

# Your Bottom Line

Your go-to resource for timely information about personal finance, college planning and student loan management

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## Utilizing Services on Your Campus

The hustle and bustle of the new school year is about to begin, and as you gather your school supplies, organize your dorm room and review your new schedule, don't forget to familiarize yourself with the various campus services your college provides. These resources are specifically designed to encourage student success and college completion. Campus services range from Academic Advisement regarding your schedule to food pantries and clothes closets for your personal well-being. Not all schools offer the same services, but they do offer options to help you get the most out of your college experience. Here are few common services to get you started:

- **Campus Activities** – Sometimes called Student Life or Student Activities, this is the place to go if you want to get involved. Campus Activities can connect you with different student organizations. Get plugged in to a special interest group such

as the Engineering club, or discover more about yourself and others by attending cultural events. Finding your niche can make a busy campus feel more like home.

- **Wellness Center** – This is often a one-stop-shop that addresses your physical and emotional health. You may be able to take advantage of a gym to help you stay fit, then utilize the medical services if you're feeling ill or need a flu shot. Some campuses also offer counseling services through their wellness centers. Balancing college courses and other obligations can be challenging at times, but you don't have to handle it all by yourself. A counseling center can provide a safe place for you to let off some steam.
- **Financial Aid Office** – Before you even stepped foot on campus, you probably

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interacted with someone who works in the financial aid office. Come here to learn more about your financial aid eligibility and award offer for the upcoming school year. Discover other options for funding your education, as well, by asking about scholarships or tuition waivers.

- **Tutoring Services** – If you're having trouble in a course, don't get down on yourself; get a tutor! From writing labs to department-specific tutoring centers, you may find help with a specific assignment or gain a few tips for succeeding in a certain class. Tutors are skilled in many different subjects, from English Composition to College Algebra, so check them out to see how they can help you.
- **Disability Services** – Campuses offer options to accommodate those with a disability. If you're in need of assistance, don't hesitate to contact this department to inform them of your situation and inquire about necessary accommodations.
- **Career Services** – Some students know which careers they're interested in; some don't. Career Services will help all students in their career discovery process. From offering career interest surveys to helping you build a resume and cover letter, the resources this office provides can benefit you long after you've graduated from college.

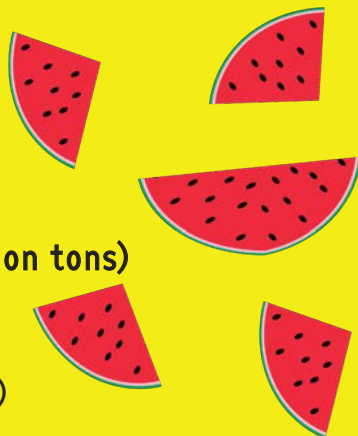
Explore the many unique services available on your campus so you'll know where to go when you need assistance or support.

**On average, each person in the United States consumes 16.1 pounds of watermelon each year.**

**The average whole watermelon costs 32 cents per pound. Pre-packaged watermelon sells for about \$1.93 per pound. Save money and cut it yourself!**

#### **Watermelon Production by Country:**

1. China (79.2 million tons)
2. Turkey (3.9 million tons)
3. Iran
4. Brazil
5. Uzbekistan
6. Algeria
7. **United States (1.82 million tons)**
8. Russia
9. Egypt
10. Mexico (1.2 million tons)



# ICAP: What's it All About?

An Individual Career Academic Plan, or ICAP, is a process students complete throughout their high school years. Beginning with the freshman class in the fall of 2019, every student attending public high school in Oklahoma is required to complete an ICAP as a graduation requirement. Throughout the ICAP process, students will learn about themselves, explore careers and build a plan for life after high school.

State law requires every student to complete career and college interest surveys; update written postsecondary and workforce goals annually; take an intentional sequence of courses in high school that reflects their postsecondary goals; track academic progress through college readiness tests, concurrent enrollment and career certifications; and participate in service-learning or work environments. ICAPs can go well beyond these requirements. Many districts are beginning the ICAP process with middle school students or even incorporating career awareness activities in their elementary school curricula.

[OKcollegestart.org](http://OKcollegestart.org) is one of the free online platforms school districts may use to facilitate ICAP efforts in their schools. [OKcollegestart.org](http://OKcollegestart.org) includes an ICAP feature that allows educators to customize the activities students should complete on the website as part of the ICAP process. Activities include a resume builder, multiple career and interest surveys, scholarship searches, high school course planning to ensure students are on track for graduation, and much more.

As students complete ICAP activities on [OKcollegestart.org](http://OKcollegestart.org), educators can track student progress on the Professional Center, viewing individual student portfolios, running reports for groups of students and managing student accounts. Parents may also create [OKcollegestart](http://OKcollegestart.org) accounts and connect to their students' accounts to monitor ICAP progress.

To learn more about [OKcollegestart](http://OKcollegestart.org), visit [www.OKcollegestart.org](http://www.OKcollegestart.org). For general Individual Career Academic Plan information, visit [www.OKEdge.com](http://www.OKEdge.com).



