

# "NEW HORIZONS"

Newsletter of the Career Links Program

JANUARY / FEBRUARY 2007

## Coordinator Message and Program Highlights

**Welcome Back Everyone!** It seems awkward that Spring semester is beginning with days so short and the temperatures so cold...still feels like Winter to me! Spring semester has begun and it is time for us to prepare the soil and plant the seeds that will blossom later in the season. There are several Career Links students scheduled to graduate in May and a few more who should complete their degree this summer. Talk about flourishing! Rachel & I and all of Counseling and Career Services have been working hard to help ensure your success. Be sure to check out page 2 of this newsletter for important events that we are offering this semester.

- ✂ Such as the **Scholarship Search and Essay Writing** workshop on March 5 & 6;
- ✂ **Networking Lunch** with keynote speaker Vernon Williams on March 21;
- ✂ and the **Presidential Dialogue** (also includes lunch) with Dr. Duncan on April 12. Dr. Duncan wishes to gain some insight into your experience at HCC. Please take this opportunity so that your voice may be heard! Hope to see you all on April 12th.

Even as I put the finishing touches on this newsletter, I am busy reviewing requests for spring financial assistance. This includes 18 new applicants! I look forward to working with each and everyone of you. Linking you to people and services that will help you achieve your personal and professional goals.

**Reminder:** All Career Links participants are invited to attend any Career, Counseling or Student Support Service or event at HCC. In order to be eligible for consideration for financial assistance through Career Links the following conditions must be met:

- ✂ maintain at least a 2.0 GPA;
- ✂ must meet with Anita at least once during the semester to "check in";
- ✂ turn in required "paperwork" i.e., current HCC registration, proof of income; and other financial aid received;
- ✂ and participate in at least one support service each semester.

Please be aware that funding is very limited and not guaranteed. Students who demonstrate the highest levels of motivation and who meet all of the above requirements are given greatest consideration.

**Nursing Students** if you have successfully completed "Fundamentals of Nursing" course you may qualify for the Nursing Student PCT Training program at Howard County General Hospital. Upon completion of "Fundamentals," the hospital will provide paid training and then hire you as a Tech. Call Anita or better yet check out their website [www.hcgh.org/general](http://www.hcgh.org/general).



**Anita Blake**  
**Rachel Freedman**  
**Debra Young**  
Appointment Line  
Website  
User Group

*Program Coordinator/Liaison*  
*Personal Counselor*  
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(410) 772-4840  
<http://www.howardcc.edu>  
<http://groups.yahoo.com/invite/CareerLinksHCC>



### Our Mission Statement

Career Links is a program of the Counseling and Career Services at Howard Community College, Career Links is a retention program designed to support single parents, displaced homemakers and adults-in-transition. The Career Links Program is committed to:

- Retaining and matriculating (graduating or transferring) single parents, single pregnant women, displaced homemakers and adults-in-transition on to careers and long term economic self-sufficiency;
- Financially assisting those who are low income, unemployed and underemployed; and
- Financially assisting those who desire to transform their lives through training and education

Howard Community College, 10901 Little Patuxent Parkway, Columbia, MD 21044



## Program News and Events



### Career Links Students Keep Climbing to Success!

I am pleased to report that out of 54 Career Links participants this Fall, more than 75% are enrolled for Spring courses and 90% of those returning are maintaining a GPA of 2.0 or greater! This is an admirable feat given the difficulty of some of the classes you are taking, while simultaneously working and managing your children and households. Keep up the good work! And remember as always, please call Rachel or me if you are ever feeling overwhelmed and need someone to talk about what is going on in your life.



Career Links students were treated to lunch and time to relax a little at our end of semester study break on December 13<sup>th</sup> - note the smiling faces.

Front row L to R: Aliesha Ragin, Carena Burke, Charlene Barnes & Rachel Espinoza

Back row L to R: Lindsey Haight, Rachel Freedman, Anita Blake, Regina Bryant, Dominique Gibson and Lashawnda Alton



### Wednesday Support Group

Wednesday's from 3:00 – 4:15 in ELB 130—All Career Links students are welcome, no RSVP is necessary.



Counseling and Career Services is relocating to the new Student Services Building (SSB) February 21-23rd.



**Networking Lunch** with keynote speaker and Columbia based author Vernon Williams as well as members of the business community to assist students with development of personal networking skills.

Wednesday, March 21 from 12:30 – 2:00 in SSB 401  
**RSVP is required!**



**Essay Writing Workshop** — Anita and Rachel will provide assistance in locating additional financial aid scholarships also with completing the application including the essay writing portion.

