

"NEW HORIZONS"

Newsletter of the Career Links Program

NOVEMBER / DECEMBER 2006

Coordinator Message and Program Highlights

Being in the Moment....

As a child I remember our priest admonishing the congregation to be fully present during the church service. Telling us not to dwell on mistakes we might have made yesterday or to consider what movie to watch tonight but to really listen to the "sermon" being delivered at the moment. Several years later my track coach advised me to "be in the moment" while running. His advice was to focus on my breathing – full and deep; focus on my stride – long and fast. This he said would enhance my racing performance. He was right! Now 25 years later, Rachel and I attended a workshop titled: Perils in the Lives of Multitasking Women. What was our instructor's advice? Answer: To live in the moment. In other words live each day to the fullest and embrace each moment. This advice does not necessarily mean to do less but rather to prioritize activities so that full attention can be given to whatever is being done at any moment.

In today's hustle bustle world, where each of us has so much on our respective plates, it is near impossible not to engage in multi-tasking. Such as preparing dinner; while assisting with children with their homework; while we try to do our homework; while simultaneously talking to the babysitter about scheduling for the upcoming week. The bottom line is that this can be exhausting and sometimes counter productive. If you are anything like me, you have more than one totally scorched dinner to your credit because you were multitasking. I am not suggesting that you give up multitasking (it would be impossible anyway) but set time aside for planning and prioritizing. So that when it comes time to do the really important stuff like read a bedtime story to your child; talk to your child about their day; study for finals; take the final exam; prepare your loved ones favorite meal; or do your work (whatever it is) you are not only in the moment but you are truly enjoying the moment!

It has been a very busy fall semester for all of us. Here are some highlights of peak moments and moments yet to come...see page 4 for more....

- Rachel Freedman, Ph.D. passed her State of Maryland psychology licensure exam! Congratulations Rachel!
- Anita Blake passed the Motorcycle Safety Course at HCC and is now a licensed motorcycle driver. Talk about being in the moment....Watch out!

(Continued on page 4)

Anita Blake
Rachel Freedman
Debra Young

Program Coordinator/Liaison
Personal Counselor
Program Assistant

Appointment Line
Website
User Group

(410) 772-4840
<http://www.howardcc.edu>
<http://groups.yahoo.com/invite/CareerLinksHCC>

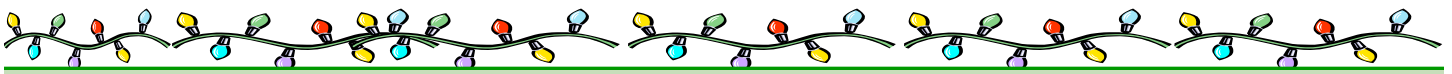


Our Mission Statement

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



Personal Counseling

Managing Holiday Stress



Holiday stress has several causes: gift giving obligations, expenses, time pressure, and unrealistic expectations. Take some time to read about these sources of stress and evaluate the role of each of them in your life as we approach what for some people is the most stressful time of the year.

Gift-giving obligations: Shopping for and buying gifts can be stressful and overwhelming. Stay organized and calm. Make a list of everyone you need to buy gifts for. Try to shop at stores where you can buy gifts for multiple people. Some people prefer to shop on-line or by catalogue to minimize the amount of time spent in stores. If you have to go to the stores but dread the mall, try to go to a free-standing store. If you do go to the mall, try to go early to avoid the most crowded times. Focus on the point of gift-giving: showing your appreciation for someone. If you don't like shopping or money is tight, trying baking some cookies for a friend or neighbor. A thoughtfully written card goes a long way.

Holiday expenses: Set a budget and stick to it. Think of alternative ways to give gifts (set up a gift exchange, bake, and create hand-made gifts). If possible, choose lower cost ways of entertaining such as a pot-luck. Do activities with family and friends that cost little or no money: go on walks or rent a movie rather than paying to see a movie

in the theatre or dining out. Give the gift of a phone call: let the people you care about know how important they are to you. Kind words can be the best gift.

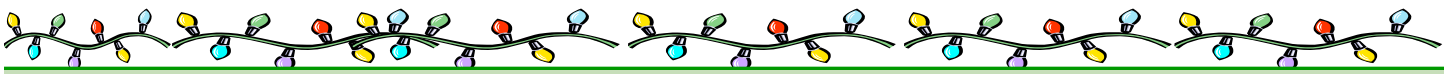
Time pressure: Complete your gift-shopping early. Refuse invitations. You don't have to go to every party or event. Take time for yourself. With so much emphasis on spending time with friends and family, many people feel guilty for taking time for themselves. If you consciously plan alone time, you will feel less overwhelmed by external stimuli.

KEEP EXPECTATIONS REALISTIC: The media perpetuates the idea that holidays should be "perfect." Fairy tale pictures in commercials and holiday cards show us scenes that rarely happen. The reality is that holiday dinners require a lot of cooking and a kitchen that takes hours to clean. Guests arrive late due to traffic. Your brother shows up and makes inappropriate comments. Old family conflicts re-emerge. Expect a few bumps in the road and you'll be better able to deal with whatever comes up. There is tremendous pressure to spend too much money on food, decorations, drinks, and gifts. Simplify where possible.

