

YFCU offers loans to furloughed federal employees

Special to The Enterprise

To assist federal employees during the recent federal government shutdown, Yolo Federal Credit Union is offering an interest-free budget-impasse loan to members who receive or sign up for a direct deposit or payroll deduction at Yolo Federal.

"Being right in the midst of the holiday season, this is among the last things you want to see happen," said President and CEO of Yolo Federal Credit Union, Jenee Rawlings.

"We understand how concerning this situation can be, so we want to let anyone who has been affected know that we're here for them if their payroll is suspended due to the impasse."

With this interest-free program, members will also not have to make a single payment until their payroll resumes.

Anyone who is interested in applying for a budget impasse loan can go to the website at YoloFCU.org or call 530-668-2700 for more information.

The discounted rate of 0 percent will stay in effect until the applicant's payroll resumes.

If the loan is not paid in full once payroll resumes, the APR will then revert to the standard rate of 17.90 percent.

Already applied or going to apply?

Rather than propose New Year's resolutions for this last column of the year, I thought it would be helpful to provide some lessons learned — of course with respect to college admission.

Every application cycle there are surprises and new issues that crop up. For students and families it can be maddening to stay on top of it all. So, here is my list of suggestions to help smooth the way for both those who have just applied and those who will in the future.

Some are small. Small are obvious. Some seem strange. Taken as a whole they should help reduce stress and improve outcomes.

Start applications early. This is probably the single best advice I can give. Begin applications in the summer before senior year of high school. Even if the college list is not finalized yet, get started on applications because chances are that the college list contains at least one Common Application school. There are about 800 schools on that application platform.

Students can even start their Common and Coalition applications before summer and just roll over the data when the applications go live Aug. 1. (The UCs are available Aug. 1, as well.) Complete as much of the straightforward data entry as possible ... address, high school, activities,



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etc. Familiarize yourself with the apps and become fluent in navigating the ins and outs.

Don't get caught up in names. There are certain "name-brand" schools that attract a following and are insanely difficult to gain admission, even for the most outrageously qualified students. By all means, apply if you are interested; but keep in mind that there are many colleges/universities out there that can and do provide fantastic college educations. Please apply to these schools, too.

When in doubt, ask the school. Are you wondering about how many spots there are in an accelerated program? Are you unsure what math level you will need for a particular major? Call or email the school and ask. You need the right information. Do not base decisions on hearsay or rumors.

It may not always be possible to get an answer or even get through to the right person to ask, but it doesn't hurt to try. And, yes, I have actually had quite a bit success

doing this over the years.

One test is not likely to make or break your chances. It may seem like finals or a subject test or that AP comp lit score is the deciding factor in your high school career, causing it to become a stressful obsession. But it bears remembering, you are more than one test and one grade. So try to keep a balanced perspective, and repeat after me: EGBOK — Everything is going to be OK.

Try to visit colleges as much as possible. Hands down the best way to figure out which college/university is right for you is to visit. It is not always convenient or affordable, but whenever it is possible do it ... even if it is a school you think you are not interested in. Seeing what you don't like can help clarify what you do like.

No matter what, have two "likely" schools on the list. Make sure that you actually like them. And, make sure one of them is affordable. It is hard to know how the process will play out, and you want to keep options open.

Check email and check deadlines. This is so important. Make sure to meet all deadlines ... sending test scores, sending transcripts, submitting the FAFSA. Also, check emails and portals regularly to make sure that you're keeping track of requests for information after submission.

About essays, spend time selecting the right topic for you, even if it means going through several essay attempts that end up getting scrapped. The topic is an essential element to a successful, memorable and unique essay. Also, refrain from having too many adults editing the final product. It is abundantly clear when a student's essay is no longer a student's essay.

Be kind to yourself. It is a stressful time for students and parents, so start from a place of empathy and recognize that the ups and downs are part of the ride.

Manage expectations. About admissions. About financial aid. About the workload. About the transition to college living. Just about it all. Easier said than done but worth implementing.

While I am sure there are many more that I could have written about — and even more that will pop up in the future — I hope I've provided some peace-of-mind with these lessons about the college admission process. And as I wholeheartedly believe, there is a right college out there for you!

— Jennifer Borenstein is an independent college adviser in Davis and owner of *The Right College For You*. Her column is published monthly. Reach her at jenniferborenstein@therightcollegeforyou.org, or visit www.therightcollegeforyou.org.

The Arboretum needs some volunteers

Special to The Enterprise

The Arboretum is seeking new volunteers to join its gardening, plant sale support and land stewardship volunteer teams. Trainings will be offered this winter and include a combination of expert instruction and hands-on projects. There will be a \$20 materials fee due at the first scheduled training date.

Gardening volunteers work in teams on Tuesday, Wednesday, Thursday or Friday mornings to help maintain and beautify Arboretum and Public

Garden landscapes. Each team focuses on a different area; volunteers work in collaboration with horticultural staff. Training dates are Thursdays, Jan. 31-March 7; 9 a.m. to noon.

Plant sale support volunteers work as a team to support the big Saturday plant sales six to eight times a year, and weekday morning Learn & Shop events one to three times a month at the Arboretum Teaching Nursery.

Duties include overseeing plant counting and cashier teams at weekend sales and handling customer service

activities for smaller sales. Please note that a background check will be required. Training dates are Thursday, Jan. 31, 9 a.m. to noon; Wednesday, Feb. 13, 9 a.m. to 12:30 p.m.; and Tuesday, Feb. 26, 9 a.m. to 12:30 p.m.

Land stewardship volunteers work on campus naturalized lands with staff on Tuesday, Wednesday or Thursday mornings. Projects include light construction, trail repair, native plant care, weed control, and a variety of equipment and power tool operation.

Training dates are Jan. 26, 27 or 28, 9 a.m. to noon.

Putah Creek Riparian Reserve volunteers work with the Reserve Manager and Reserve Steward on Thursday mornings (Tuesdays might be a possibility too). Projects include construction, farming, ranching, trail building and maintenance, weed control, and a variety of equipment and power tools operation. Note that this is more physically demanding work. Training is ongoing for this position and you can sign up to volunteer anytime.

Apply now!

Applications are due on Friday, Jan. 18. Email completed applications to arboretum@ucdavis.edu. Download the application (MS Word .docx) at <https://bit.ly/2GC01H9>, or (Adobe Acrobat .pdf) at <https://bit.ly/2GyQxhG>. Questions? Contact the UC Davis Arboretum and Public Garden Headquarters at 530-752-4880 or arboretum@ucdavis.edu.

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