm
  - Thurs: 1:00 pm - 5:00 pm

### ENROLLMENT ADVISOR
- **WSU - Annex 12**
  - Mon: 8:00 am - 4:30 pm
  - Wed: 8:00 am - 10:30 am
  - Fri: By appointment

- **SLCC - Redwood—Rm SC 059**
  - Tues, Thurs: 8:30 am - 10:30 am

- **SLCC - South Campus**
  - By appointment only
  - (call 801.920.4735)

- **WSU - Davis - Rm 259**
  - Wed: 1:00 pm - 3:00 pm