



# Veterans Upward Bound

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## VUB Spring Semester Information and Instructions

Page three of the newsletter contains the Veterans Upward Bound (VUB) 2024 spring semester schedule of classes. Some of our pre-college classes are taught online using Comfit<sup>®</sup> and Zoom<sup>®</sup> 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<sup>®</sup> online tutoring system for those who need additional preparation before taking the college assessment and placement exam.

Our Zoom<sup>®</sup> tutoring sessions in math, English, and computer skills are taught by Dr. Marian Young. They are offered on Tuesday and Thursday evenings 4 to 6 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.

## NAVUB SCHOLARSHIP WINNER



Veterans Upward Bound has just received word that Erika Barker has been selected as the recipient of the National Association of Veterans Upward Bound (NAVUB) Scholarship for Fall Semester 2023 in the amount of \$1,000. Erika, a Veterans Upward Bound achiever attending East Tennessee State University, was also recently selected for a 2023 Tennessee Association of TRiO Programs (TN TRiO) Scholarship in the amount of \$500

and the 2023 Southeastern Association of Educational Opportunity Program Personnel (SAEOPP) Survivor Scholarship for Fall Semester 2023 in the amount of \$250. Winning all three TRiO Scholarships in the same year is an outstanding accomplishment only achieved by very few VUB participants. Maintaining a very high GPA, being a full time student involved in numerous extra curricular activities, assisting other students, and working full time in her chosen field all contributed to her success.

Upon completion of her Bachelor of Social Work (BSW), she plans to pursue a Master of Social Work (MSW) and seek employment with the Veterans Administration as a case manager or patient advocate.

The staff of Veterans Upward Bound congratulates Erika for her superior performance of duty and her display of professionalism.



**EAST TENNESSEE STATE UNIVERSITY VETERANS UPWARD BOUND**  
**VUB 2024 SPRING SEMESTER: JANUARY 16 - MARCH 22**  
**TENTATIVE SCHEDULE OF CLASSES/TUTORING (ETSU Main Campus)**

**\*Our online ComFit<sup>®</sup> tutorial software is available any time, anywhere!**

ComFit<sup>®</sup> 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<sup>®</sup> TUTORING is available to all eligible veterans.

Zoom<sup>®</sup> Login ID: 830 3378 1246; Passcode: 331606. Tutoring subjects include math, statistics, English and computer skills.

Topic: VUB Zoom<sup>®</sup> tutoring – each Tuesday/Thursday 4-6 p.m. Spring 2024.

Time: January 4, 2024, 4-6 p.m. (ET) until May 9, 2024

Tutor: Ms. Marian Young, Ph.D.; project specialist

**CLASSES**

**COMPUTER SKILLS**

*Consists of Windows 11 and Office 365*

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 a.m.-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 ROOM 234**

**COMPUTER SKILLS I & II**

Tuesday ~ 9-11 a.m.

**ENGLISH/MATH TUTORING**

Tuesday ~ 11 a.m.-12:30 p.m.

**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 Spring 2024 Semester ~ January 16 - March 22**

**Memorial Day Holiday ~ May 27 / Good Friday Holiday ~ March 29**

**VUB Summer 2024 Semester ~ April 2 - May 31**

## Financial Literacy Information

The lack of financial literacy among veterans in America is one of many reasons for homelessness in the veteran population. In the next few newsletters, we will be publishing articles focusing on the My Money Five concept from the government site MyMoney.gov.



### My Money Five

Making the most of your money starts with five building blocks for managing and growing your money -- the MyMoney Five. Keep these five principles in mind as you make day-to-day decisions and plan your financial goals.

Sometimes it's necessary to borrow for major purchases like an education, a car, a house, or maybe even to meet unexpected expenses. Your ability to get a loan generally depends on your credit history, and that depends largely on your track record at repaying what you've borrowed in the past and paying your bills on time. So, be careful to keep your credit history strong.

### ACTIONS YOU CAN TAKE

- Track your borrowing habits.
- Pay your bills on time.
- When you need to borrow, be sure to plan, understand and shop around for a loan with a low Annual Percentage Rate (APR).
- Learn about credit and how to use it effectively.  
Pay attention to your credit history, as reflected by your credit score and on your credit report.

### HINTS AND TIPS

- Borrowing money is a way to purchase something now and pay for it over time. But, you usually pay interest when you borrow money. The longer you take to pay back the money you borrowed, the more you will pay in interest.
- It pays to shop around to get the best deal on a loan. Compare loan terms from several lenders, and it's okay to negotiate the terms.
- When repaying a loan, it may be better to pay more than the minimum amount due each month, so you will have to pay less in interest over the life of the loan.
- One of your most important aids when shopping for a loan is the APR – the Annual Percentage Rate. This is the total cost, including interest charges and fees, described as a yearly rate.
- Paying your bills on time will help increase your credit score. Even if you fell into trouble with borrowing in the past, you can get on solid footing and rebuild your credit history by making regular payments as agreed.

You are entitled to a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. Go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call toll free 1-877-322-8228 to order the free reports. Beware of imposter sites.

**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 thousands 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.

On the web: [www.etsu.edu/vub](http://www.etsu.edu/vub)

Facebook: ETSU Veterans Upward Bound

Instagram: @vubetsu

**TRIO**

VETERANS UPWARD BOUND