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Veterans Upward Bound Newsletters

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Fall 9-1-2022

### 2022 Fall - Veterans Upward Bound Newsletter

Veterans Upward Bound, East Tennessee State University

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# Veterans Upward Bound

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## VUB Summer Semester Information and Instructions

Page three of the newsletter contains the Veterans Upward Bound (VUB) 2022 Fall semester schedule of classes. Some of our pre-college classes are taught online using Comfit and Zoom but they still contain all the pre-college 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.

We also provide tutoring using Comfit online tutoring system for those who need additional preparation before taking the college assessment and placement exam.

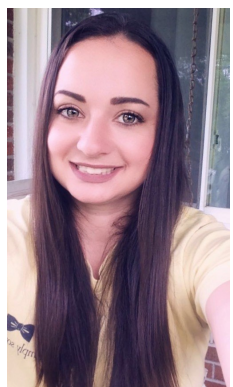
Our Zoom tutoring sessions in math, English, and computer skills are taught by Dr. Marian Young. They are offered on Tuesday and Thursday evenings 6 to 9 p.m.

Computer skills class and other pre-college classes meet once a week for the 10-week semester.

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

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

## Welcome Sarah Royse



Veterans Upward Bound would like to welcome Mrs. Sarah Royse, our new education advisor who came on board September 12, 2022. Sarah is an Air Force veteran who joined the Air Force Security Forces in July 2008. She was deployed to Iraq for six months and earned the Army Achievement Medal, National Defense Service Medal, Iraq Campaign Medal with service star, Global War on Terrorism Service Medal, and other Air Force awards. She was honorably discharged in January 2011.

After separating from the military, she quickly learned how difficult it is to find a job without a postsecondary education and going to school full-time while being a parent would be challenging. She was unsure of the direction moving forward until she learned about Veterans Upward Bound. The VUB staff pro-

vided her with support and preparation for college, aided with the college application process, the financial aid application, and a better understanding of veteran's education benefits.

Sarah graduated from Northeast State Community College, cum laude, May 2018, with eight associate degrees in business. She then transferred to East Tennessee State University in the fall of 2018 and graduated in May 2020 with a Bachelor Business Administration with a concentration in management. While at ETSU, she made the Dean's List.

Sarah is married to another Air Force veteran Johnathon and they have two amazing children. She loves to travel and explore new places with her family whenever she has the time.

Sarah has already shown a great aptitude in encouraging and motivating veterans to continue and succeed in their postsecondary education. Please join us in welcoming Sarah to our Veterans Upward Bound family.

## Farewell To Arms

The Veterans Upward Bound family is saddened to hear of the passing of one of our most much-loved participating veterans. Clarence Eugene "Snook" Stewart III passed away Monday, May 23, 2022. He was born in Queens, New York on February 2, 1962, and he joined the U.S. Army and served a tour of duty in Iraq during Operation Desert Storm with honor. While in the Army, he received many decorations, badges, citations, and campaign ribbons, including the Army Services Ribbon, the Sharpshooter Badge M-16, and the Army

Achievement Medal. He retired with the rank of staff sergeant and with an honorable discharge.

Clarence joined our program on the 25th of February 2016, and after attending several of our pre-college classes, he enrolled in a program of study at East Tennessee State University where he hoped to finish a degree. He always had a smile on his face, which made others smile, and was always very generous with those around him. The Veterans Upward Bound staff will miss Clarence and his infectious smile.

## VUB's Fall 2022 Postsecondary Enrollment

<u>East Tennessee State University</u>		<u>Northeast State Community College</u>	
William Alford	Marine Corp	Connor Mullins	Air Force
David Ascough	Air Force	Brad Snedeker	Army
Joshua Darr	Marine Corp	Nikeshia Sowell	Air Force
Charlene Flynn	Army	Misty Styles	Navy
James Glover	Army	Joel Taylor	Navy
Jason Haddix	Navy	Raylan Tex	Army
Jarod Hollows	Marine Corp Reserve	<u>Full Sail University of Florida</u>	
Arthur Larkins	Army	Dominick Clark	Army
Zachary Marley	Navy	<u>Western Governors University</u>	
Kevin O'Brien	Army	James Gilman	Army
Cody Phillips	Air Force	<p><b>Congratulations to these fine veterans who have prepared well and have taken the wise step forward and upward by entering a postsecondary program. We thank you for your service and the sacrifices you have made and will continue to make.</b></p>	
Brenden Riopelle	Army		
Brian Spivey	Army		
Nathanael Wolfe	Army		
<u>Cumberland University</u>			
Cherrie Shackelford	ANG TN		

## VUB's Spring/Summer 2022 Postsecondary Graduates

<u>East Tennessee State University Baccalaureate Degree</u>	<u>Northeast State Community College Certificate</u>
Robert Walker International Affairs	Jeremy Gosnell Automotive Services
<u>Tennessee Technological University</u>	<u>University of Tennessee Knoxville</u>
<u>Baccalaureate Degree</u>	<u>Baccalaureate Degree</u>
Jacob Foster Mechanical Engineering	Jess Contreras Recreation Sports Management

The staff of Veterans Upward Bound would like to congratulate all our veterans on the completion of their degrees. It has been a long haul, but we are sure you will agree that it is all worth it.

