



**"BE THANKFUL FOR WHAT YOU  
HAVE; YOU'LL END UP HAVING  
MORE." ~OPRAH WINFREY**

*November Staff Newsletter*

Beautiful photo sent in by Cindy Campbell



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**Please Note the  
November GED testing dates**

*Bristol Public Library  
November*

*2 Sat  
12 Tues  
22 Fri*

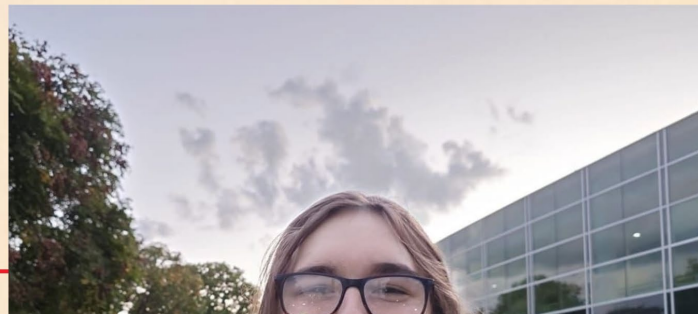
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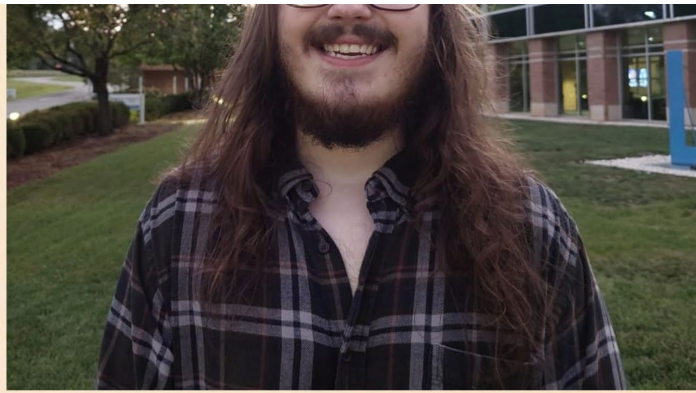
*Galax/Crossroad*

*November  
7 Thu  
16 Sat  
26 Tues*

# Student Shout Out!

**Sam Howard**





*Hi, I'm Sam Howard, and I'm excited to share a bit about my journey to earning my GED. It wasn't always an easy road, but it's one that I'm incredibly proud to have taken.*

*I first found MRRRAEP while I was searching for GED resources nearby. I used a zip code search and realized that there was a location right around the corner. My grandmother had also gone through the GED program years ago, and she'd always wanted me to follow in her footsteps, especially after I dropped out of high school. So, I decided to give it a shot.*

*My time with MRRRAEP wasn't long—just over a month—but it was intense and so rewarding. During that time, I earned my credentials in Social Studies (College Ready + Credit), Language Arts (College Ready), Science (College Ready), and Math. While I worked on my GED, I was also working full-time as an artist, constantly developing new concepts and projects. Balancing everything was tough, but somehow, being busier made me even more productive creatively.*

*There were some pretty big challenges along the way. I moved back to Bristol recently, and right after that, I lost my daily driver in a car crash. When I borrowed another car, the brakes failed on my way home from class! But my family and friends rallied behind me through it all, keeping me motivated and getting me to class. My support system in the classroom was just as amazing. From day one, Mrs. Grimm, Mrs. Angie, and our director, Mrs. Mutter, were right there to lift me up and keep me going. Mrs. Mutter was an encouraging force from the start, and Mrs. Ingram and the*

*rest of the staff always went above and beyond to help me succeed. I'll always be grateful to have had a team like them.*

*For anyone thinking about starting their own journey with Adult Ed, my advice is: don't fear failure—embrace it. Failure is part of success. You're capable of reaching any goal you set, but it all starts with action. Take every chance to learn, grow, and make yourself better. You won't regret it.*

## Staff Spotlight!

### Cindy Campbell



#### ***Spotlight on Cindy Campbell: Instructional Specialist and Lifelong Educator***

*Cindy Campbell has been a part of the MRRRAEP team for almost five years. As an Instructional Specialist, Cindy's role involves lots of classroom visits across our region, helping teachers with anything they need to make their students successful. "No two days are alike," Cindy says. "I want the teachers to know they can call on me anytime."*

*Her journey into adult education was sparked by a dear friend and mentor, Joanne Groseclose. "If Joanne recommends I do something, I'm doing it!" Cindy wrote. And it turns out Joanne's suggestion was just what Cindy needed. After a career in teaching, Cindy found adult education gave her "a new purpose" after retirement. She loves being out in the community and helping people reach their goals, which she says wasn't something she felt ready to give up just yet.*

