



OWLS Outlook

Vol. XII No. 1

Middle Tennessee State University

Spring 2007

Financial Security Topic for 2007 Adult Learning Conference

On February 22 and 23, adult students and the professionals who work with them from colleges around Tennessee, and as far away as Augusta State University in Georgia, gathered at the Tom H. Jackson Building on campus for the Adult Learning Conference. Dallas Nichols Ruddell, a 1993 alumna, presented the keynote address on the conference theme "From Student Poverty to Financial Security: Planning to get from here to there."

Speaking after Thursday's luncheon, she shared with the participants her story of student poverty, living with her two children in family housing when she returned to MTSU following a divorce. She also shared her current situation of financial security as a business owner in San Francisco. She worked as an insurance agent for several years and then saw a need for recruitment and training of insurance agents and financial consultants. She developed her own business supplying agents to insurance companies, filling a niche that no one else had thought to fill.

Dallas advised the student participants to look at businesses for career possibilities. She told them to learn about what a company does so that they would appear knowledgeable about the business during an interview. She suggested that non-traditional students should stress their dependability during interviews. Once they have the job, she told them to think radically, seeking something new that no one else has thought of so that they could distinguish themselves and be poised for promotions within the company or an entrepreneurial possibility for themselves.

She also shared that she takes off time sometimes to go fly a kite in the bay breezes. She uses this as a time to think. Thinking is a valuable tool to develop new ideas and new ways to do something. She advised students to build a career on what is different about themselves. Thinking about their personal skills and talents may lead them in a new direction.

She advised participants to under promise and over deliver—to over estimate the time needed for a project so that they can surprise their supervisors with the completed project early or exactly on time. Supervisors will be pleasantly surprised and impressed by this timely work.

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Dallas Ruddell told her story of going from student poverty to financial security in the ten years since her graduation.

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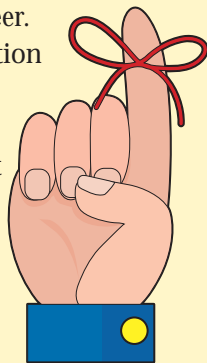
Spring Events

April 6

Nominations for OWLs Awards due

The OWLs organization gives out awards each spring semester to the Best OWL Professor, the Best OWL Spouse, the Best OWL Son or Daughter, the Best OWL Family, and the Best OWL Friend. We also present an award to the Best Juggling OWL and the Best OWL Volunteer.

You may pick up a nomination form in the Adult Services Center in KUC 320 or use the online form available at www.mtsu.edu/~owls/owlnom.htm



April 6

Deadline to join the Pinnacle Honor Society

All juniors and above with 3.0 GPAs or graduate students with 3.4 GPAs are eligible to join. Fill out an application online at www.mtsu.edu/~owls and then click on Pinnacle in the list on the left, or come by KUC 320 to pick up an application.

May 3 Annual OWLs Picnic, 5:30–7:30 p.m., Barfield Park

This is a fun time for family and friends. We have a potluck picnic in the park to close out the school year! Bring a dish to serve 8–10—salad, veggies, or side dishes to go with barbeque—plus a liter bottle of your favorite soft drink. We provide the barbeque and all the paper products needed. We give out the OWLs awards and have the Pinnacle Honor initiation also at this event.



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She concluded that they should think of money as energy—it gives you the energy to do new creative things and that creates new energy and new money, and that stimulates new energy for new projects.

Following the keynote luncheon, Nicholas Ruddell, Dallas' husband, an award-winning sales and marketing executive and business development specialist, conducted a visualization that permitted participants to see what goals would be the most important for them at this time. Then he followed a process of determining the time frame needed to reach the goal specified. Next, the participants identified how they would measure the attainment of this goal. Then they discussed how they could stay accountable in the pursuit of the goal. Finally, the participants listed the steps that they would need to complete to be sure that they were moving towards the goal.

