As the holidays are quickly approaching, we hope that this newsletter finds you and your family well. We believe we have some good articles inside to take you into the new year. Do not forget we are here to assist in everything to do with education—to relieve your stress! Also, don’t forget to come in to get your FAFSA completed for the 2018-19 school year.

—TRIO E.O.C. Team

Tips and Resources to help with Holiday Stressors

Submitted by Carah Mabry

1) Set aside differences. Try to accept family members and friends as they are, even if they don’t live up to all of your expectations. Set aside grievances until a more appropriate time for discussion. And be understanding if others get upset or distressed when something goes awry. Chances are they’re feeling the effects of holiday stress and depression, too.

2) Learn to say no. Saying yes when you should say no can leave you feeling resentful and overwhelmed. Friends and colleagues will understand if you can’t participate in every project or activity. If it’s not possible to say no when your boss asks you to work overtime, try to remove something else from your agenda to make up for the lost time.

3) Take a breather. Make some time for yourself. Spending just 15 minutes alone, without distractions, may refresh you enough to handle everything you need to do. Find something that reduces stress by clearing your mind, slowing your breathing and restoring inner calm. Some options may include:

- Taking a walk at night and stargazing.
- Listening to soothing music.
- Getting a massage.
- Reading a book.

4) Acknowledge your feelings. If someone close to you has recently died or you can’t be with loved ones, realize that it’s normal to feel sadness and grief. It’s OK to take time to cry or express your feelings. You can’t force yourself to be happy just because it’s the holiday season.

5) Seek professional help if you need it. Despite your best efforts, you may still find yourself feeling persistently sad or anxious, plagued by physical complaints, unable to sleep, irritable and hopeless, and unable to face every day task. If these feelings last for a while, talk to your doctor or a mental health professional.

Resources:

- Suicidal Hotline- CALL 911 or 1-800-784-2433
- TEXT Hotline: 1-800-799-4889
- Spanish Hotline- 1-800-273-TALK (PRESS 2)
- LGBT Youth Hotline: 1-866-4-U-TREVOR
- Military Veterans Hotline: 1-800-273-TALK (PRESS 1)

1) **Remember the 80/20 Rule**: This is a rule that inspires eating 80% nourishing, healthy food, and allowing 20% of food to be indulgent. ([https://www.seventhgeneration.com/enhancing-health/10-tips-eating-healthy-during-holidays](https://www.seventhgeneration.com/enhancing-health/10-tips-eating-healthy-during-holidays))

2) **Avoid sugary drinks**. Sugary drinks such as eggnog, usually pack on calories without leaving you feeling very full. Instead, drink water and unsweetened drinks like ice tea or put fruit in water for additional flavoring. Vodka tonics or wine work best if you decide to indulge in alcoholic beverages. ([usatoday.com](https://usatoday.com))

3) **Stay Hydrated**: Being hydrated curbs sugar cravings and often prevents overeating. If you notice a craving for junk food use that feeling as a trigger to first drink a full glass of water. Then, re-assess your craving before indulging in the treat. ([https://www.seventhgeneration.com/enhancing-health/10-tips-eating-healthy-during-holidays](https://www.seventhgeneration.com/enhancing-health/10-tips-eating-healthy-during-holidays))

4) **Eat slower**. Eating slower has been proven to help the individual pay more attention to their fullness level and "feel more satisfied with a smaller portion." Two tips are to put your fork down between bites and take your time while eating. It’s not a race! ([usatoday.com](https://usatoday.com))

5) **Skip Seconds**. Overeating during the holidays is such an easy thing to do. Don’t make this mistake by limiting yourself to one plate at your next holiday party. Scan the entire selection before getting in line so you know exactly what your options are, this will help you filter out what you shouldn’t put on your plate. ([http://rawmanda.com/top-10-healthy-holiday-eating-tips/](http://rawmanda.com/top-10-healthy-holiday-eating-tips/))