*Cindy's support doesn't just come in the form of guidance and encouragement; she genuinely cares about the personal and professional growth of both teachers and students alike. One of her most memorable moments was seeing her first student get their GED—a milestone that only fueled her passion for the work she does. Cindy says the spring classroom visits are another highlight for her. She likes observing teachers in action and shares their innovative ideas with all of us in the region.*

*Outside of work, Cindy loves hiking, reading, and practicing yoga. She has a desire to explore our National Parks, which is at the top of her bucket list. And while her grandkids might say "Nana talks to the computer a lot and helps big kids," Cindy's position definitely takes her beyond the computer screen.*

*Cindy is an essential part of our MRRRAEP team. As she reminds us all with her favorite piece of advice, "Whatever you do, work at it with all your heart." It's safe to say Cindy puts her heart into Adult Education everyday (except Tuesdays and Fridays! LOL)*

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**FROM THE DESK OF...**

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# SHANNON MUTTER

## PROGRAM MANAGER



***November is here so that means it is time to vote!***

*This is a great time to do a lesson with your students about the importance of voting. There are lots of great resources out there for this activity. I know readworks.org and Newsela has some very informative articles. The reasons for voting are different for everyone but here a just a few I will share.*

***CIVIC DUTY:*** *Voting is a duty of each citizen of the United States. It is important to remember that we are fortunate to be able to participate in free, democratic elections. Voting is a privilege that not everyone has!*

***CLOSE ELECTIONS:*** *According to polls, this election is close. Every vote counts.*

***YOUR DAILY LIFE and YOUR FAMILY'S FUTURE are IMPACTED.*** *Our collective votes will always generally impact our home life, our communities, and beyond.*

***DECIDE ON HOW YOUR MONEY IS SPENT:*** *Paying taxes is a mandatory process. Everyone has the right to voice their opinion on what should be done with that money on the local, state, and federal levels and voting is the best way to declare that.*

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## ***Mount Rogers Adult Ed on the Road***



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*October 21-23, several MRRRAEP staff and instructors represented our program at the VAACE conference in Charlottesville, VA. The conference sessions were packed with lots of useful information that will be shared in the coming weeks.*

***Our program was highlighted in a panel discussion since we are currently the only adult ed program in the state who achieves the MSG 3 through an IET program with community college credit courses. This course design includes collaboration among Hannah Ingram (MRRRAEP Career Coach), Adult Ed Instructors (Tamara Grimm & Angie Fritts), and the VHCC instructors. It is definitely a team effort and one we are proud of, so it was nice to brag on this accomplishment to the rest of the state.***



*Reminders:*

- *Keep an eye on distance learning time and be sure to record it on the attendance workbook....do you have students ready to posttest?*
- *Are you using the new student goals sheet? Let me know how it's going.*
- *Do you see opportunities for outreach? Examples: Christmas Parades, Festivals, Food Pantries, etc. This is a great way to share flyers about your classes. Let me know if you need flyers!*

*Important Dates to Note*

- *December 11 (Tentative)- Zoom Inservice Meeting- Keep an eye out for details*
- *January 15-4:30-5:30pm-Serving Individuals with Disabilities Windmills Zoom presentation*

*I am still taking gift cards for flood victims. Please send the gift cards to the MRRRAEP Office or let me know if I need to pick them up.*

***Kayla Hagy***  
***Data Specialist***



*October attendance and any ASPD's or portal submissions that haven't been submitted yet are due Tuesday November 5th.*

*I have a few students in the portal that have no class. Make sure all students are on your attendance so I know where to place them.*

*Celebrations:*

*Enrollment total as of: 233*

*Participants 12+ hours: 143*

*GED & GED ready tests taken this month: 30*

*Current MSG rate: 46.09%*

**Cindy Campbell and Lorraine Hedgepeth**  
**Instructional Specialists**

***Instructors, Just a reminder about our Digital Literacy Classes in the Marion, Wytheville, Carroll County, and Galax areas, Please encourage students to enroll.***



## DIGITAL LITERACY CLASS

### OUR CLASS MEETS

WCC Carroll Hall	1st Monday	5:00 pm - 8:00 <b>PM</b>
Galax Public Library	2nd Thursday	5:00 PM - 7:00 PM
E & H Science Bldg (Marion)	3rd Monday	5:00 PM - 8:00 PM
WCC	4th Monday	5:00 PM - 8:00 PM

