

# AIMS TIMES

Volume 11, Issue 7

October 2011

## ADVENTURES IN MATH & SCIENCE

### DIRECTOR'S CHAIR

Greetings AIMS Family!!!!

I hope you are enjoying these beautiful fall days and nights! We certainly are here in Murray! During the month of October (as a child...yes I was a child onceJ), we use to love trick-or-treating in the neighborhood and reciting words. There is one which I remember that never made much sense-but was still fun:

"Trick-or-treat, smell my feet, give me something good to eat!"

What does that mean "smell my feet"? I guess I will eventually find out one day! Anyway, please make sure to check your email, AIMS Facebook page, follow us on Twitter, and the AIMS website! Whew!!!! We are covered with the social network

thing!!!! We post important information in these venues.

Remember to utilize the online tutoring!!!! This is a great way to get the academic help you need with your current classes and prepare for standardized test. We want to make sure that you have the necessary tools to be successful in high school and prepare for college. There are several workshops and tours planned. Check the schedule for these dates.

We love to hear from you...so share your accomplishments with us, or just contact us to say hi! Study hard and stay positive! We look forward to visiting with you during visits to your school this fall and at upcoming



Dr. Doris Clark-Sarr, Director  
AIMS I & II

workshops or trips!

Yours in education,

*Doris*



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#### Special points of interest:

- Financial Literacy tips and insight for high school students as seen on the FAFSA website. Pg 2
- Explore career paths in biomedical sciences. Pg.5
- Schedule-At-A-Glance. Pg. 6

## COORDINATOR'S CORNER—AIMS I



Stephen Keene, Coordinator  
AIMS I

Hello AIMS Family!

I enjoyed seeing several of you at your schools last month and I look forward to your assistance with recruiting new members into the AIMS Family.

You are our greatest source of outreach for prospective students because you can speak with them about your experience with the program and let them know how AIMS has assisted you with college preparation, test taking skills, cultural awareness, etc. Please continue to encourage your friends to complete their applications and submit them. Also, remind them that if they have any questions to feel free to contact us.

Looking forward to seeing several of you on the Fall College Tour & Cultural Outting to Atlanta. I've

been to the ATL before, but I'm excited to see some of the great attractions there like the MLK Walk site, the aquarium, and World of Coke!

Seniors, please DO NOT procrastinate this semester. You will be receiving calls from our staff very soon to ensure we're all on track and ready for your Bridge Summer! You should have already received a packet from me and you need to complete the material enclosed and mail it back to me. The packet must be completed by October 31 or you will not be able to participate in the Bridge Summer Component. We have tons of special activities planned for you so be sure to stay on top of the game and get all requested forms

completed.

This year is going by so fast. I cannot believe it is already October. Please stay focused on your academics and take advantage of the tutoring offered to you if needed. Also remember that the AIMS Staff is here to assist in any way we possible. Your success is our priority.

Sincerely,

*Stephen D. Keene,*

**Coordinator  
AIMS I**

**The roots of  
education are  
bitter, but the  
fruit is sweet.**

**Aristotle**

## COORDINATOR'S CORNER—AIMS II

Greetings!

Fall is officially here! I am loving this cool weather. I trust you are all keeping your grades up! Grade reports will be coming out soon, so expect a letter from Stephen or myself about those. Please, please, PLEASE take advantage of the free tutoring (library cards). If you need a card, let us know!

I wish I could attend the

Atlanta college tours with you juniors and seniors, but unfortunately I cannot! Have fun, but remember that this trip is meant to be educational. Ask any questions that you may have about a particular school or just in general. Find out what programs are offered and how tough the admission criteria are. The more you know the better.

Let me know if I can help you in any way — that is why I'm here!

*Evan O'Neal,*

**Coordinator  
AIMS II**



Evan O'Neal, Coordinator  
AIMS II

## Financial Literacy (Personal Finance 101)

Financial literacy (education on the management of personal finances) is an essential part of planning and paying for postsecondary education. Everyone needs to understand the options with respect to the vast array of financial products, services, and providers to make sound financial decisions.

