

Balanced Living - April 2015

In this issue:

Things to Consider About College	Error! Bookmark not defined.
Optimize Your Health and Happiness.....	3
Make the Most of Leadership Opportunities.....	5

Things to Consider About College



Getting training after high school may help you get a better-paying job doing work you like. But going to school is a big investment. You're investing your time. Chances are you'll also have to invest your own money or take out a student loan to go to school. So you need to be sure that you're choosing the right school.

Finding the Right School

1. **Talk to your counselor.** Your school counselor is the first stop for information about the options available to you. Counselors can help you focus on your needs and goals, and they have information about different types of schools. Your counselor also can help you collect or prepare application materials.

2. **Shop around.** Contact more than one school. Consider alternatives to four year schools, like vocational schools. If your area has a community college, call the admissions office and find out what kinds of training the college offers.
3. **Visit the school.** Call the school and schedule a visit, preferably while classes are being taught. Get a feel for the school; make sure you're comfortable with the facilities, the equipment, the teachers, and the students.
4. **Don't be afraid to ask!** A good school will be happy to answer your questions about its programs. Ask the school about its students: How many graduate? How many get jobs because of the training they received? What kind of job placement services does the school offer students and graduates?
5. **Check the cost.** Make sure the school gives you a clear statement of its tuition and fees. Remember that any federal financial aid you get will be applied first to paying the school's tuition and fees. If there's any money left over, the school will give it to you to help you pay for things such as food and rent.
6. **Call these numbers.** Call your local Better Business Bureau, state higher education agency, or consumer protection division of your state attorney general's office to find out whether there have been any complaints about the school. Call the toll-free number at the U.S. Department of Education's Federal Student Aid Information Center (1-800-4-FED-AID) if you have any questions about your financial aid at the school. For general information about funding your education, visit the [Funding](#) section of the FSA site.

Accreditation

What is accreditation?

Accreditation is certification that the education offered at a school meets a certain level of quality. The U.S. Department of Education does not accredit schools; organizations called accrediting agencies evaluate schools and award accreditation.

What if the school I choose isn't accredited?

- You might not be able to get any financial aid to help you attend the school. The U.S. Department of Education requires that schools that participate in our federal student aid programs be accredited. You also could find that your state education agency's aid programs won't pay for your attendance at unaccredited schools.
- You might not be able to transfer to another school. For instance, if you attend an unaccredited two-year school and then transfer to a four-year school to finish your education, you might have to start over again at the four-year school if it doesn't recognize the classes you took at the two-year school.

- You might not be able to get a good job. Unaccredited schools generally don't have as good a reputation as accredited schools do. Many employers won't hire someone with a certificate from a school they've never heard of or know is unaccredited.

What's a diploma mill?

A diploma mill is an unaccredited school (or a business claiming to be a school) that awards a degree without requiring classwork meeting college-level standards. Some will send a "diploma" without the student doing any work at all--the student simply pays a fee. Others assign classwork that is so easy, the student's resulting degree is worthless compared to a degree from an accredited school. Visit [Career Colleges and Technical Schools - Special Considerations](#) to learn more about diploma mills and how to avoid them.

For more information about accreditation, [click here](#).

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Optimize Your Health and Happiness



Staying healthy mentally and physically isn't simply a matter of good genes. It's a proactive project that lasts your entire life.

"Like a finely tuned car, it's important to think of health in terms of preventive maintenance," says Charles Inlander, author of "Family Health for Dummies." "By keeping your body and mind in good working order, you may delay the onset of certain diseases and conditions or even eliminate the chances they'll happen."

Mr. Inlander offers the following suggestions to help you keep your body and mind running like a well-oiled machine.

Use the right fuel

To stay healthy over the long run, "start with your diet," says Mr. Inlander. "It's the easiest thing you can control."

Every day, you have numerous opportunities to give your body good nutrition for preventive maintenance. Mr. Inlander recommends following the U.S. Department of Agriculture's Food Guide Pyramid, sticking to a low-fat diet and eating plenty of fruits and vegetables to reduce your risk of obesity, heart disease and cancer.

