



# Veterans Upward Bound Voice

- Ronnie D. Gross, Executive Director
- Greg Stout, Associate Director
- Len Morrison, Assistant Director
- Carl Cole, Education Advisor
- Kent Arnold, Advisor
- Beverly Barberi, Advisor
- Dale Clements, Advisor
- Joan Hathaway, Executive Aide
- Teresa Carver, TRiO Executive Aide

## VUB Summer Semester Information and Instructions

Page three of the newsletter contains the VUB 2017 Summer Semester schedule of classes. It contains all the precollege class opportunities for most veterans to prepare for entrance into and success in a postsecondary program.

We will continue to offer math and English tutoring for those who need to brush up on their basic skills. Please call the VUB office to arrange this individual service. We also provide tutoring for

those who need additional preparation before taking the college assessment and placement exam.

Please note that computer skills class meets twice per week, while all other classes meets only once per week. Also note that the semester is nine weeks in length.

We recommend that participants register for at least two courses, allowing you to receive the full benefit of the instruction and be better

prepared when you enter a postsecondary program.

We have designed the schedule so you will be able to enroll in four different classes during a four-day period without conflicts.

Check out the schedule and contact any VUB staff member if you have questions or to register for classes.

If you are in college already, keep us informed of your progress, call if you need help, and let us know if you change your address or phone number.

## NAVUB Lifetime Service Award



**Gregory Stout (Left) and Len Morrison (right)**

Congratulations to Lt. Col Lenus C. Morrison, USMC, Ret. for receiving the National Association of Veterans Upward Bound's (NAVUB) Lifetime Service Award and Membership. These awards were presented to Lt. Col Morrison by NAVUB President Leroy Chavez at the 39<sup>th</sup> Annual Conference in Arlington, TX and was accepted on his behalf by VUB Associate Director Gregory Stout.

Mr. Morrison holds an A.A. in Ed. from Brevard College, a B.S. in Ed. Sci. from Appalachian State University, a M.S. in Ed. from Old Dominion University and a Specialist in Ed. from Appalachian State University. During his 20-year career as a Marine, he managed the Officer

Education Programs at Marine Headquarters. After retiring, he became a North Carolina high school principal where he served the largest minority population in the school district. He retired with 20 years of service.

Since his appointment as ETSU VUB Director in 2002, Mr. Morrison has continued to display this same type of sensitivity and encouragement to the student veterans. He often places the needs of the student veterans first by tutoring veterans in math and English during and outside of normal office hours.

During his 15 years as a NAVUB member, Mr. Morrison has served on the scholarship committee as a reader and has contributed personally to the NAVUB scholarship fund for student veterans. He has also mentored many new VUB programs throughout the country. Not only has Mr. Morrison helped individual programs, he's provided good sound advice to new VUB directors.

With over 55 years of exemplary values and experience, Mr. Morrison has continued to portray the highest levels of dedication and trustworthiness while employed at VUB. He has displayed the highest degree of professionalism and caring toward his coworkers and all veteran students. Mr. Morrison has given a lifetime of service in education to so many and deserves this recognition for his on-going efforts.

