

**Educational Opportunity Center Newsletter** 



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# **The EOC Mission**

The mission of the Educational Opportunity Center is to increase the number of students who successfully enroll in a postsecondary education program by providing career and major exploration, admissions counseling, enrollment counseling, proactive advisement, financial aid assistance, college placement preparation and financial literacy to qualifying participants in eastern Oklahoma and western Arkansas.

# A CAREER IN DEMAND

**LOAN OFFICER** 

CONTRIBUTED BY
JAMIE SWARTS
EOC SECRETARY



Occupation: Loan Officer

Education: Bachelor's Degree (Mortgage loan officers typically require licensing)

Work experience required: None Local need between 2019-2025: 169 Median Earnings in Oklahoma: \$45,660 Median Earnings in Arkansas: \$42,170

Loan officers primarily evaluate, authorize, and recommend approval for business and personal loans. There are several different categories of loan officers such as commercial loan officer, consumer loan officer, and mortgage loan officer, as well as loan collections officer and loan underwriter. Each of these have specialized knowledge for analyzing each type of loan application. Loan officers can be employed by banks, credit unions, car dealerships, and credit card companies just to name a few. Employment growth for loan officers is expected to rise 3% by 2025. If the financial industry is of interest to you, a career as a loan officer is just

one of many options!

# AGENCY HIGHLIGHT

### **CRAWFORD COUNTY VOLUNTEERS FOR LITERACY**

CONTRIBUTED BY MARSHA FANNING EOC ADVISOR



The Crawford County Volunteers for Literacy (CCVL) is a non-profit providing free services in three areas. The CCVL provides one-on-one Adult Basic Education tutoring in reading, writing, math, financial literacy, and digital literacy.

The Crawford County Volunteers for Literacy's mission is to contribute to their community's quality of life by helping adults improve basic life skills, such as reading and math, needed to function effectively within the community.

The Crawford County Volunteers for Literacy has been providing adults with educational services since 1987. The CCVL has averaged over 100 students served per year and offers flexible class schedules that include morning and afternoon sessions to meet the unique needs of their adult learners. The CCVL recognizes the diversity of needs and aspirations of its students. The CCVL realizes that different students require different approaches to learning. They offer a variety of study plans, with different tutors, that allows the student to learn at their own pace. The CCVL is committed to the development of each individual student and prepares the student for the challenges of the future.

The Crawford County Volunteers for Literacy is located at: 2925 Alma Highway, Van Buren, AR. 72956. If you would like to donate or volunteer, please contact the amazing individuals that make a difference each and every day. Support from individuals, foundations, and corporations are crucial to the CCVL non-profit adult literacy efforts. In addition to the volunteers needed for tutoring, funding provides free books and other materials for students, hardware and software for student learning, assessment, and data reporting.

For more information, please contact Jessica Blasingame, Executive Director at 479-474-4594

# **MINDFULNESS MATTERS**

## **AUTHENTICITY REVEALED**

CONTRIBUTED BY
CHAD ROGERS
EOC ADVISOR



In the ancient world, wealthy people would hire sculptors to make a bust of them. The busts would sometimes have flaws. Sometimes due to the sculptor's mistake but sometimes due to a flaw in the material they were using.

To hide the flaw, the sculptor would pour melted wax in the crack or chip, and smooth the wax to make the bust appear flawless. This worked for hiding the flaws initially, but often a bust would be displayed in a courtyard, and sometimes in direct sunlight. If the temperature rose high enough the wax would melt and the flaws would be revealed.

We can appear to be flawless when the atmosphere is comfortable.

Our true character is revealed when the heat is on.

# STUDENT TO STUDENT

## **HOW TO STAY AHEAD IN CLASS**

CONTRIBUTED BY
ERIC RAIBLE
EOC ADVISOR

"A lot of people, me included, like to turn in homework and other assignments at the very last possible second. This probably isn't the best thing to do. This year I'm really trying to stay ahead in class and not let myself stress over turning something in at the last second. Once I leave class and I know that I have something due, I like to go ahead and get it done. This helps me stay on top of things a little easier and helps keep my stress levels down. By doing my homework as soon as possible and not waiting until the last second, I am able to relax a little more and maybe focus on something else outside of school or even focus on another homework assignment that requires more of my time. I highly suggest that you stay ahead this semester and not let yourself get behind, because once you do it's very hard to get caught back up!"

