

IMPACT Info

Making a difference . . .

Special points of interest:

- If you attended the college play, *House On The Cliff*, you need to bring your ticket stub to get academic credit.
- Many of you need to go on a transfer visit or set up a career preview (job shadow) with Bev before the end of this semester. You still have an opportunity to visit Southwestern College in Winfield, KS on either Wed., Nov. 18 in the a.m. or Thurs., Nov. 19 in the p.m. **Sign up by Nov. 4.** Even if you are not planning to attend Southwestern, the experience alone will allow you to compare and contrast the environment and customer service of a four-year private college. **Contact Bev 441.5272.** If you ever go on your own transfer visit be sure to pick up a blue-colored form to take with you, which will also count towards a transfer credit. Do it today!
- Don't procrastinate! Sign up for your monthly meeting before Thanksgiving!
- Coming on December 9, *Straight No Chaser* will be in concert. IMPACT will have free tickets for any IMPACT student that is interested.

University Spotlight—Pittsburg State University

Pittsburg State University (PSU) is home of the Gorillas. PSU is the only university in the nation with a gorilla as a mascot (named Gus). Midwest values and hospitality are found on this campus of 7,000 students where the student to faculty ratio is 18 to 1. At Pittsburg State University, students can choose from over 100 academic programs distributed among the colleges of Arts and Sciences, Business, Education, and Technology. PSU students enjoy small class sizes, challenging courses, a caring faculty, and modern classrooms. Within six months of graduation, approximately 80% of PSU graduates are either gainfully employed or enrolled in advanced studies.

Located in the southeast corner of Kansas, the University is within two hours of Tulsa, OK, Kansas City, and Springfield MO. Our students are close enough for big city visits, but still enjoy campus and city sponsored activities. The 20,000 citizens of Pittsburg, KS

take pride in supporting Pittsburg State and its mission of encouraging all individuals to achieve their potential.

Our tuition is among the lowest in the region, and we offer a generous program of need-based and merit financial aid, so family income is not an obstacle to a high-quality education.

Pitt State students can study abroad in more than 20 countries on five continents.



Pittsburg State University Campus



WHO TO CONTACT

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November 2009

Schedule of Events

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 	4 	5	6	7
8	9	10	11	12	13	14
15	16	WSU Transfer Visit	18 SW Transfer Visit	19  SW Transfer Visit	20	21
22	23	24	25 26 27 28 Thanksgiving Break			
29	30					

Upcoming Academic/Cultural Events schedule for December

- Sat., Dec. 5—Winter Wonderland Dance Show, 7 p.m.
- Tuesday, Dec. 8—Act One presents “A Night of Scenes”, 7 p.m.
- Wednesday, December 9—*Straight No Chaser* Concert, 7:30 p.m.



Thursday, Dec. 10—*Temporal Mechanics Union* Concert— 7:30 p.m.



- Thursday, December 10—Study Night for Finals, 6-8 p.m.
- Sunday, December 13—*Vespers* Christmas Concert, 2:00 p.m.
- Tuesday, December 14—Breakfast of Champions, 8-11 a.m.

- **Tuesday, November 3**—*Wicked* the Broadway Show in Wichita, KS. First 15 students who signed up and paid will be leaving campus at 6 p.m. and will return after 11 p.m. Be sure to eat dinner before we leave and do not wear jeans. This is a dress-up, casual occasion.
- **Wednesday, Nov. 4**—*Pittsburg State University Transfer Visit*. Must have signed up by Oct. 21 to visit with your department choice. Leave campus at 7:30 a.m. and return by 6:30 p.m.
- **Tuesday, November 17**—*Wichita State University Transfer Visit*. Must have signed up by November 2 to visit with your department choice. Leave campus at 7:45 a.m. and return by 4:30 p.m.
- **Wednesday, Nov. 18**—8:30 a.m. -12 p.m. *Transfer visit to Southwestern College* in Winfield, KS. Must sign up by Nov. 4.
- **Thursday, Nov. 19**—12-4 P.M. *Transfer visit to Southwestern College* in Winfield, KS. Must sign up by Nov. 4.
- **Thursday, November 19**—Men’s Basketball hosts Pratt, 7 p.m.—Turkey Bowling, Cowley Recreation Building, 8:30 p.m.—John Zaffis Ghost Hunter, Brown Theatre, 9:30 p.m.
- **Wednesday, Nov. 25-29**
Thanksgiving Holiday
Count your many blessings!
Happy Thanksgiving!

