

# February



## EOC February 2024 Newsletter

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### *Message from EOC*

As we revamp and continue to provide service. We sent out a email asking our current EOC participants to update us with their current school standing. Are you still in school? If not did you graduate or stop for other reasons?

We are still committed to providing you with the best resources to help you achieve success in school. As always, we are only a call or email away if you need any help!

**TRiO**

 Academic Institute  
of Central Carolina

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- Emergency Resources
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- Important Dates Coming Up!

#### PG. 3

- Private Student Loans
- Finding support in school
- Tips for job interview

## *Emergency Resources*

Crisis Assistance Ministry helps with emergency financial assistance for rent and utilities, a free store offering clothing, shoes and household items, as well as furniture and appliances.

All is needed is to submit an application with the required documents.

[Emergency Financial Assistance: Curbside - Crisis Assistance Ministry](#)

"Nothing is impossible. The word itself says 'I'm possible!'"

— Audrey Hepburn



**BLACK  
HISTORY  
IS AMERICAN  
HISTORY**

## *Important Dates*

- CPCC: Last day of classes - Feb. 29!
- CPCC: Spring Transfer Fair - Feb 13
- CPCC: Spring Break begins March 1, classes resume on March 11



## *Private Student Loans*

Private student loans are meant to supplement federal student loans, not replace them. It is highly advisable to work with financial aid offices at the schools you would like to attend for other sources of federal, states, and school aid. With financial aid being offered in the form of grants, scholarships, and public student loans, private student loans should **only be used as a last resort**. Private loans typically have finance charges which are higher due to the higher interest and fees that are levied to use the borrowed money. In addition to that, private lenders charge additional fees in the form of prepaid charges. You have the late charges, loan processing fees, deferment and forbearance fees. The thing about private student loans is that by them being private, all of these fees are not the same nor are they assessed. This is why it is important to read the fine print in the promissory note which outlines all the details of the loan. Also, more interest is added called compounding interest as a student stays in school in order to delay repayment until they leave school. The more the lender adds interest to the principal loan balance, the more the borrower will pay.

## *Finding support in School*

- Make friends with student services
- Know that a counselor is a call/email away
- Get involved with peer study groups
- Reach out to professors, many times they are eagerly waiting for a student to come see them for help

## **Tips for Job Interview**

- Research your potential employer
- Align your skills with those in the job description
- Test yourself with informational and mock interviews (some campuses have this resource for you)
- Pay attention to your body language
- Follow up with a thank you