### TOPICS COVERED

Basic Computer Skills: Tech Readiness, Logging in, Using the Mouse, Using the Windows Desktop, Sources of Information: File Structures: Creating Tables, Charts, and Graphs, Using media storage.	
Email: Introduction to Email Common Email Features, Settings, Contacts, Calendar, Etiquette	Search Engine: Google, Bing, Browsers: Windows, Chrome, Internet Explorer
Beginner, Intermediate, and Advance	MS Word, Excel, MS Powerpoint Google Docs, Slides, Sheets

### Certification

**Students receive certification in Northstar Digital Literacy: Master the digital skills needed for work and daily life.**



Questions: Contact Our Office: 800-322-7748



*I really appreciate the way everyone has jumped on the CASAS train.*

- If you are still having trouble with giving a CASAS test or getting your reports through the teacher portal, please send me an email. I am here to help you learn. It took me a few months! Most of you have mastered it in days and weeks.*
- This year will be a little harder as you are finishing up on TABE and starting on CASAS. Hang in there and again if you need help, please just ask.*
- If you can't get me, please call CASAS. They are on PST, so they are in the office at night when many of you have classes.*

**Hannah Ingram**

**Career Pathways Coordinator/IET Programming**



Introducing:

# ReadySet

A Youth Credit Building Program



## What is ReadySet?

- A program for young adults to establish their credit, rebuild credit challenges or invest in a business or life goal.
- Unsecured no obligation loans up to \$2,500 on a 12-month term with 10-12% fixed interest rate.
- Clients participate in **Financial Capability Training** to gain knowledge of the financial basics, set goals for themselves, and identify key resources for their financial success.

## Who is this for?

- Young people ages 18-24.
- Someone with no credit history or credit history that needs to be improved.
- Individuals requiring additional support or financial facing challenges.
- Those ready to put financial knowledge into action to reach their goals.

## Learn more:



Scan the QR code or visit [peopleinc.net/service/ready-set](https://peopleinc.net/service/ready-set)

## Make a Referral Today:

 276-619-2297

 [jwright@peopleinc.net](mailto:jwright@peopleinc.net)

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## ***Hello all! Happy Fall!***

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*This is follow-up to something I mentioned at the In-Service. Justin Lewis over at PIFS (People Incorporated Financial Services) is ready to launch their new ReadySet Credit Building Program. It's FREE, it should add up to ~7 hours of training, offered virtually and with flexible scheduling. The program is for 18-24 year olds with bad credit (or no credit at all) who want to improve their personal finances and set themselves up for more long-term success.*

*Completing the ReadySet Credit Building Program qualifies a student for a Small Dollar Loan (through PIFS). The loan is an optional thing, but is designed to help someone with bad credit who might not otherwise qualify for a traditional loan, or to help someone with no credit at all who needs a way to start building it. In particular, I'm thinking of students who might be looking for seed capital to start a business or to get them over a recent financial hurdle.*

*Bottom line: who wants direct training on personal finance, with the option for a small loan after completion?*

*Justin is also open to instructors taking the program so that you can get to know what it's about and so he can get good feedback. I know most of us are not 18-24 anymore... but it sounds like he'll make an exception for us. Attached are ReadySet Credit Building flyers. If you'd like to know more, please reach out to myself or directly to Justin.*



## Youth Credit Building Program FAQs

### What is People Inc's ReadySet Credit Building Program?

- ReadySet is a program offered by People Incorporated to increase financial readiness and provide economic opportunity for young adults across 40 counties in Virginia. The program provides financial capability training and access to Small Dollar Loans for qualifying participants.

### Who qualifies for this program?

- Young adults aged 18-24, living in People Inc Financial Services' service area.

### Is there a cost to participate?

- The training and workshops are provided at no cost.

### What are the benefits of participating in the Credit Building Program?

- ReadySet is designed to empower young adults with the knowledge and skill set to build financial resiliency.
- The material aims to address the pillars of financial wellness, define intimidating terminology, and demystify the financial system.
- If the participant *chooses* to take part in the loan product upon completion of the training program, they can establish and build credit history, reap the benefits of an affordable and responsible loan product, and pursue the goal(s) they've established during the training.

### Do I need to have credit history to apply for this program?

- You do not need an established credit history to participate in this program.

### What if I have bad credit?

- Credit can always be improved! ReadySet is an excellent opportunity to build and improve challenged credit.

### Do I have to repay the loan?

- Yes. If the participant receives a Small Dollar Loan, they are responsible for timely and complete repayment.

### Is interest charged on the loan?

- Yes. The loan rate is based on risk and will carry a 10-12% interest rate. There is a 0.5% discount if the borrower opts for monthly auto-draft payments.

### Will the loan affect my credit?

- That's the point! People Incorporated Financial Services reports to all three credit bureaus. With each payment, the borrower is building positive credit history. On the other hand, neglecting to repay carries the same risks as traditional loans.