**EAST TENNESSEE STATE UNIVERSITY VETERANS UPWARD BOUND  
 VUB 2022 FALL SEMESTER: SEPTEMBER 12 - NOVEMBER 17  
 TENTATIVE SCHEDULE OF CLASSES/TUTORING (ETSU Main Campus)**

**\*Our online ComFit tutorial software is available any time, anywhere!**

**\*ComFit provides online tutorials for students to refresh math, reading, and writing. The program focus is primarily on three core subjects that contribute to academic success: language fluency/writing, reading comprehension, and math.\***

Contact the VUB office for access. (423) 439-2281 | (423)439-8653

**ZOOM TUTORING** is available to all eligible veterans.

**Zoom Login ID: 865 8956 0811; Passcode: 062194.** Tutoring subjects include math, statistics, English and computer skills.

**Topic: VUB Zoom tutoring – each Tuesday/Thursday 6-9 p.m. Fall 2022**

**Time: Sep 20, 2022, 6-9 p.m. (ET) until Dec 29, 2022**

**CLASSES**

**COMPUTER SKILLS**

*Consists of Windows 2010, MS Word, internet & email*  
 Monday/Wednesday ~ 9-10:30 a.m. / 2:30-4 p.m.

**INTRO TO THE ACTIVE PRACTICE OF STATISTICS**

Tuesday ~ 1:30-3:30 p.m.

**LITERATURE/STUDY SKILLS ~ TBD**

**FOREIGN LANGUAGE**

Thursday ~ 9-12 p.m.

**SCIENCE** *Includes physics, chemistry, earth science*

Wednesday ~ 1:30-3:30 p.m.

**TUTORING**

**MATHEMATICS THRU PRECALCULUS**

**ENGLISH**

**COMPUTER SKILLS**

Monday through Friday ~ Flexible Time

*Call the VUB office to arrange date & time.*

**ALTERNATIVE LOCATIONS** *(Dates/times may be adjusted to meet student needs.)*

**ETSU KINGSPORT-ALLANDALE**

**COMPUTER SKILLS I & II**

Tuesday ~ 9-10:30 a.m. / 10:30-12 p.m.

**ENGLISH/MATH TUTORING**

Tuesday ~ TBD

**BRISTOL PUBLIC LIBRARY**

**COMPUTER SKILLS/ENGLISH/MATH**

Tuesday ~ TBD

**Consult a VUB staff member at (423) 439-2281 to register for classes/tutoring or if you have any questions.**

**DATES TO REMEMBER**

**VUB Fall 2022 Semester ~ September 12 - November 17**

**Veterans Day Holiday ~ November 11 (Offices Closed)**

**VUB Spring 2023 Semester ~ January 23 - March 31**

# Financial Literacy Information

**The lack of financial literacy among veterans in America is one of many reasons for homelessness in the veterans population. The following article can be found at <https://benefits.va.gov/BENEFITS/fbanking-communication-toolkit.asp#BM1>. U.S. Department of Veterans Affairs**

## How to rebuild your credit

When you experience a financial challenge, your credit record could suffer. Rebuilding it takes time. There are no shortcuts or secrets.

### The steps below can help

1. Pay your bills on time, every time.

“On time” means the payment gets to the company by the day the bill is due. If you pay by mail, put your payment in the mail a few days before it is due.

2. Don’t get too close to your credit limit.

Credit scores consider how close you are to being “maxed out” on credit cards. If you use too much of your credit limit, it may hurt your credit score. Some experts advise using no more than 30 percent of your total credit limit – while others say you should use less than 10 percent.

3. Don’t apply for too much credit in a short time.

Your credit score may go down if you apply for or open a lot of new accounts in a short time. This includes getting a new card so you can transfer balances, or opening a new store card account so you can get a discount.

4. If you do not qualify for a regular credit card, try a secured card.

Many banks and credit unions offer secured credit cards. With most of these cards, your credit line starts out small. You put an amount equal to your credit limit in an account as a deposit.

As you show you can pay on time, your credit limit may be raised and you may have your deposit refunded. Fees and interest rates can be high for secured cards, but using one can help you to establish a credit record.

5. If you pay with a credit card, pay your balance off every month.

You can build credit by using your credit card and paying on time, every time. Pay off your balances in full each month to avoid paying finance charges. Paying off your balance each month can also build better credit than carrying a balance, because it helps keep you from getting too close to your credit limit.

6. Keep it up.

Credit scores are based on your overall experience with paying your bills over time. The longer you have credit and pay on time, the more information there is to show you’re a good credit risk.

7. Check your credit reports and fix errors right away. Your credit report shows your history of loans and borrowing. You can get a free printed copy of each of your credit reports from the three nationwide credit reporting companies every 12 months at [annualcredit-report.com](http://annualcredit-report.com).

**Veterans Upward Bound is a unique program designed to assist eligible veterans to prepare for entering and succeeding in a program of postsecondary education. VUB has operated successfully at ETSU since 1980 helping hundreds of veterans achieve their educational goals. Through academic counseling, advising, encouraging, motivating, providing basic skill and short-term remedial and refresher courses, assisting veterans in securing support services from other locally available resources such as the Veterans Administration, state veterans agencies, veteran associations, and other state and local agencies that serve veterans, 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)**