### -Makenzie, Sophomore





# QUICK TIP FOR THRIFTY STUDENTS



Be smart when using credit cards! Pay your credit card balance in full and on time every month. This way, you'll avoid paying interest and late fees while building your credit score.

Use just one card, and be cautious of cards that offer no payment for the first year. These cards can automatically charge an annual fee every year thereafter. Read the fine print before you accept any credit card offer.

# **WORKSHOP SPOTLIGHT**

### HOW TO ACHIEVE WELL-BEING, BALANCE & SUCCESS

CONTRIBUTED BY THERESA ORWIG EOC ADVISOR



### A StudentLingo Workshop presented by Steve Piscitelli

In the workshop, "How to Achieve Well-Being, Balance & Success", Mr. Piscitelli begins by introducing us to the six dimensions we all have in our life: Social; occupational; spiritual; physical; intellectual, and emotional. He tells us that when these dimensions are "in tune", life is pretty great. However, sometimes these dimensions are "out of tune" or not "in balance". This excellent hands-on workshop uses illustrations and exercises to help us understand how to maintain a "balanced Life".

Mr.Piscitelli gives a simple but excellent exercise that helps one know if they are balanced or not. He has the viewer draw a horizontal line, and dissect the line by 10 vertical lines creating 10 spaces beginning with 1, which is the lowest level for balance with 10 being the highest level. The student then chooses where he or she is "on the balance grid". A simple test that helps the student begin to understand the feeling of having a balanced life.

Then, Mr. Piscitelli slides into the question of our life habits and asks if we are treating ourselves with integrity because, he explains, that "life is the sum of small habits that have an impact on our personal well-being and balance."

There is much information and "hands-on "exercises that keep the participant active and very interested in this presentation. Space does not allow for many illustrations, but ending his workshop, Mr. Piscitelli gives the viewer a 4-step plan to get back on track to help one overcome setbacks and obstacles met when trying to reach a personal destination. This is an excellent workshop for anyone. I thoroughly enjoyed the presentation given by Mr. Piscitelli.

# **DINING ON A DIME**

## A RECIPE FOR THRIFTY STUDENTS



#### **Taco Pasta Salad**



- 1 lb. rotini pasta, cooked & drained
- 1 lb. ground beef
- 1/4 cup taco seasoning
- 3/4 cup water
- 1/2 cup grated cheese
- 1 tomato, diced
- 1/2 head iceberg lettuce, chopped
- 1 diced avocado
- 1/2 cup chopped cilantro
- · 2 green onions, sliced
- 1 cup French dressing
- · 2 cups Nacho Cheese Doritos, crushed

#### Instructions:

Cook pasta in a large stockpot of generously salted boiling water until al dente (see package instructions). Drain pasta and rinse under cold water for about 20-30 seconds until no longer hot.

Brown ground beef over medium-high heat in a medium skillet. When no pink remains, add taco seasoning and water. Bring to a simmer, stirring occasionally, until all liquid is absorbed. Remove from heat and cool.

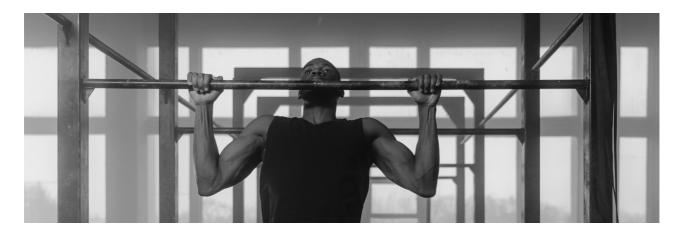
Mix cooled pasta, cooled taco meat, grated cheese, tomato, lettuce, avocado, cilantro, and green onions in a large salad bowl.

Pour French dressing over salad and toss to combine. Enjoy!