"Expand on the foods you like and look for variations," he says. "The idea is to fend off the feeling of deprivation by focusing on the healthy foods you can eat more of, not the not-so-healthy foods you're trying to avoid."

Rev your engine

"People who get regular exercise are fitter and trimmer and have a lower risk of heart disease, diabetes, hypertension and even some cancers," says Mr. Inlander. "They also tire less easily, are more flexible and agile and are less prone to injury."

In short, exercise helps keep you younger longer. But you don't have to join a health club to reap these benefits.

Even walking for 30 to 60 minutes most days of the week at a brisk pace can boost your heart rate and help keep your joints limber, he stresses.

Need more motivation? "Keep in mind that besides its physical benefits, exercise is also an effective stress reducer that can help fight off physical and mental illnesses, such as depression," he says.

Tune up your social life

"Studies show that people who interact with others have less illness and are more likely to be happy," Mr. Inlander says. All told, happiness produces endorphins, which are feel-good chemicals in your brain that reduce stress. In turn, less stress reduces the potential for physical and mental illnesses.

Don't shift into neutral

Finally, if you're diagnosed with a chronic illness, continue to be proactive so you can function normally for as long as possible.

If you develop arthritis, for instance, take up swimming. If you develop diabetes, learn how to manage your condition properly.

The point? In most cases, you can help yourself feel better. "To optimize your health, strive to get the most out of whatever age you are, no matter what condition you're in," Mr. Inlander says.

Krames Staywell

Make the Most of Leadership Opportunities



Leadership opportunities at work can crop up unexpectedly. They're unpredictable and sometimes blend in with the surroundings so they can easily get overlooked.

"Leadership isn't a position, it's a way of being. It's about seeing what isn't there and making it happen," says Roxanne Emmerich, C.S.P., C.M.C., author of "Thank God It's Monday: How to Build a Motivating Workplace."

Ms. Emmerich offers the following suggestions on how to make the most of your leadership opportunities.

Do the extraordinary

To be a leader often means to have extraordinary thoughts and to do extraordinary things. The word "extraordinary" is a combination of two words that mean "more than the ordinary." Ordinary employees follow directions, do what they're told to do and put in a good day's work. They have the mind-set of, "This is the way we've always done it, so this is the way I'll keep doing it."

"Every one of us really wants to be extraordinary," says Ms. Emmerich. "The problem is we surround ourselves with excuses for mediocrity, and we begin to believe it's the way to be."

Look for problems to solve

The employee who wants to create leadership opportunities actually looks for problems to solve -- whether the problems are task-related or about office morale. When you work with the mind-set of making improvements, you're thinking like a leader.

You may have ideas that will make your work more efficient. When you take those ideas and ask for permission to implement them, you're creating your own leadership opportunity -- and an opportunity to be noticed for your innovative ideas.

Give 100 percent

As an employee, you can take advantage of an often overlooked leadership opportunity: giving 100 percent effort to your work. Act as if you were stranded in the ocean and your one thought was to save yourself by getting to shore.

Ordinary employees may give 70 percent or even 80 percent effort, but leaders consistently go the extra mile and give 100 percent on the job.

Have a vision

Finding leadership opportunities requires a vision. Just like the architect who designs a superior building, you can design superior ways to do your ordinary work.

"Each person needs to know his or her vision of what superior looks like. Without a clear vision, results are limited," says Ms. Emmerich. "By having a vision, every employee at work has the opportunity to be a leader."

Improve relationships

Every employee can be a leader by improving employee relationships.

When you avoid gossip, sarcasm and negative comments, and substitute encouragement, appreciation and cheery greetings, you're making the most of a leadership opportunity. You'll be a role model to others, and you'll be rewarded with the trust of your coworkers.

The truth is, no matter what your position, you can act like a leader.

"When you seek solutions to problems, encourage positive workplace relationships and do extraordinary work, you're making the most of leadership opportunities," Ms. Emmerich says. "You'll be noticed for your efforts, and you may even be considered for a leadership position. Best of all, though, you'll be happier and more fulfilled at work."

Krames Staywell