## VUB's Summer 2017 Postsecondary Enrollment

<p><b><u>East Tennessee State University</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Veteran</u></th> <th style="text-align: left;"><u>U.S. Military Service Affiliation</u></th> </tr> </thead> <tbody> <tr> <td>*Donald Black</td> <td>Army</td> </tr> <tr> <td>Robert Dean</td> <td>Air Force</td> </tr> <tr> <td>Gary Careaga</td> <td>Air Force</td> </tr> <tr> <td>Marvin Joe Greene</td> <td>Army</td> </tr> <tr> <td>Amber Mathews</td> <td>Army</td> </tr> <tr> <td>David Nunn</td> <td>Army/KY ANG</td> </tr> <tr> <td>Thomas Tatchi</td> <td>Marine</td> </tr> <tr> <td>Eric Swain</td> <td>Army</td> </tr> </tbody> </table> <p><small>*Graduated and transferred from Northeast State Community College</small></p> <p><b><u>Caldwell Community College</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Justin Sills</td> <td>Marine</td> </tr> </tbody> </table> <p><b><u>Chattanooga State Community College</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Charles Cheek</td> <td>Marine</td> </tr> </tbody> </table>	<u>Veteran</u>	<u>U.S. Military Service Affiliation</u>	*Donald Black	Army	Robert Dean	Air Force	Gary Careaga	Air Force	Marvin Joe Greene	Army	Amber Mathews	Army	David Nunn	Army/KY ANG	Thomas Tatchi	Marine	Eric Swain	Army	Justin Sills	Marine	Charles Cheek	Marine	<p><b><u>Northeast State Community College</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Wesley King</td> <td>Army</td> </tr> <tr> <td>Bruce Smith</td> <td>Navy</td> </tr> <tr> <td>John Townsend</td> <td>Navy</td> </tr> </tbody> </table> <p><b><u>Tennessee College of Applied Technology Elizabethton</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Amy Perry</td> <td>TN ANG</td> </tr> </tbody> </table> <p><b><u>VA Vocational Rehabilitation OJT Program</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Daniel Hensley</td> <td>Air Force</td> </tr> </tbody> </table> <p style="text-align: center;">◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆</p> <p><b>Congratulations to this fine group of veterans who have prepared well and have taken the wise step forward and upward by entering postsecondary programs of study. We thank you for your service to our country and the sacrifices you have and will continue to make to our society. The VUB Staff wishes you well as you work toward graduation and enter into interesting and productive careers.</b></p>	Wesley King	Army	Bruce Smith	Navy	John Townsend	Navy	Amy Perry	TN ANG	Daniel Hensley	Air Force
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## **TRiO Scholarship Opportunities**

All VUB participants in college are considered for scholarships sponsored by three TRiO organizations: the National Association of Veterans Upward Bound (NAVUB), the Tennessee Association of Special Programs (TASP), and the Southeastern Association of Educational Opportunity Programs (SAEOP). These three organizations allow and encourage one application from each VUB Program within their geographical areas. The ETSU VUB staff considers and selects the one candidate who best meets the selection criteria.

The TRiO scholarships range from \$400 to \$2000. Although these three organizations are very competitive and require a diligent and thorough effort, our VUB participants have been very successful, having won more than 25 of these scholarships in the past few years.

Participants who are interested in being considered for nomination can become better prepared by achieving and maintaining above average grades, being involved in school and communities activities, and being able to articulate how VUB has assisted them in preparing for and being successful in college and life.

An essay is required for all the scholarship applications

and it has the greater value in the overall assessment, usually about 40% to 60%. Other requirements in the applications include nomination and recommendation letters, financial need, school and communities activities, and academic achievement.

Interested participants are encouraged to contact the VUB office for more information and/or assistance with submitting an application.

### **Hints in Preparation for Scholarship Submission**

1. Select and talk with one of your favorite professors about the scholarships available and ask if he/she would be willing to write a letter of recommendation for you.
2. Be prepared to include information about yourself, how you qualify, and what your academic plans are. Also talk about how the VUB Program assists you in being successful in college.
3. Get involved in extracurricular activities that will improve your overall knowledge and skills in academia.
4. Get involved in community activities that assist others in need.

