

Director's Letter

The ghastly images of war that now appear on the news around the clock often evoke feelings of anger, confusion, and hopelessness. It's easy to give in to these feelings and consider oneself a powerless spectator in these times of conflict. After all, how can one individual hope to change anything? The world's power seems to be concentrated in but a few hands. Right now, these include Saddam Hussein, President Bush, and anyone who has access to weapons of mass destruction. What can high school students, who may not even have the power to stay up past ten o'clock on school-nights, do to make a positive impact on the world today? The answer, quite simply, lies in education. Education, as we all must know by now, has the power to vastly improve the quality of individual lives. It is becoming increasingly apparent, though, that education can do much more than that—it has the power to impact our entire planet.

Each one of us is responsible not only to ourselves, but to humankind, to acquire the skills and knowledge needed to lift this world out of the pit of violence and hate that it sometimes appears to be in. Granted, passing that tricky algebra test next week, or finishing your English paper on time will not stop the war in Iraq or instill love and acceptance into people's hearts—the connection is not so straightforward as that. Rather, each young person's college degree, which broadens minds and sharpens intellects, will coalesce and ultimately result in a world of more knowledge and acceptance and less hate and ignorance. Indeed, the goals that education will help to meet will not met in a single day or in a single act by a single person. But a better future is out there waiting for us all, if only we have the determination and perseverance to get there. Dr. Mac A. Stewart, the vice provost for minority affairs at Ohio State University, put it well when he said, "Everyone will need to get involved—whether African American or German American or Asian American or Italian American or Native American or Mexican American. The talents of every member of this generation will be important."

Although the world's leaders appear to hold power over us, the youths of America hold the *real* power. They possess the intellect, concern, and common sense needed to lead the rest of us forward into a more peaceful future. The educational resources available to them in programs such as Upward Bound, can, and will, help them attain the college education they need to succeed in the world, and, conversely, help the world succeed.

Source: *Black Issues in Higher Education*. "Preparing for a new day." Cox, Matthews & Associates. May 9, 2002.

Credit Cards: Fair Warning

If it hasn't happened yet, it will soon. For those of you who'll be attending college within the next year or two, prepare yourself for the onslaught of credit card offers that will inevitably appear in your mailboxes. When you actually arrive on campus, these offers will multiply rapidly. You'll even see booths set up by credit card companies, attempting to lure you in with catchy slogans like, "Cheap Credit, Guaranteed," "Buy Now, Pay Later," and "Win a New Car When You Apply!" are just a few possibilities.

These promises sound, well, promising. It would appear that credit cards are a fast, easy way to pay for all of the outrageous expenses that spring up in college. Credit cards seem to mean freedom, adulthood, and convenience. Unfortunately, these assumptions are bogus. To many college students and college graduates, credit cards mean deep debt, bad credit, and a difficult financial future. To keep from making credit card bloopers, learn from their mistakes—not yours.

Scary Statistics

- * The average credit card debt of college students is \$2748
- * 13% of these students have a debt between \$3000 and \$7000
- * 9% of these students have a credit card debt greater than \$7000

Helpful Hints

- * Read all application materials carefully—especially the fine print. What happens after the "teaser rate" expires? What happens to your interest rate if you're late with a payment or fail to make a payment? What's the interest rate for a cash advance?
- * Consider using a debit card instead of a credit card. Money is deducted directly from your checking account, so you can't spend more than you actually have.
- * Use credit only if you're certain you will be able to repay the debt.
- * Avoid impulse shopping on your credit card.
- * Save your credit card for a money emergency. (Using your card to pay for spring break vacation doesn't count).
- * Carry only the cards you think you'll use.
- * Pay bills promptly to keep finance and other charges to a minimum.

Remember, credit cards aren't bad in and of themselves. In fact, they can be quite useful in establishing credit and learning invaluable money management skills. Whether they end up being a curse or a blessing is all up to how you use them.

Source: www.collegeboard.com. "Credit Card Smarts: Take charge of your cards."

Fighting Fatigue

Do you often feel too tired to study, work, or do chores around the house? Do you feel that you need caffeine throughout the day just to keep going? Is every day a struggle to stay awake and alert? If so, you are by no means alone. In fact, many Americans report that they suffer from marked tiredness throughout the day. This could

be caused by a number of factors, lack of sleep among the top of the list. If getting a good night's sleep isn't a problem, and you're still struggling to keep your eyes open in the afternoon, then your diet may be the issue. Here are some eating and drinking tips that might help you win your fight with fatigue.

* Eat a balanced combination of carbohydrates, protein, and fat for breakfast and at regular intervals throughout the day. Getting enough of all of these nutrients will help keep your energy levels high.

* Try to eat something every three to four hours. Going longer than that will result in low blood sugar levels, which lead to drowsiness and crankiness.

* Drink plenty of water and juice—not pop and coffee! Pop and coffee contain large amounts of caffeine, which can lead to dehydration, another cause of fatigue. That Mountain Dew seems like a godsend around three o'clock in the afternoon, but drinking a lot of water throughout the day will prevent you from having that mid-afternoon slump in the first place. Plus, after an hour or two that caffeine wears off and you'll end up even more tired than you were when you first drank it.

* Stay away from too many fried, fatty foods, as these can cause sluggishness. Instead, grab some fruit or fresh vegetables. You've heard this all before, I know. But the extra energy you'll feel will be worth munching on bland carrot sticks instead of your usual donut.

Words of Wisdom

"Success doesn't come to you . . . you go to it."

-- Marva Collins, African American Educator

"Both tears and sweat are salty, but they render a different result. Tears will get you sympathy; sweat will get you change."

--Jesse Jackson, African American civil rights activist

"You have to expect things from yourself before you can do them."

--Michael Jordan

"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."

--Martin Luther King, Jr.

Life is an opportunity, benefit from it.

Life is beauty, admire it.

Life is bliss, taste it.

Life is a dream, realize it.

Life is a challenge, meet it.

Life is a duty, complete it.

Life is a game, play it.
Life is a promise, fulfill it.
Life is sorrow, overcome it.
Life is a song, sing it.
Life is a struggle, accept it.
Life is a tragedy, confront it.
Life is an adventure, dare it.
Life is luck, make it.
Life is too precious, do not destroy it.
Life is life, fight for it.

--Mother Teresa
Catholic Nun, Missionary
Nobel Peace Prize Recipient

After awhile you learn
the subtle difference between
holding a hand and chaining a soul
and you learn that love doesn't mean possession
and company doesn't mean security.
And you begin to learn that kisses aren't contracts
and presents aren't promises and you begin to accept
your defeats with your head up and your eyes ahead
with the grace of an adult not the grief of a child.
And you learn to build your roads today
because tomorrow's ground is too uncertain for plans
and futures have ways of falling down in mid-flight.
After awhile you learn that even sunshine
burns if you get too much so you plant your
own garden and decorate your own soul
instead of waiting for someone to bring you flowers.
And you learn that you really can endure
that you really are strong
and you really do have worth
and you learn
and you learn...

--Veronica A. Shoffstall