# **FITNESS TIPS**

## THREE AT HOME WORKOUTS FOR BEGINNERS





### **Diamond Push-Ups**

- Get on all fours with your hands together under your chest
- Position your index fingers and thumbs so they're touching, forming a diamond shape, and extend your arms so that your body is elevated and forms a straight line from your head to your feet
- Lower your chest towards your hands, ensuring you don't flare your elbows out to the sides and keeping your back flat
- Stop just before your chest touches the floor, then push back up to the starting position

### **Static Hold Pull-Ups**

- Hang on the pull-up bar with a grip wider than shoulder-width
- Keep your feet together and look up
- Pull yourself up until your chin reaches the bar or goes above it
- At the top, hold the static position for a couple of seconds
- Come back down slowly

### **Nordic Hamstring Curls**

- The Nordic hamstring curl involves kneeling on a pad (for knee comfort) and lowering under control while the ankles are held in place by a partner, a loaded barbell, or any other immovable object
- Then extend the hamstring muscles to lean forward, lean forward from the knee, not from the hip
- The movement should be slow and controlled
- You should come as forward or low to the floor as you can without using your hands/arms.
   Only put your hands out in front of you on the floor when you can no longer rely on your legs. Then push yourself back up to starting position and repeat.

# **RESOURCE HOTSPOT**

## **FAFSA GUIDANCE**



### **Important Information for Students and Parents**

- The **2023-2024 FAFSA** (Free Application for Federal Student Aid) opens on **October 1, 2022**
- Anyone hoping to attend college or technical school during the 2023-2024 academic year should complete the 2023-2024 FAFSA
- Even students who do not think they will qualify for a Federal Pell Grant should complete the FAFSA. Many other types of financial aid, including scholarships, require that the FAFSA be completed in advance
- Complete the FAFSA as soon as possible after October 1, 2022, because some funds are first come, first serve)
- The 2023-2024 FAFSA will require 2021 year income information for:
  - the student only if the student is considered independent according to the FAFSA (24 years of age or older, is married, has children, or is on active duty in the U.S. Military); or
  - the student and the parent if the student is dependent according to the FAFSA (under the age of 24, unmarried, without children, not on active duty in the U.S. Military)
- Students with special circumstances at home (those in legal guardianship, foster care, homeless situations) should complete the FAFSA. Note that in these situations additional paperwork may be needed by the student's educational institution for verification purposes before granted awards are processed
- Other items needed on the FAFSA include social security numbers or alien registration numbers, birth dates, dates of divorce, marriage, or widowed status, records of untaxed income, and information about cash, savings and checking account balances, investments, and assets for student and parents of dependent students

EOC is taking appointments for FREE hands-on assistance with the FAFSA. We can make the FAFSA process easier for students and parents while limiting common mistakes made on the application. Contact us today!



# **MEET THE STAFF**



Cara Comer - Coordinator
Call: 918-647-1395
Text: 918-972-0755
cacomer@carlalbert.edu



Jamie Frederick - Secretary Call: 918-647-1396 Text: 918-233-8697 ilfrederick@carlalbert.edu



Laura Smith - Advisor Call: 918-647-1476 Text: 918-372-2559 lsmith@carlalbert.edu



Noah Martin - Advisor Call: 918-647-1239 Text: 918-890-1602 nlmartin@carlalbert.edu



Eric Raible - Advisor Call: 918-775-2337 Text: 918-205-9925 ecraible@carlalbert.edu



Marsha Fanning - Advisor Call: 479-782-7565 Text: 479-431-6818 mlfanning@carlalbert.edu



Theresa Orwig - Advisor Call: 479-782-7565 Text: 479-265-5156 tjorwig@carlalbert.edu



Chad Rogers - Advisor Call: 479-471-0019 Text: 479-265-5156 cerogers@carlalbert.edu

## **FREE SERVICES**

## PROVIDED BY EOC

EOC offers a variety of free services and resources. From information and study materials to hands-on assistance with the FAFSA and group workshops. Our advisors are equipped to help you meet your educational goals.

Services include but are not limited to:

- Referral to adult education classes
- Information about colleges, universities, and technical schools
- Assistance with admissions paperwork to any college, university, or technical school
- Assistance with financial aid applications, including FAFSA
- Financial literacy
- Test prep including GED, ACT, & Accuplacer
- Access to various online learning resources such as StudentLingo and Applied Educational Systems
- Career exploration resources such as OKCIS and Pathful Explore

For more information about any of the resources listed above, please contact one of our friendly advisors today!