



# CommunicAbility

A Quarterly Newsletter For Our Community Members with Disabilities

## Winter 2013, Vol. 13, Ed. 1

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“There is only one corner of the universe you can be certain of improving, and that’s your own self.”

~ Aldous Huxley

## Thinking about going back to school? The school makes all the difference

### For-profit vs. Non-profit schools

Everywhere we turn we see or hear advertisements for degree programs from dozens of national higher education institutions. They promise convenient online learning, and tout extraordinary graduate job placement rates. It almost sounds too good to be true – and in some cases, it is.

Many of these national schools, unlike state or private schools, operate for profit. For profit schools, rather than reinvesting income in the school itself, passes along income to its shareholders. Such practices often lead to higher tuition rates, which in turn leaves the student with greater student loan debt, often north of \$20,000!

This is not to say that a for-profit college cannot deliver on its promises, rather it is just a reminder to thoroughly research your higher education options. Do not choose a school based on their advertisements alone.

Here are a few things to consider while researching your options:

- Does the school offer degree programs for high-demand career fields in your local area? (ie. are local employers hiring entry level applicants in your chosen career?)

**Tip:** To learn which career fields have the brightest outlook, check out the Bureau of Labor Statistics Occupational Outlook Handbook online - [bls.gov/ooH](http://bls.gov/ooH)

- Does the school provide hands-on learning opportunities? (ie. internship/externship placements, mentorships, etc.)

In this job market employers are looking for candidates with at least some practical, hands-on experience. It is essential that you choose a program that incorporates this type of learning into the degree program.

- Does the school maintain a network of employers to which they refer successful graduates?
- Does the school provide ample support via counselors and teachers for students who need accommodations and/or extra help with assignments?

Returning to school as an adult can be a rewarding and fulfilling journey! Taking your time to research your options will ensure that you are left with a positive experience that will enhance your life for years to come!

**“Sometimes we stare so long at a door that is closing, that we see too late the one that is open.”**

~ Alexander Graham Bell

## New Horizons Un-Limited

is a Milwaukee-based, non-profit organization that provides individuals with lifelong disabilities increased access to the information, tools and life experiences that will enable them to improve their lives.

To learn more about what we do for our community members with disabilities, please visit us online: [www.new-horizons.org](http://www.new-horizons.org)

## No Internet?

If you do not have access to the Internet, and are unable to access the websites listed, we would be happy to mail you the information that is available online. To request a printed copy, please contact us at 414-299-0124.

## Save a Tree: Receive CommunicAbility via E-mail

Help us cut down on paper waste! E-mail us at [horizons@new-horizons.org](mailto:horizons@new-horizons.org) to request an electronic version of CommunicAbility via e-mail.

Please be sure to include your complete name in your e-mail.

## Back To School: Tips for Adult Learners

Getting back into a study routine can be difficult after being removed from a formal education setting for a decade or more. Taking the time to prepare your mind for the mental gymnastics that is college is essential if you hope to have a fulfilling college experience.

Here are a few tips to help you prepare for a return to formal education:

### 1.) Improve your computer skills

You **MUST** know how to use a computer if you hope to have success in college. Nearly all assignments and correspondence are completed through a computer. Prior to enrolling in your degree coursework, take up a few computer classes to ensure your skills are where they need to be.

The following skills are especially important:

- Typing
- Document Creation and Editing
- E-mail
- Web Browsing and Research

### 2.) Improve your writing and speaking skills

No matter what degree or career field you choose, every teacher/employer will expect an ability to communicate clearly and concisely. Take a business writing course or a speech class to help you develop these all important skills.

**NOTE:** If you have a disability that prohibits you from communicating clearly, research adaptive aids that can assist you with your communication.

We have developed a resource page on such aids:

[new-horizons.org/adpcom.html](http://new-horizons.org/adpcom.html)

You can access free learning materials through these online portals:

#### Free math, English, computer, and career activities and curriculum:

- [education-portal.com/academy/course/index.html](http://education-portal.com/academy/course/index.html)
- [gcflearnfree.org](http://gcflearnfree.org)

#### Free writing activities and curriculum:

- [owl.english.purdue.edu/owl/section/1/1](http://owl.english.purdue.edu/owl/section/1/1)

#### Free public speaking tips:

- [ljlseminars.com/monthtip.htm](http://ljlseminars.com/monthtip.htm)

### 3.) Organize your life

You surely have numerous appointments and responsibilities to juggle as it is. Going back to school will multiply these responsibilities. If you do not use a calendar, now is a great time to start. Try to keep your schedule as consistent as possible so you can easily work in the demands of schooling. Remember, there are strict deadlines you must meet while in school. It is essential that you schedule the time to complete the necessary coursework and assignments.

