On The Right Path

A publication of the Southern Good Faith Fund Career Pathways program in Pine Bluff

Getting It All Done

Being successful in college requires an adjustment in how you manage your time. The typical college student has 12 or more hours of classroom work per week and an average of two hours to prepare for each hour in the classroom. The amount of time to be a college student is equal to working a full-time job. Many students juggle a schedule that includes part-time jobs, social activities, friends, and family. It's easy to understand that college students complain there isn't enough time to go around.

Since we can't add more hours to a day, it's important to manage time efficiently. The way we use time or waste time is largely due to habits. One of the best ways to manage time wisely is to create a schedule. Combining a general long-term plan (an entire semester) and detailed monthly, weekly, and daily short-term schedules will help you stay focused and stress-free.

Some suggestions for developing a time schedule:

- Plan enough time for study
- Study at the same time everyday
- Make use of the free hours during the school day
- Plan study periods to follow class periods
- Space study periods
- Plan for weekly reviews
- Leave some unscheduled time for flexibility
- Allow time for recreation

Finding Herself: The Story of Samantha Morris

Samantha Morris loves being a mother of two special little boys, but found

herself wanting more in life than being Robert's wife or Devin and Camerin's mom. She wanted to be Samantha again.

She looked for a job but she only qualified for jobs that paid just enough to cover day care and the cost of gas to drive to work.

In 2005 when her kids started school, she started thinking about going back to school to herself. Not knowing what she needed to do, she went to

register for fall classes only to find out she should have applied for financial aid beforehand. Feeling discouraged, she turned to leave when she saw a pamphlet about the Career Pathways program. The next day she received a letter about the program from DHS and knew it was fate and enrolled in the program.

"Career Pathways helped me get ready for the Compass test and college," says Samantha. "I also received help with gas and day care vouchers." But she also received so much more. "I found support and made friends. I knew there were people who actually cared and would help—if it was algebra or just a shoulder to cry on," she says.

Samantha is on the fast track to getting her Respiratory Therapy license

and will graduate in the summer of 2008. "I can honestly say that my success is because of the Career Pathways program," says Samantha. "Even more importantly, I don't feel like just a mom anymore. I found myself, Samantha, someone who matters."



Check This Out!

If you dream of going to college, buying a home, fixing your existing home, or starting a business, you need to call **The Asset Builders program** and ask about the Individual Development Account.

IDAs are special savings accounts that help you save money quickly to achieve your dream. Every dollar you save is matched with \$3.

For more information call Tara Irby at 870.535.6233 ext. 36.

SEARK 2006 Fall Semester

August 20 - December 11 Registration: Aug. 13-15 Late registration: Aug. 16-21 Fall classes begin: Aug. 20



It Pays to Change Your Spending Habits

Living paycheck to paycheck is stressful. No one likes it when money seems to disappear before it ever makes it to your pocket. But if something unexpected comes up, like a medical emergency, car repair, or job loss, many of us would fall behind on our payments and face serious financial problems.

That's why everyone should have an emergency fund to get you through tough times. Putting a small portion of your paycheck into a savings account that can only be used for emergencies is a great way to start.

Start Small

You might be surprised how much money you can save by just cutting back on your day-to-day expenses.

For starters, pinpoint the leaks that suck up your money

and you will become more efficient at money management.

Think about where you could get a little bit of money—it can add up to hundreds even thousands before you know it.

- Take your lunch to school and work. If you spend \$5 each day on fast food at an average of 20 days a month, you could easily save \$40 per month.
- Drink water instead of soda. The cost of soda varies from .50 to \$1which could save you \$10 to \$20 per month.
 - Car pool and share the gas expense with someone.
 - Try to put back something out of every pay check for a rainy day
 - Consider opening a savings account, anything over \$0 is a plus.

The Path to a New Career

Arkansas Career Pathways is a new program that enables local two-year colleges to offer free career training and college classes to those that qualify.

To learn more call today: 870.543.5999

Office

Pine Bluff

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