Carol Giardina, associate director of admissions at Augusta State University, and Ivy Minney, president of ALERTS, their non-traditional student organization, discussed how their group advocated for services for adult learners to help improve the financial outcomes for their students and their community. They successfully lobbied for a computer study lab for adult students with an adjoining room where their children could play while they were working on the computers. They also made sure that the student fees paid for a wellness center that is available to students. They advocated that Student Programming feature more programs for families and the Family Fun Series resulted from their efforts.

The last Thursday session featured Jeannie Harrington, associate professor of accounting at MTSU, who presented one of the Financial Literacy Project programs on learning to handle debt. The faculty of the Jennings A. Jones College of Business developed this series of programs providing information about financial matters that is used in many of MTSU's University Studies 1010 classes.

That evening, a group of the conference participants networked with Dallas and Nicholas Ruddell over dinner at Davy Crockett's.

At the early Friday morning session, the bright and perky Meredith Anne Higgs, disguised as a pirate (ARGGG!), informed the participants how to find hidden treasure – finances through varied sources to pay for graduate education. Going beyond the basic resources, she used individuals, churches, and companies, as well as exploring the Internet sources, to find the resources needed to complete her degree without debt.

Then Dallas presented the session that the majority of students agreed was the most helpful – how to read and to repair your credit report. She explained how crediting agencies determine the credit rating and how you could increase your score to lower your percentage rate on mortgages, car loans, and credit cards. She advised never charging more than half of the credit limit on a credit card, limiting yourself to no more than three credit cards, and paying off the balance each month so you will not have to pay interest.

During the concluding brunch, Dallas asked participants to share what part of the conference had given them information they needed; many students spoke about how they were energized to go home and clean up their credit scores and get prepared for job interviews and their futures. During the brunch, Dallas and Nicholas offered the participants the opportunity to win a consulting package worth approximately \$5,000 and including formulation of a goal and weekly consultation with the person in order to hold him or her accountable to maintaining progress toward that goal. Each participant should e-mail the Ruddells to explain why he or she should be chosen for this valuable consulting package. We will let you know the winner when that is determined.

A few MTSU students who attended the conference shared their thoughts about their experiences. Susan Kelly Sanders said “I enjoyed meeting and networking other students from MTSU as well as other colleges and universities. The opportunities offered at this conference were beyond compare for an enterprising student preparing for a fall graduation. Those non-traditional students that were unable to attend this conference surely missed an enlightening experience.”

Monique Denney concluded that “this conference has enhanced my life and given me a boost of energy that I definitely needed at this time. The friendships, knowledge, and resources that I have gained from it are priceless.” Roosevelt Fayne summed up what he learned in one sentence: “If you invest the time and effort, success is inevitable!”

—Dr. Carol Ann Baily, director



Friday morning got off to a roaring start (AARR!) when Meredith Ann Higgs dressed up as a pirate to take the participants on a treasure hunt to find scholarships, part-time jobs, and other ways of paying for their education, particularly graduate degrees.

Join the Pinnacle Honor Society

If you are a junior or senior with a 3.0 GPA, you are eligible for membership in Pinnacle, the honor society for nontraditional students. Graduate students with 3.4 GPAs may also join. Membership in Pinnacle is a recognition of academic success as well as leadership and involvement. It will look good on your resume in the future. Pinnacle also sponsors the Reach for the Pinnacle Student Success Series of workshops to help nontraditional students acquire skills for academic success. You can be part of this work when you join Pinnacle. The initiation for new members will take place at the annual picnic on May 3.

You will soon receive an e-mail invitation to join. The deadline for applying is April 6. **You may apply online. Just go to www.mtsu.edu/~owls/pinn.htm.** Call us at 898-5989 if you have questions.

Graduating Pinnacle members may also purchase a blue and silver Pinnacle cord to wear at graduation. They cost just \$10. If you are graduating this spring, come by the Adult Services Center in KUC 320 to pick up your cord to wear over your gown on graduation day.