Monday March 5<sup>th</sup> from 5:00 – 8:00 p.m. and Tuesday March 6<sup>th</sup> from 10:00 a.m.– 1:00 p.m. in SSB 305 Computer Classroom—**Students can attend all or part of these sessions. RSVP is appreciated.**



**Presidential Dialogues** – All Career Links students are invited to have lunch with HCC President, Dr. Mary Ellen Duncan on Thursday April 12th, from 1:00–2:00 p.m. in the Office of Student Life SA201 **RSVP is required!!!!**

### Climbing to Success! Congratulations go out to ...

- ✂ Regina Bryant who has been accepted into the Accelerated RN Program;
- ✂ Charmaine Scott for achieving outstanding academic achievement during Fall 2006 semester;
- ✂ Sandra Pullen, a Career Links alumni has gone on to graduate with a BA in Business and recently hired by the University of Phoenix as an Admissions Counselor;
- ✂ Tiffanie Friel on the birth of her son Trevon on October 13th!!!
- ✂ Sandra Anderson on the birth of her daughter.

Please send your good news to [ablake@howardcc.edu](mailto:ablake@howardcc.edu) for publication in our next newsletter!

## On The Move



Yes Virginia, there is a Santa Claus, and yes the rumors are true. Career Links will relocate to the Student Services building on February 26th. Please bear with us as we unpack and get organized in our new 'digs.'

*"Change is the law of life. And those who look only to the past or present are certain to miss the future."*

- John Fitzgerald Kennedy



# Personal Counseling

## Keeping Promises Made to Yourself



How many of us have already broken our New Year's resolutions? One of the keys to success is setting small, manageable goals. This could also apply to counseling. Perhaps you have been considering taking advantage of the personal counseling resources available through Career Links, but something is stopping you from picking up the phone and calling me. If you have resolved to work through some personal issues or challenges, making the initial phone call to set up an appointment can be one small step toward a larger goal. However, sometimes people have fears or concerns about beginning counseling that prevent them from picking up that phone. What issues have you promised yourself you would work on "later" but never got around to? I'd like to address some common concerns people have as a way to help you take that first step if you have been considering personal counseling.

**Q: *I just don't know what to expect in counseling.*** **A:** You can expect a safe, confidential setting. Generally, I will meet with you for 45 or 50 minutes at the same time once each week. In the first meeting, you will have a chance to discuss your concerns with me. The goal of counseling is to learn about our habits and patterns of feelings and behaviors and how they sometimes cause us problems. Counseling is an opportunity to learn about our relationships with others and with ourselves and can lead to more satisfying relationships.

**Q: *How will I know I can trust my counselor?*** **A:** What you discuss in counseling is confidential with a few exceptions. I am bound legally and ethically by rules of confidentiality. Confidentiality and its exceptions will be discussed with you in the very first meeting. If your doubts persist, I encourage you to voice concerns at any point in counseling.

**Q: *I am afraid that my counselor will give me advice that doesn't follow my values.*** **A:** On some issues, clients and counselors will share values and on other issues they will not. This is similar to real life, where we don't always agree with everyone all the time. However, I will respect your values and beliefs. Although I might at times challenge some of your beliefs, your beliefs are yours and you are entitled to them. Sometimes, people have strong preferences to work with a counselor who is similar to them on some dimension of identity (race, ethnicity, religion, etc). If you have such a preference, I'd be happy to find you a referral for a counselor who is a good fit with your needs.

**Q: *I want to join the Career Links single moms group, but I am nervous about opening up to others I don't know.*** **A:** Fear of opening up to a group of strangers is a normal and common fear that everyone has when entering a group for the first time. Most find that it gets easier to do so over time. The group agrees on ground rules, including confidentiality and respect for different viewpoints. Given the atmosphere of safety, most members find themselves able to share with others. If you don't want to share personal experiences initially, that is okay. You will have lots of opportunities to offer support and advice to others.

**Q: *I am worried that examining my issues will make me think about them more, and then I will feel even worse.*** **A:** Sometimes, people do feel worse initially because they are confronting difficult personal issues or trying out new ways of behaving in relationships; if this does happen, we can discuss it and strategize about ways to handle new feelings and emotions that might feel overwhelming. The good news is that most people begin to feel better after confronting difficult issues and most people experience positive results from counseling!

Committing to once weekly counseling may seem like a large chunk of time, but the long-term payoff could be invaluable. Look at it as an investment in your future. If you have made a promise to yourself to make some changes in 2007 and you still have questions or concerns about counseling feel free to call me. I'd be happy to discuss the process of counseling with you.

Happy Birthday!