**EAST TENNESSEE STATE UNIVERSITY VETERANS UPWARD BOUND**

**VUB 2017 SUMMER SEMESTER : MAY 1– JUNE 29**

**TENTATIVE SCHEDULE OF CLASSES (ETSU Main Campus / VA Campus)**

	<b>MONDAY</b>	<b>TUESDAY</b>	<b>WEDNESDAY</b>	<b>THURSDAY</b>
<b>Flexi- ble Time</b>	<b>MATHEMATICS THRU PRECALCULUS ENGLISH TUTORING</b> VA Bldg. 2, Room 013 Call VUB to arrange date & time	<b>MATHEMATICS THRU PRECALCULUS ENGLISH TUTORING</b> VA Bldg. 2, Room 013 Call VUB to arrange date & time	<b>MATHEMATICS THRU PRECALCULUS ENGLISH TUTORING</b> VA Bldg. 2, Room 013 Call VUB to arrange date & time	<b>MATHEMATICS THRU PRECALCULUS ENGLISH TUTORING</b> VA Bldg. 2, Room 013 Call VUB to arrange date & time
<b>1:30- 3:30</b>	<b>INTRO TO THE ACTIVE PRACTICE OF STATISTICS (Mon only)</b> VA Bldg. 2, Room 013 <i>Topics include distribution, corre- lation, hypothesis testing, relationships, etc.</i>		<b>SCIENCE (Wed only)</b> VA Bldg. 2, Room 013 <i>Includes physics, chemistry, earth science</i>	<b>LITERATURE FOREIGN LANGUAGE (Thu only)</b> VA Bldg. 2
<b>3:45- 5:15</b>	<b>COMPUTER SKILLS (Mon &amp; Wed)</b> Brown Hall 264 <i>Consists of Windows 2010, MS Word, Internet &amp; E-mail</i>		<b>COMPUTER SKILLS (Mon &amp; Wed)</b> Brown Hall 264	

**OFF ETSU JOHNSON CITY / VA CAMPUS CLASSES** *(Dates/times may be adjusted to meet student needs)*

<b>OFF ETSU MAIN / VA CAMPUS SITES</b>	<b>SUBJECT</b>	<b>DAY(S)</b>	<b>TIME(S)</b>	<b>ROOM</b>
<b>Bristol Public Library</b>	<b>MATH / ENGLISH</b>	<b>Tue</b>	<b>3:00-4:30/4:30-6:00P</b>	<b>Mtg. Room</b>
	<b>COMPUTER SKILLS</b>	<b>TBD</b>	<b>TBD</b>	
<b>ETSU Kingsport - Allendale</b>	<b>COMPUTER SKILLS I</b>	<b>Tue</b>	<b>9:00-10:30</b>	<b>216</b>
	<b>COMPUTER SKILLS II</b>	<b>Tue</b>	<b>10:30-12:00</b>	<b>216</b>
	<b>MATH / ENGLISH TUTORING</b>	<b>Tue</b>	<b>TBD</b>	<b>216</b>
<b>ETSU Nave Center Elizabethton</b>	<b>ENGLISH / MATH I</b>	<b>Mon</b>	<b>5:30-7:30/7:30-9:30P</b>	<b>122</b>
	<b>COMPUTER SKILLS / MATH II</b>	<b>Wed</b>	<b>5:30-7:30/7:30-9:30P</b>	<b>122</b>
<b>Johnson County Extended Service Center</b>	<b>ENGLISH / MATH</b>	<b>Wed</b>	<b>4:30-5:30/5:30-6:30P</b>	<b>JCESC</b>
	<b>COMPUTER SKILLS</b>	<b>Wed</b>	<b>6:30-7:30P</b>	

*You may register by phone for classes and/or tutoring. Consult a VUB staff member at (423) 439-2281 if you have any questions or need assistance.*

# Money Management Checklist for College Students

No student wants to interrupt his or her education because of financial troubles. Here is a checklist to help you manage your financial life while in school.

## 1. Apply for financial aid.

Do you need money for college? There are many resources to help you pay for school. [StudentAid.gov/types](http://StudentAid.gov/types) is a great place to begin. At that site, you can find out how to prepare for college, career school, graduate school, and professional school, what types of aid are available (including aid from the federal government, state where you live, or the school you attend), and how to apply for that aid. You can also download a video on the federal student aid process.

## 2. Know about the student loans you owe.

Did you borrow to pay for college? What is the balance of your student loans? When do you have to start paying your loans back? Where will you send the payments? Did you know that you may be eligible for a .25% percent rate reduction if you set up auto-debit? Take the first steps in managing your credit and student loans by viewing your My Federal Student Aid account at [StudentAid.gov/login](http://StudentAid.gov/login) and get an overview of all of your federal loans. At that site, you also can find out who services your loan. Get an overview of federal student loan repayment in the "Repayment: What to Expect" video at [StudentAid.gov/resources#repayment-expect-video](http://StudentAid.gov/resources#repayment-expect-video).