### Learn "fiscal fitness" now for a lifetime of financial well-being.

Fiscal fitness means practicing smart money management techniques. Decisions you make about handling your money before and during college can have a huge impact on your future. Before making major financial decisions, educate yourself about options and be consistent in making informed financial decisions. Learning good personal finance skills now can help you reach your goals and find success sooner. Your life goals are important, and we want to make sure you have the money to make them a reality.

### Financial Planning-

When you want something in life, it's best to have a plan for how you will get it. Everyone wants a life of fi-

nancial security—the ability to save and invest so that your money is working for you in a way that enables you to fulfill your life's goals. To achieve financial security, you need to create a financial plan.

A financial plan is simply a roadmap for how you will manage your money on an ongoing basis. At its most basic, a financial plan involves defining your money goals, identifying the steps it will take to reach those goals, and then following through with those steps.

The sooner you develop and implement a financial plan, the sooner you can be financially secure, so get started now. For guidance, download [40 Money Management Tips Every College Student Should Know](#) from the National Endowment for Financial Education. It includes tips to create your financial plan, as well as many other smart ideas for saving, spending, and protecting your money.

### Practice Good Credit Habits

Even if you don't need loans to pay for college, sooner or later you will probably need to borrow money. Your borrowing and repayment history is tracked by the financial industry to create your credit score, which helps lenders gauge whether you are a good credit risk. The better your credit score, the easier it will be for you to borrow money and the better terms you will be offered. A good credit score can save you thousands of dollars over your lifetime. Here are some ways to build and maintain a good credit score (typically a score of 700 or higher) and avoid financial headaches:

- Always pay your bills and loan installments on time. To avoid late fees, note the due dates for bills and installments as soon as you receive them. Keep a copy of all bills and loan payments you make.
- Don't bounce checks. Bouncing a check means writing a check for more money than you have available in your account. Aside from hurting your credit score,



AIMS Halloween Bulletin Board

**Act as if what you do makes a difference. It does.**

**William James**



AIMS Office Door Decorations!

## Financial Literacy (Personal Finance 101)



The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence.

**Confucius**

banks usually charge you a fee for every bounced check. The fees are automatically charged to your account, which can cause subsequent checks to bounce, leading to more fees, more bounced checks, etc. Bounced checks can lead to real money problems and even get you into legal trouble. The good news is that with a little caution and diligence, you can prevent bounced checks altogether by being aware of the amount of money in your bank account and spending only what you can afford.

- **Avoid credit cards.** In college, you'll get tons of credit card offers. Your best move? Shred them. Don't sign up for a credit card just to get something for free. As attractive as

easy credit might seem, credit card interest can put you in a very deep financial hole that can take years to dig out of. If you feel you need a credit card or you want to start building your credit history, apply for one credit card with the lowest interest rate available then charge only what you can afford to repay. Also, pay the balance in full to avoid interest charges.

- **Don't ignore credit problems, get help ASAP.** In spite of your best intentions, you may get in over your head. Credit problems include missed payments, bounced checks, and credit card debt; these problems lead to a

lower credit score and a more difficult time when borrowing money in the future. Sometimes, people mistakenly believe that if they ignore their credit problems, these problems will go away. Instead, their credit problems will only get worse. If it happens to you, don't waste time feeling foolish and ashamed, because you will be in good company; even celebrities have credit problems. So get help immediately, nip credit problems in the bud and save yourself lots of stress. Your college financial aid office may be a valuable free resource to help you get back on track.

## OCTOBER BIRTHDAYS!

EMMANUEL ABBAGE

KEYONNA ALLEN-WOODS

ADAM HENDERSON

DR. DORIS CLARK-SARR



Our Office Witch...is her name Bertha?