6) **Choose indulgences carefully**. It’s important to be selective about what you put on your plate, especially when at a party or dinner. Just because food is there doesn’t mean you have to put everything on your plate. ([usatoday.com](https://usatoday.com))

7) **Don’t skip meals**. Before leaving for a party, eat a light snack like raw vegetables or a piece of fruit to curb your appetite. You will be less tempted to over-indulge. ([http://www.cpmc.org/about/e-health/11-05%20healthy-holidays.html](http://www.cpmc.org/about/e-health/11-05%20healthy-holidays.html))

8) **Plan physical activities around meals and exercise however possible. Make it fun!** When you are likely to have a planned post-meal walk scheduled or family game of football, you’re less likely to overeat at a meal. Keep moving, play some music and even Christmas shopping counts! ([usatoday.com](https://usatoday.com))

9) **Get your beauty sleep**. Over the break it’s tempting to pull a series of all-nighters (that don’t involve gallons of coffee and a bunch of study partners), but that can really wreak havoc on your body. A lack of sleep has even been found to create pretty hefty problems for your grey matter. That doesn’t mean you can’t return to your normal schedule when you head back to school. ([https://www.coursehero.com/blog/2016/11/17/6-holiday-health-tips-for-college-students/](https://www.coursehero.com/blog/2016/11/17/6-holiday-health-tips-for-college-students/))

10) **Remember the real reason for the season**. Eat, be merry and enjoy yourself, but remember that holidays aren’t all about the food. Step away from the table and enjoy all the other things the season has to offer: faith, family, friendship, LOVE, reflection, decorating, relaxation, etc. ([https://www.eatingbirdfood.com/10-tips-stay-healthy-holiday-season/](https://www.eatingbirdfood.com/10-tips-stay-healthy-holiday-season/))
Though you’ve been through the college admissions process once, it’s different the second time around when you’re trying to transfer. Deadlines differ based on when you’re hoping to switch schools, and each college has to coordinate with the other on credits, financial aid and more. Essentially, it takes a lot of preparation and time management as you continue to balance your applications with your academics, but by following our step-by-step guide, you can make the transition as smooth as possible.

1. First, assess why you want to transfer. There are good reasons to transfer and not-so-good reasons. Explore what’s behind your desire to transfer and speak with your advisor, family and friends about whether or not it’s the best move for you.

2. Begin your college search...again. Now that you’ve been in college for a few months or a year, make a list of what you do and don’t want in a college. For instance, look for colleges that have your major, your desired location and social environment. Using Fastweb’s college search can help you narrow down colleges that are a good fit for you based on your needs.

3. Meet with your advisor. If you haven’t already, speak with your advisor about transferring. Chances are, they’ve gone through the process before with another student. They’ll know who to talk to in the registrar, admissions and financial aid offices at your school. Plus, they should be able to give you an idea of which credits transfer.

4. Start scoping out schools. Given that you’ve committed to one school and are hoping to switch to another soon, it’s best to get a good look at the school to which you would like to (finally) commit. Schedule a campus visit, talk to an admissions officer and make a trip to the financial aid office while you’re at it.

5. Check out which credits transfer. In some cases, you’ll be able to transfer college credits from your current school to your future school. Send a transcript to the university you hope to attend, and find out which of your credits will transfer. There are some schools, however, that will not accept transfer credits. If that’s the case, you have to weigh whether starting totally fresh will be worth it.

6. Have a good, long conversation about financial aid. Finances will, no doubt, play a huge role in your ability to transfer. Make sure you’ve spoken with a financial aid administrator at the school you hope to attend to get a clear picture of your financial aid. Also, complete any forms they may require you to fill out as soon as possible; and as always, fill out the FAFSA every year.

7. Collect all components of your application. Check out the school’s website or talk with an admissions officer about everything you need for your application. Not only will you need your college transcript, but you’ll most likely need to interview with an admissions officer, write an essay, ask for letters of recommendations from current professors and even submit your SAT or ACT scores and high school transcripts.