How to keep the holidays fun and relaxing

- ✎ Remember what the holidays are really about: This varies by individual and by family. It might mean being with those whose company we enjoy. For others it might mean religious and spiritual connection, renewal, reflection, or helping those who are less fortunate.
- ✎ Stop and rethink your holiday habits and traditions: Make a list of what you really want to do vs. what you think you should do. Traditions provide a sense of continuity with the past. This in turn helps foster a sense of belonging, security, relatedness, and intimacy. Sometimes traditions need to be re-examined and revised. If new traditions make more sense, replace the old ones.
- ✎ Change what you can but accept those things that you cannot control. For example, if parents or other family members were not supportive when you were growing up, chances are they can't do it now either. Plan ahead but also build in enough flexibility for unforeseen circumstances. If things don't go the way you expected, challenge yourself to see the silver lining. Focus on the positive.





Digging out of Debt

Financial Pitfalls for the Single Parent



Debt—While credit cards may seem like an easy way to fill in the gaps of a decreased income, avoid using them as much as possible.

Shopping When Depressed -Many people like to go shopping as a way to cheer themselves up. But the added debt you'll incur from your shopping spree will only make you feel worse later.

Inadequate Child Support- If you find that you're not receiving payments, consult a professional on how to best handle the situation.

Giving in to the "Gimmies" -Don't let your children's wants cause you to exceed your budget. Be sure to set designated amounts for holiday and birthday gifts, and stay within the budget.

Trying to Maintain a Higher Standard of Living— Unfortunately, many single parents will need to make lifestyle adjustments. Consider moving, finding a

roommate or changing your spending habits.

Unexpected Expenses—Put aside a little bit of money from each paycheck into an emergency fund. Without savings set aside, you may be tempted to get further into credit card debt.

Being Afraid or Embarrassed to Ask for Help— There are many non-profit organizations and churches with programs specifically designed for single parents. And many single parents find that family, friends and neighbors are willing to pitch in when needed. But if you don't seek help, they may never realize what your needs are.

This article is based on the book, The Financial Guide for the Single Parent Workbook, by Larry Burkett. <http://www.familyfirst.net/famlife/pitfalls.asp>

Solutions for a Single Mother in Getting Out of Debt: Do it Yourself Approach

By Kelly Kennedy, <http://www.singlemotherresources.com/>

Budget—Set up a budget or reevaluate your current one. Keep track of all your spending for one month and record your monthly income and all your monthly bills and other receipts even if you are paying with cash.

- ♦ Look at what you are spending to cut back on certain items—especially on impulse buys
- ♦ Make goals for your self to set aside a certain amount of money each month to put into a savings account or to put towards paying off other debt.
- ♦ Rip up your credit cards, deal with your creditors, and make all your payments on time.

Credit Counseling and Debt Management Programs—If your debt is severe it's recommended that you get help and fast. You can find companies that do it for free, and all your information is kept confidential. A credit counselor will evaluate your current situation then recommend the best solution for you.

Debt Consolidation—will compile existing debts and mortgage payment into one. You take out a loan, often times using your home as collateral. However if you fall behind you put losing your house at a serious risk.

Bankruptcy—An absolute last resort and not recommended for everyone is filing for bankruptcy. Bankruptcy can absolve part of an individual's debt but can destroy credit worthiness up to 10 years after the discharge date and restrict you from certain types of employment.



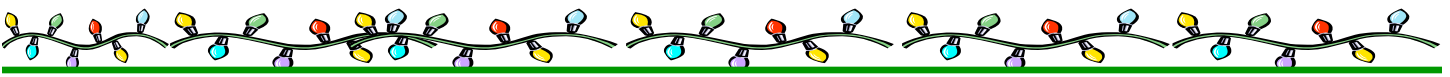
CCCS of Maryland & Delaware (Consumer Credit Counseling Service)

Appointment #: (800) 642-2227

Offers: Internet Counseling; In-Person Counseling; Phone Counseling; Pre-Filing Counseling and Pre-Discharge Education

Debt Advice Organization offers information on low cost and free certified credit counselors, as well as provide information on understanding credit. <http://>

Never measure the height of a mountain, until you have reached the top. Then you will see how low it was.
- Dag Hammarskjold



(Continued from page 1)

- Rachel and Anita facilitated a Money Management Workshop in October...check out *Ways to Save...* and page 3 of this newsletter to learn what you missed in case you were not able to attend....
- Rachel launched a weekly support group for Career Links participants – held Wednesday afternoons in L-140 Career Center Conference Room. No appointment necessary just drop-in.

Upcoming moments....

Date & Time

Wed. Dec. 13th 10:30—1:00
 Wednesday, December 20th
 Monday, January 15th

Event

Study Break
 Winter Financial Assistance Form Due
 Spring Financial Assistance Form Due

Location

L-140 **Join us for food & fellowship
 L-140 Attn: Anita Blake
 L-140 Attn: Anita Blake

The Belles of the Ball



Three lucky Career Links students (left to right) Sonya Sloan Howard, Carena Burke and Regina Bryant had the opportunity to attend the Success in Style Masquerade Ball in September. The word is they were treated like royalty at the Ball!



**Career Links
 Single Parent Support
 Group
 Meets Each
 Wednesday
 Between
 3:00—4:15 pm
 Room L-140**

Ways to save from the experts...you!

1. "Putting money in my son's piggy bank works because I know I won't take money from my son."
2. Shop for sale clothing at the department stores.
3. Use coupons.
4. For boys you can buy clothes that are one size too big and get more use out of them.
5. Pack lunch and dinner if you are going to be out of the house.
6. Avoid Starbucks!
7. Re-fill water bottles.
8. The Marshall's and consignment shops on Route 1 in Laurel have great deals.

Happy Birthday

November	December
Marian J	Denise A.
Latia J.	Cierra C.
Robin S.	Shantel L.
Sonya S.	Lajuan M.
	Kimberly R.
	Kimberly S.

Patience and perseverance have a magical effect before which difficulties disappear and obstacles vanish.
 John Quincy Adams