Pinnacle Award of Achievement

Each semester, we seek to honor a Pinnacle member who has achieved academic success despite many obstacles encountered and overcome during an academic career. All you have to do to apply for this award is write an essay describing the obstacles you have overcome in order to achieve your academic success.

If you are graduating this spring as a Pinnacle member, you may apply for this award by April 6 in KUC 320 or **online at www.mtsu.edu/~owls/pinn.htm.**

Next Year's Conference Is a National ANTSHE Conference

The Association of Nontraditional Students in Higher Education will bring the 2008 ANTSHE Conference to MTSU. On February 29 (It's Leap Year!) and March 1 and 2, 2008, several hundred nontraditional students and the professionals who work with them in higher education institutions from across the U.S. will gather in Murfreesboro. The theme will be “Choose to Thrive, No Matter What!” Dr. Cara DiMarco, licensed psychologist at Lane Community College's Transitions to Success program in Oregon, will be the keynote speaker.

Nominations Sought for OWLs Awards



At the end of each spring semester during our annual picnic, the OWLs present awards to people who are exemplary in their support and who

serve as examples for all OWLs members. This year we ask you to submit nominations for the various categories to the Adult Services Center by April 7.

The Best OWL Professor Award goes to someone who has demonstrated interest in and concern for adult learners that goes beyond the norm. All nominees receive a certificate of nomination and a letter is sent to their department chairs. The winner also receives an OWL trophy as a permanent reminder of the award.

Other awards go to those who support adult learners in other ways: **Best OWL Spouse, Best OWL Son or Daughter, Best OWL Family, and Best OWL Friend.**

A final group of awards are for adult learners themselves who demonstrate extraordinary abilities to live their lives while doing college work. The **Best Juggling OWL Award** goes to the student who is juggling the most—job, family, school, etc.—while keeping a 2.7 GPA!

The **Best OWL Volunteer Award** goes to the person who serves others in the community or at MTSU while still maintaining a job, family, and college presence.

Be sure to submit your online nominations for these awards at www.mtsu.edu/~owls/owlnom.htm by the **April 6 deadline!**

President's Perspective

I would like to invite all nontraditional students to visit the Adult Services Center. There are many helpful services available to make your educational experience more enjoyable and productive. The environment is friendly and relaxing. Our office has a comfortable area for lounging, a kitchen equipped with a microwave, and space where you can drink coffee and eat lunch. Computer access is also available. In addition to these services, you will have the opportunity to meet other nontraditional students and share your experiences.

I would also like to invite and encourage our OWLs members to take a more active role in the organization by becoming an officer or a committee chair. I have had the privilege of serving as OWLs president for two years, but I feel it is time to

share this opportunity with other nontraditional students who are interested in a greater level of participation.

The OWLs organization gives out awards each spring semester to the Best OWL Professor, the Best OWL Spouse, the Best OWL Son or Daughter, and the Best OWL Friend. We also present an award to the Best Juggling OWL and the Best OWL Volunteer. The winners are awarded at our Annual OWLs Picnic on May 3. We have a potluck picnic for family and friends at Barfield Park in Murfreesboro.

Our office is located in KUC 320, and our Web site is www.mtsu.edu/~owls/. We look forward to seeing you!

—Julie Hancock, OWLs president

Reach for the Pinnacle

Student Success Series



Five Steps to a College Paper

Tues. March 27
4 - 4:45 p.m. or
Wed. March 28
12:45- 1:30 p.m.



Using Your Whole Brain

Tues. April 3
4 - 4:45 p.m. or
Wed. April 4
12:45- 1:30 p.m.



Five-Day Study Plan

Tues. April 10
4 - 4:45 p.m. or
Wed. April 11
12:45- 1:30 p.m.

Location: KUC 320

Call 615-898-5989 to sign up for any of these events.