### 4.) Refresh your study skills

Sitting down to read and comprehend a complex textbook can be very overwhelming. Before you get started in your schooling, it might do some good to work on your study and focus skills.

Check out Virginia Tech's Study Skill Self Help webpage to help you enhance your study skill set.

[ucc.vt.edu/stdysk/stdyhelp.html](http://ucc.vt.edu/stdysk/stdyhelp.html)

## If you're repaying a Federal student loan, we've got news for you...



The U.S. Department of Education recently announced a new repayment plan that could lower your monthly federal student loan bill. The plan, known as **Pay As You Earn**, caps monthly payments for eligible recent graduates at 10 percent of discretionary income.

If you do not qualify for this new plan you may be able to take advantage of the Income-Based Repayment plan, which caps monthly loan payments at 15 percent of a borrower's discretionary income.

While both plans may result in greater interest being paid overtime, they are designed to help recent graduates weather the recovering economy and avoid the consequences of defaulting on their loans.

Borrowers who have at least one Direct Loan, or a loan in the Federal Family Education Loan (FFEL) program that is eligible to be repaid under one of the income-driven plans can apply.

An application is available online by visiting [studentloans.gov](http://studentloans.gov).

You will need to log in with your Federal Student Aid Pin to access the online applications. If you do not have a pin, visit [pin.ed.gov](http://pin.ed.gov).

# New Horizons Un-Limited

Serving Our Community Members with Disabilities Since 1994

## 11<sup>th</sup> Annual Benefit Raffle

### Grand Prize: iPad Mini



Raffle Drawing

March 21, 2013

US Bank Center Galleria

*Need Not Be Present to Win*

Get Your Tickets Today!!

\$2 ea • 3 for \$5 • 7 for \$10

Best Luck Special

20 tickets for \$20

*Raffle entrants who purchase multiple tickets are eligible to win multiple prizes.*

...

*All proceeds will support programs that provide the information, tools and opportunities that will enable our community members with disabilities to move forward in their lives.*

**Additional Prizes Include Gift Cards, Restaurant Certificates, & more!!!**

Please contact us to request a prize list or to purchase your tickets:

414.299.0124 • [horizons@new-horizons.org](mailto:horizons@new-horizons.org) • [www.new-horizons.org/raffle.html](http://www.new-horizons.org/raffle.html)

Return Service Requested

## A New Year, A New You Word Search

Life is a journey! Let's be darn sure it's a good one!








As you search, reflect on each word and its meaning to you and your life. And always remember as you move forward through life, "the journey is the reward."

- |                  |                |
|------------------|----------------|
| BELIEVE          | JOURNEY        |
| CONFIDENCE       | JUST DO IT     |
| COURAGE          | KNOWLEDGE      |
| DEDICATION       | LEARN          |
| DO NOT LOOK BACK | LET GO OF FEAR |
| ENJOY LIFE       | LOVE           |
| FIND PURPOSE     | PREPARE        |
| GIVE             | SHARE          |
| GROW             | STRENGTH       |
| HOPE             | YES YOU CAN    |

C W V S C D O W I B U Y J T F L Q H T U  
 D N K W R Z S J W T O L U B N W K A U H  
 O S M X O Y C T S D Z K S E G G W V X H  
 X G I D I Q O O R K F F T L V R K E E M  
 G P J U Q P U P N E I X D I N I G N D M  
 U I F T Q R R W O F N F O E S U H J V K  
 D O V A M E A E D P I G I V O E H O F F  
 G E E E U L G Z P L M D T E H G C Y P N  
 B F D N O H E J Y A A E E H D L H L R E  
 F F V I J Q R S H A R E O N Q O X I J A  
 D I Q I C G T V B B J E U G C V L F O P  
 A N V J M A I W V L J G T W B E C E U O  
 I D D O N O T L O O K B A C K Q I V R C  
 F P E I Z D C I Y E S Y O U C A N H N D  
 G U X P O C W Z O X L G L U T R S Y E K  
 N R C C J J O D X N X W V E W B E J Y Y  
 J P U B Z I I G R O W R B R A X H I X Q  
 P O L V L E T G O O F F E A R R E S M P  
 A S J E X Q K V M V X M L X A X N Z P Y  
 U E N P S E E H N H K N O W L E D G E K

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Visit: [goodsearch.com/toolbar/new-horizons-un-limited](http://goodsearch.com/toolbar/new-horizons-un-limited)