## 3. Maintain a bank account.

Do you check your bank account online? Are there any ATMs near campus that don't charge a fee? Bank accounts are a necessary tool to help you track, spend, and save money. If you don't already have a bank account, learn more at [www.consumer.gov/articles/1003-opening-bank-account](http://www.consumer.gov/articles/1003-opening-bank-account). Keeping track of your expenses is a habit that will come in handy for future loan repayment.

## 4. Create a budget.

Ever wondered where all your money goes? Keep track of your expenses by creating a budget and checking it regularly. Budgets change over time. For example, if you move from a dorm room into an off-campus apartment, you will have different expenses. Check out [StudentAid.gov/resources#budgeting-video](http://StudentAid.gov/resources#budgeting-video) to find out how easy budgeting can be and find a method that works for you.

## 5. Spend wisely.

Are you looking for ways to minimize your expenses that will help you to stay on budget? Do you comparison shop for the best deal on textbooks every term? Search the internet for deals on used textbooks. Get tips on how to minimize the cost of college at [StudentAid.gov/collegecost](http://StudentAid.gov/collegecost).

## 6. Get into the habit of saving.

Are you checking your budget? Great! Do you know how much you have in your online bank account? Fantastic! Now is the time to start saving (paying yourself first). Create an emergency fund for unexpected expenses; save up for grad school; put money aside to buy your first home . . . prepare for your future. Find out more about saving money at [mymoney.gov/save-invest](http://mymoney.gov/save-invest).

## 7. Manage your credit cards.

How many credit cards do you have? Do you know the interest rate for each card? Credit cards can come in handy but they can also get you into financial trouble, so use them wisely. For more information, check out [mymoney.gov/borrow](http://mymoney.gov/borrow).

## 8. Monitor your credit score.

Did you know that after college you still have a GPA of sorts? It's called a credit score. Paying your bills on time will help you keep your credit in good shape. A good credit score can lead to all sorts of financial advantages such as cheaper insurance premiums and lower borrowing costs. Your future employer may even choose to review your credit report as part of the hiring decision. Protect your credit and review your credit report. Find out more at [www.consumer.ftc.gov/topics/credit-and-loans](http://www.consumer.ftc.gov/topics/credit-and-loans).

## 9. Protect your identity.

How many times have you had to complete a form and list your Social Security number (SSN)? College students are easy targets for identity theft, so watch out for criminals trying to steal your personal information; and protect your identity by not sharing your SSN unless it is required. Find out how to protect yourself from identity theft while in school at [StudentAid.gov/scams](http://StudentAid.gov/scams); and learn about identity theft in general at [www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft).

## 10. Keep good records.

Do you have a secure place to keep all of your financial records? Where do you put your credit card statements, bank statements, financial aid documents? Keeping good records will help you be prepared in case you have to prove you paid a bill in full or you have been a victim of identity theft. It's as easy as using an old reliable folder or envelope, a mobile app, or website. Also, be sure to shred personal financial documents when there is no need to save them.

Following this checklist will help you save time and money during your college years.

Federal Student Aid | [StudentAid.gov](http://StudentAid.gov)

## DATES TO REMEMBER

VUB Summer 2017 Semester ~ May 1 - June 29

Memorial Day (No classes) ~ May 29

VUB Fall 2017 Semester ~ September 11 - November 16

Veterans Upward Bound is a unique program designed to assist eligible veterans prepare for entering and succeeding in a program of post-secondary education. VUB has operated successfully at ETSU since 1980 helping hundreds of veterans achieve their educational goals. Through academic counseling, advising, encouraging, motivating, and providing basic skill and short-term remedial and refresher courses, VUB has been an important program in the lives of many veterans.



Take advantage of the many benefits VUB has to offer.

Check Us Out on the Web!

[www.etsu.edu/vub](http://www.etsu.edu/vub)