### January

Patrice A., Carena B., Joy M., Margeret M., LaChonda S., Ayaba T.

### February

Darnesia B., Felicia G., Gloria F., Katharine G., Josephine G., Megan S.

*"Some men look at things the way they are and ask why? I dream of things that are not and ask why not?"* - Robert Kennedy



# My Kids Are Worth How Much?

By [Stacey L. Bradford](http://www.smartmoney.com/consumer/index.cfm?story=20040513) - (Link to full Article: <http://www.smartmoney.com/consumer/index.cfm?story=20040513>)

Here's a brief summary of the most common tax breaks available for parents:

## Deductions

**Exemptions.** Every member of a household potentially counts toward a tax-deductible exemption on the family tax return. In 2006, each exemption is worth a \$3,300 deduction.

**Tuition and Fees.** Single parents can deduct up to \$4,000 in tuition expenses, if their modified AGI doesn't exceed \$65,000.

This deduction can't be used in conjunction with any other education (Hope or Lifetime) credits.

**Student-Loan Interest.** A portion of qualifying student-loan interest (loans from family, don't count) is also tax deductible. The IRS allows parents to write off up to a maximum of \$2,500 in loan interest. This deduction phases out for single parent filers with modified AGIs between \$50,001 and \$65,000. Students must be enrolled at least part time in a degree program to qualify.

## Tax Credits

**Child-tax Credit** is \$1,000 per child under age 17. The government doesn't limit how many children qualify. Note that this credit has income restrictions, but they vary depending on how many children parents are claiming. The child-tax credit starts to phase out at modified AGIs that exceed \$75,000 for single parents.

**Child and Dependent Care Credit.** Two-income households with children under 13 years old qualify for a dependent-care credit to help cover child-care expenses.

**Hope Scholarship Credit** is for parents who are helping a child pay for college, and is worth up to \$1,650 in 2006. To qualify, the young coed must be at least a part-time student in his or her first two years of secondary education. (This credit can be used only twice for each student, but there is no limit on the number of children who can qualify in any given year.) The income restrictions are a bit tighter than with the tuition and fees deduction. For 2006, this credit phases out for single parent filers with modified AGIs between \$45,001 and \$55,000 for single parents.

**Lifetime Learning Credit.** The Lifetime Learning Credit is far less restrictive than the Hope Scholarship credit. It covers students in their junior and senior years, and any other family members taking classes to improve their job skills. It can be claimed only once on any given tax return. Some families, however, will be able to claim the Hope Scholarship credit for one student and the Lifetime Learning credit for another. The latter is worth up to a 20% credit on tuition and other expenses of \$10,000 or a maximum of \$2,000. Income restrictions are the same as the Hope Scholarship credit.

**Adoption Credit.** In 2006 the IRS allows new parents an adoption credit worth up to \$10,960. And if parents adopt a special-needs child, they can take the full credit even if their expenses totaled less than the value of the credit.

## Cafeteria Plans

**Medical Costs.** Take advantage of an employer's cafeteria plan, also known as a flexible spending account, to help pay for medical expenses. These allow employees to use pretax dollars to cover all out-of-pocket medical costs not reimbursed by a health plan. There are no income limitations. Most employers, however, limit contributions to \$4,000.

**Child Care.** Parents earning more than \$43,000 are better off signing up for an employer's dependent-care spending account. Just like the medical accounts, these plans allow taxpayers to set aside pretax dollars for child-care expenses. The IRS limit is \$5,000.

Note that any money that isn't used is lost in these accounts so you must budget accurately and save those child-care receipts.

## Divorce

As a rule of thumb, the parent with custody for the greater part of the year gets to claim them. Of course, sometimes parents share custody, and this can get a little complicated. Whenever possible, try to work these things out early and have them noted in the divorce agreement, suggests H&R Block's Perlman. This will save everyone one less headache come April.

## Earned Income Tax Credit

\*If you lived with one child in 2005 and your family earned less than \$31,030\*, you can get up to \$2,662.

\*If you lived with two or more children in 2005 and your family earned less than \$35,263\*, you can get up to \$4,400.

\*If you had no children living with you in 2005 and you earned less than \$11,750\*, AND you were 25 but under 65 at the end of the year can get up to \$399.

- **File form 1040 or 1040A or 1040EZ**
- **Attach Schedule EIC**

**You may get more money added to every paycheck by filing for Advance EIC. Ask your employer for IRS Form W-5 to file for this benefit.**

EIC Forms and Information For forms and information on the EIC or Advance EIC, call the IRS at 1-800-829-1040 or visit [www.irs.gov](http://www.irs.gov).