8. Apply. This may seem like a no brainer, and once you’ve got the deadline figured out, it is. Universities have very different transfer deadlines. Some, like Harvard, only accept transfer applications in the spring. Other schools will have deadlines in the fall for those that want to transfer mid-year and another in the spring for those who want to begin at the start of the official school year in August or September.

9. Secure your spot. Finally, to make it official, turn in deposits, housing preferences and any other forms you need to complete in order to commit to your new college. Also, take a deep breath; you did it! Now, get ready for new challenges, friends and opportunities.

Best of luck with your transfer application!

Written By Kathryn Knight Randolph

Congrats! You did it! You’re on your way to forming your future. Here is what you can expect to happen next:

**Review your Student Aid Report (SAR)**
After you submit your FAFSA, you’ll get a Student Aid Report (SAR) within three days if you signed online or three weeks if you mailed a signature page. Your SAR is a summary of the FAFSA data you submitted. You can print your SAR by logging into FAFSA.gov with your FSA ID and clicking on the appropriate school year. You can also check the status of your application if you have not yet received your SAR. Once you receive your SAR, make sure all the information is correct!

**Review your EFC**
When reviewing your SAR, look for the expected family contribution (EFC) number. You can find your EFC in the box at the top of the first page of your SAR, under your SSN. Your EFC is a measure of your family’s financial strength and is calculated according to a formula established by law. This formula considers the following about you (and your parents, if you’re a dependent):
- Taxed and untaxed income
- Assets
- Benefits (such as unemployment and Social Security)
- Family size
- Number of family members who will attend college during the year
Schools use your EFC to determine your federal student aid eligibility and your financial aid award. However, it’s important to remember that your EFC is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive. If you have any further questions, you can ask your school’s financial aid office.

**Make corrections if you need to**
You must wait for your most recent FAFSA submission to process before you can update or make corrections to your FAFSA. That usually takes about three days. What if you realize you need to update some information?
- Log in with your FSA ID.
- Click “Make FAFSA Corrections.”
- Corrections should be processed in three to five days and you should receive a revised SAR.

**Review your financial aid history**
The last page of your SAR includes information about your financial aid history, specifically the student loans you have taken out. It’s important to keep track of how much you’re borrowing and to understand the terms and conditions of any loans. You can always access your financial aid history by logging into My Federal Student Aid. Make sure you have your FSA ID ready.

**Double check with your schools**
After you’ve reviewed everything, make sure you double check with the financial aid offices at the schools you applied to. Sometimes schools need additional paperwork or have other deadlines. You don’t want to leave any money on the table!

**Be prepared if you are selected for verification**
Verification is the process your school uses to confirm that the data reported on your FAFSA is accurate. If you are selected for verification, provide the documentation your school asks for by the school’s deadline, or you won’t be able to receive aid.

If you use the IRS DRT and don’t change any of the retrieved information in your FAFSA, you won’t need to provide tax transcripts if you’re selected for verification. If not, your school may require you to submit a tax transcript as part of the verification process. You can find your tax transcript through the IRS’s Get Transcript 4506-T.

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**The Power of $100**

What happens to the money raised in the Red Kettle? Do the contributions of pennies, quarters, and dollar bills really make a difference? YES!!!

For every $100.00 raised, The Salvation Army of Waterloo/Cedar Falls can:
- Keep the utilities on for a family
- Help 4 people get to vital medical appointments
- Ensure 5 families have enough food to eat
- Give an at-risk youth the experience of 3 days at summer camp
- Provide a Christmas morning for 5 needy children
- Shelter an individual for 8 nights
- And so much more!

Your gifts help ease the hurt and suffering of many in this community. Thank you for your contribution.

*The Salvation Army: 89 Franklin St., PO Box 867, Waterloo, IA 50704*