## Biomedical Science Job Outlook

With the economy still struggling to get back on its feet, many people are still on the job market trying to find a decent position. While some particular jobs and industries are really hurting, however, there are some that continue to grow, despite the stagnating surrounding economy. To maximize your potential for finding a truly great job, it makes sense to look for positions in these particular fields. Check out these biomedical occupations that are continuing to flourish, even in the current tough times.

### Biomedical Engineers

This career is expected to have an incredible 72% growth in jobs over the next decade, according to the [Bureau of Labor Statistics](#). As the baby boom generation ages, there will be a continuing demand for designers of good medical devices and equipment. The pharmaceutical industry is expecting especially high growth for these positions. Most biomedical engineers need at least a master's degree to secure a job, though possessing a doctorate is better.

- 72% job growth is expected by 2018.
- Biomedical engi-

neers earn an average of \$60,000-80,000 a year.

- A graduate degree in biomedical engineering is required.

### Veterinary Technologists and Technicians

For animal lovers, applying biomedical knowledge to help pets and farm animals can be a very satisfying career. Veterinary technicians perform lab tests on animals' fluids, take blood, help with dental care, and generally give assistance to vets for a variety of procedures. Some technologists may also develop and interpret X-rays and other diagnostic tests.

- 36% job growth is expected by 2018.
- Veterinary technologists and technicians earn approximately \$24,000-35,000 a year.
- A bachelor's in veterinary technology is required.

### Biochemists and Biophysicists

Whether you're working in an academic lab or in the private sector, these two sub-fields of biomedical science are expected to grow much

faster than average over the next seven years. The rapid growth of biotechnology is responsible; these two types of scientist are responsible for researching how to apply the chemical and physical properties of life to endeavors like treating disease or understanding cell reproduction.

- 37% job growth is expected by 2018.
- Biochemists and biophysicists earn approximately \$60,000-108,000 a year.
- A Ph.D. is usually required to do independent research or to lead project teams.

### Clinical Laboratory Technologists and Technicians

When you go to the hospital or doctor's office and have a test performed, you're relying on the expertise of a clinical laboratory technologist or technician to give you accurate results. These professionals look at tissue, cells, and other bodily fluids for a variety of analytical tests. They are trained to use complex and specialized diagnostic equipment and computers. While the job outlook for this group of biomedical workers isn't as sky high as some

others, job prospects for those seeking work is expected to be excellent, since the number of job openings is expected to exceed job seekers.

- 14% job growth is expected by 2018.
- Clinical lab technologists and technicians earn \$45,000-63,000 a year.

**A successful man is one who can lay a firm foundation with the bricks others have thrown at him.**

**David Brinkley**

- A bachelor's degree in biomedical or life sciences is required.

## ADVENTURES IN MATH & SCIENCE

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## AIMS STAFF

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Stephen D. Keene,  
Coordinator—AIMS I

Evan O'Neal,  
Coordinator—AIMS II

Gail Woolridge,  
Administrative Assistant

## SCHEDULE AT-A-GLANCE

### November

5<sup>th</sup> 10:00am – 1:00pm

Bridge Workshop I 251 Blackburn Science Bldg

23<sup>rd</sup> – 27th Thanksgiving Break

### February

4<sup>th</sup> 10:00am – 12:00pm

Financial Aid/Scholarship Workshop –  
Bridge Workshop II 251 Blackburn Science Bldg

### April

21<sup>st</sup> 9:00am – 12:00pm

AIMS Summer Orientation  
251 Blackburn Science Building

### May

28<sup>th</sup> 2:00pm – 4:00pm

Bridge 2012 Move-In Day TBA

29<sup>th</sup> Summer Classes  
Begin

### June

1<sup>st</sup> – 3<sup>rd</sup> Bridge Weekend

10<sup>th</sup> Undergraduate Move-In Day

27<sup>th</sup> Bridge Gradua-  
tion

28<sup>th</sup> Cultural Extrava-  
ganza

29<sup>th</sup> Closing Sympo-  
sium

29<sup>th</sup> – July 3<sup>rd</sup> End of Summer Trip -

TBA