### Youth Credit Building Program FAQs

#### How can I use the funds?

- The credit building loan product is an excellent resource for young entrepreneurs looking for seed capital, young people aiming to right-side their credit challenges, pursue self-sufficiency, or other well-defined life goals.

#### If I want a Small Dollar Loan (SDL), are the financial education trainings required?

- Yes. To qualify for the SDL, the participant must complete all trainings requirements including workshop hours, documentation, assignments, etc.

#### Are there any disqualifiers?

- Yes. The SDLs are subject to People Incorporated Financial Services loan policy. Participation in the training program does not guarantee approval of the Small Dollar Loan product. Contact us for more details.

#### If I finish the program, am I required to apply for the loan?

- No. Participating in the financial capability training program does not require applying for the loan. If you decide it's not for you, that's great! Use your newly honed skills to decide what's right for you.

#### What is People Incorporated Financial Services (PIFS)?

- PIFS is a certified Community Development Financial Institution (CDFI) responsible for overseeing the Department of Community Economic Development for People Incorporated of Virginia, a Community Action Agency. Our goal is to enhance financial capability and provide economic opportunity to individuals who don't have access to those resources in the traditional financial world. Along with our training and technical assistance programs, we provide business and personal loans to qualifying candidates who are unable to receive financing with traditional funders.

#### How do I sign up?

- Register for a ReadySet cohort here: <https://wkf.ms/45g0W9B> - or scan here:



#### How do I get more information about the program?

- Contact People Incorporated Financial Services by calling: (276) 619-2297 or email [PIFS@peopleinc.net](mailto:PIFS@peopleinc.net)

*I hereby acknowledge that I received and read the aforementioned FAQ.*

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

*Also attached is my most recent flyer to promote students understanding & earning their NCRC. You are welcome to contact me to learn more or to help determine if they have students as likely candidates.*

*(276) 698-1273  
hingham.mrrsvp@gmail.com*



NATIONAL  
CAREER READINESS  
CERTIFICATE



**What is the National Career Readiness Certificate (NCRC)?**

The ACT WorkKeys NCRC™ measures and certifies essential skills that are critical to on-the-job success. The NCRC certification process is composed of three (3) WorkKeys assessments that test specific workplace skills that are in demand for jobs across various industries and occupations on a national level.

Through MRRRAEP, the NCRC test prep and assessment sessions are available at **no cost** to you! We recommend a minimum of 12 hours toward WorkKeys test preparation. The three (3) WorkKeys assessments can each be completed in approximately 1.5 hours.

**What are the three (3) assessments of the NCRC?**

- **APPLIED MATH**

The Applied Math assessment measures critical thinking, mathematical reasoning, and problem-solving techniques for situations that actually occur in today’s workplace. Test-takers may use calculators and a “math formulas sheet” to help with the problems on the assessment. However, essential math skills are still needed to think the problems through. *Free Test Prep Available!*

- **GRAPHIC LITERACY**

Workplace graphics come in a variety of formats, but they all communicate important levels of information. From charts, to graphs, to diagrams, to floor plans: identifying what information is being presented and comprehending how to use it are critical to workplace success. The Graphic Literacy assessment measures the skills necessary to locate, synthesize, and efficiently use information from workplace graphics. *Free Test Prep Available!*

- **WORKPLACE DOCUMENTS**

The Workplace Documents assessment measures the skills necessary for employees to read, comprehend, and use written text such as: memos, letters, directions, signs, notices, bulletins, policies, and regulations on the job. *Free Test Prep Available!*

**How does the NCRC scoring work?**

The National Career Readiness Certificate (NCRC) is issued at four levels: Platinum, Gold, Silver, or Bronze. The NCRC tests Levels 3-7 and each test-taker’s overall NCRC score is based on the lowest of their three assessment scores. For example: a Level 3 score on all assessments earns a Bronze certificate, or Level 6-7 scores on all assessments earns a Platinum certificate.



**Why should I test for my NCRC?**

**In today’s competitive job market, it is important to get yourself noticed!  
Prove you have the skills employers need!**

Adding the NCRC to your resume can set you apart from other job applicants. The NCRC is a nationally recognized credential that shows employers that you have in-demand essential workplace skills.

The NCRC delivers big results for a small investment. While many academic credentials take months or years to earn, the NCRC test prep will likely be measured in weeks rather than months.



## November Birthdays

7th Donna Sizemore  
23rd Ed Conley  
24th Kim Aker  
27th Tamara Grimm  
29th Lorraine Hedgepeth



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Our mailing address is:  
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ABINGDON, VA 24210