# Recovering After a Natural Disaster

Mary Jane Coffman, Disaster Program Manager  
American Red Cross

Mary Jane Coffman is Disaster Program Manager with American Red Cross, serving Central and Southwest Oklahoma. In this month's Q&A, Coffman answers questions about recovering after a natural disaster.

## *What should be your first steps following a natural disaster?*

Safety and security—ensuring that everyone is accounted for and receives medical attention, if needed. If you need a safe place to stay or resources to assist, check with the American Red Cross or other organizations in your area that may have shelter, food, supplies and information. You can find information about where to locate the American Red Cross by downloading our free Emergency App to your smartphone or calling 1-800-redcross. If you have insurance, contact them as soon as possible.

## *Are there any resources or tips that can help someone get back on their feet financially?*

Insurance is very important. Even if you rent, renter's insurance can make a real difference. Additionally, charitable or non-profit organizations may have financial resources, in addition to supplies, to help with recovery. Depending on the scope and scale of the disaster, there may also be government resources that can assist. It is important to connect with any caseworkers or administrators with whom you already work to see how they may be able to help. For instance, contacting your mortgage company and advising them that you have been impacted

by a natural disaster will help with determining whether you may be eligible for any programs. Similarly, if you or a family member connects regularly with a medical provider or government agency for support with a medical condition or a disability, it is important to reconnect as soon as possible to let them know about your situation and learn whether there may be assistance.

## *Are there any other tips you recommend to help someone who is just trying to get back to a more normal way of life after a disaster?*

It's important after a disaster to take things a step at a time and understand that everyone will be recovering in their own way and in their own time. Beginning to return to routines as soon as practicable can help. Along with our partners at United Way of Central Oklahoma and Catholic Charities of Oklahoma City, the American Red Cross developed a resource called “[Surviving a Disaster: Your Road Map to Successful Recovery](#)” which has step by step tips to help prepare for and recover from disasters. These include things like how to replace your drivers' licenses, social security cards and other important documents, how to access resources and who to contact for help.

## *Is there anything that people can do ahead of time to make recovering from potential natural disasters easier?*

There are so many steps families can take to prepare ahead of disasters to help them manage at the time of the disaster as well as help them in their recovery. A good first step is to check on your insurance coverage, as well as

ensure you have a current inventory of your home and belongings. (Videoing everything and keeping a flash drive of that video at multiple locations is a great plan!) We also encourage families to prepare by making a plan for what their family will do, organizing supplies and important information ahead of time and having many ways to stay informed before, during and after disasters occur. You can find tips for preparing [at our website](#). Downloading our free American Red Cross Emergency App to your smartphone is another way to have valuable tools at your fingertips both to prepare for and be alerted to disasters and to recover should you and your family be affected.

## *Do you have any additional advice?*

It's also important to care for the emotional needs of those who may be impacted by disaster. Similar to preparing for disasters with insurance and an emergency go-bag, you can also learn and practice coping skills in the event of an emergency. And, after a disaster, it is important to be aware of and seek support for mental health and spiritual care needs.

And, don't forget to think about all the members of your family – including your pets! It's just as important to have plans for them. We have great tips to help with that as well [at our website](#) and on our app.

If you have specific questions or need help (or want to help) before or after disasters, please do not hesitate to contact your American Red Cross at 1-800-redcross or [redcross.org](#).





# Meet the New OKMM Team Members!

Oklahoma Money Matters is excited to introduce its two new Outreach Specialists, Sara Lorenzen and Rae Scott-Pettit. Sara and Rae, who are also *Your Bottom Line* contributors, bring new energy and a fresh perspective to OKMM, and we believe you'll enjoy what they bring to the *Your Bottom Line* newsletter.

## Sara Lorenzen

Sara came to OKMM from the nonprofit sector with more than 10 years of experience in public relations, communications, outreach and client relationship management. She earned a bachelor's of arts in public relations and master's of education in adult education from the University of Central Oklahoma. As one of OKMM's outreach specialists, Sara provides financial education for high school and college students, adult learners on college campuses, workforce and TANF programs and community partners, as well as workplace financial education.



## Rae Scott-Pettit

Rae joined the OKMM team after completing 15 years of service in the federal government and teaching Spanish language and cultures to middle school students in Texas. Rae is passionate about advocating for various underrepresented groups, especially those with disabilities. She's volunteered her time with the Developmental Disabilities Council of Oklahoma and is a graduate of their Partners in Policymaking program. In her position with OKMM, Rae provides financial education to adult learners on college campuses, workforce and TANF programs and community partners, and workplace financial education. She is bilingual and shares OKMM's message with our Spanish-speaking population.



The Oklahoma College Assistance Program, an operating division of the Oklahoma State Regents for Higher Education, provides college access and financial aid awareness, financial literacy and student loan management programs and services that benefit students, parents, schools and community partners.