THE FINANCIAL LITERACY OF YOUNG AMERICAN ADULTS

Results of the 2008 National Jump\$Start Coalition Survey of High School and College Students

Executive Summary

The **financial literacy** of high school students has fallen to its lowest level ever, with a score of just 48.3 percent. The average score for college students on the same 31 question exam, however, was 62.2 percent, nearly 15 percentage points above that of high school seniors. In addition, scores improved for every year of college with seniors averaging 64.8 percent. **The good news is that American college graduates are close to being financially literate and probably will be so with more life experience. The bad news is that just 25 percent of our young adults are graduating from college** and this number appears to have stabilized. This means that 75 percent of young American adults are likely to lack the skills needed to make beneficial financial decisions.

When the Jump\$Start Coalition® for Personal **Financial Literacy** first began measuring **financial literacy** eleven years ago, the term was literally unknown. Today, hundreds of organizations promote **financial literacy**, members of Congress introduce bills supporting it, a Federal commission promotes it, many states have passed initiatives and serious scholarly work is being published.

We have long noted with dismay that students who take a high school course in **personal finance** tend to do no better on our exam than those who do not. This finding has been a great disappointment to consumer educators and to those who support efforts to make courses in personal finance a requirement for high school graduation, and it points to the need for better materials and teacher training.

The 2008 high school survey found that nearly half of students who had taken a full semester course in personal **financial management** were not seniors when they took the course. In fact, many were freshmen and sophomores at the time and probably lacked exposure to many financial decisions and whose motivation to become financially literate must be questioned.

Not only did college students prove to be far more **financially literate** than high school seniors, those high school seniors who planned to attend a four-year college did much better on our exam than others. In fact, those who had no post-high school plans averaged just 34.9 percent while those who planned to attend a junior college averaged 44.6 percent and those headed to a four-year college averaged 50.9 percent. Note that the large number of students who drop out of high school before their senior year are not measured in our exams but are presumed to be far less **financially literate** than those still in school.

Enrollment for Spring Semester is going on right now. If you would like to learn more about money management and personal finance please consider taking:

BUS 1315 - PERSONAL FINANCE (3 hrs)

This course is designed for non-business majors as well as for business majors. It is concerned with efficient management of money as a primary requirement for a successful personal life. This course is designed to aid the individual in establishing and maintaining credit, using a budget, safeguarding and investment of savings and arranging personal insurance.



Sixty-two of our student athletes at Cowley are also members of IMPACT.

S P O R T S

Cross Country—Abdesalam Ali, Cecilia Burley, Tyson Christensen, Clint Fulton, Josh Gracia, Lamonica Johnson, Cassy Kendrick, Cieran Kutil, Peter Onelio, Isbek Salinas, San-Tray Sandling, and Robin Ray

Track & Field—Terrell Beard, Jamere Crawford, Vondrell Harris, Charles James, Dustin Mettler, Tear Morris, Kristopher Nelson, Tyler Patterson, Ruthann Ralstin, Cearra Reddig, Tobiah Rocker, Falisha Scott, Kate Scott, Marcus Tapia, Tiffany Tolbert

Women's Soccer—DeAge'a Banks and Amber Hernandez

Woman's Softball—Nichole Cuthbertson, Alysha Poteat, and Ashley Spencer

Spirit Squad—Angela Bennett, Jasmine Brown, Joshua Crenshaw, Aysia Garza, Sharell Jones, and Titus Massey

Tigerette Dance Line—Brittany Anguiano, Micaela Davis (Manager), Taylor Oliver, and Bianca Ward

Men's Baseball—Ronald John-Melendez and Ruben Marrero

Student Athletic Trainer—Valerie White

Women's Basketball—Jasamyne Saunders, Deangelo Hollingsworth (Manager)

Men's Basketball—Michael Copeland, Dominick Cornelius, Christopher Cushinberry, Marcus Damas, Charles Fall, Canon Fields, Kalub Long, Kelton Marshall, Tyrus McGee, Caprest Rhone, Julio Rosario, Lance Russell, and Joseph Wakefield

IMPACT
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We're on the web!

<http://www.cowley.edu/academics/Impact/>
