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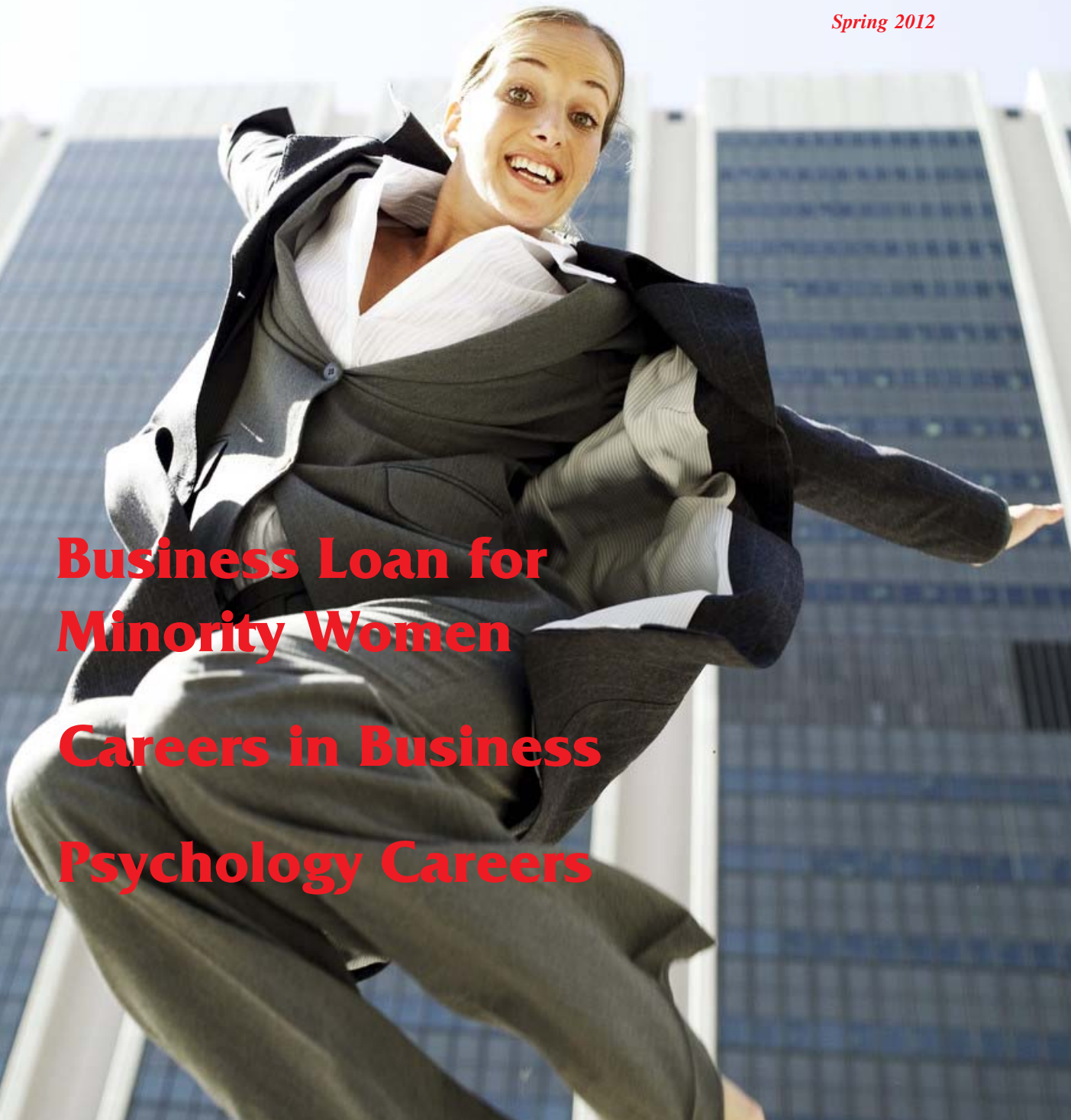
SUCCESS

Spring 2012

**Business Loan for
Minority Women**

Careers in Business

Psychology Careers



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Business Loans For Minority Women

By: Rebecca Hubbard Game

If you are of an ethnic minority or a woman, you may be able to secure funds which are earmarked for business development. Minority business loans for women are granted through many government organizations and businesses, helping minority business owners to start a new business or expand and existing one.

Before you apply for any small business loans, it is important to first lay out a clear business plan.

Minorities and women can get financing for their business ventures, but only if those ventures appear to be lucrative and professional. After all, it would be difficult to get a loan for a grasshopper farm if there is no clear method of doing business, no apparent market, etc. On the other hand, if you can demonstrate how you will operate the farm, where the grasshoppers will be sold, and the estimated cost vs. profit projections, you are much more likely to get a loan approval. In other words, make your business plan clear,

concise, professional, and the best it can possibly be.

An exclusive federal agency, the Minority Business Development Agency, was created to foster the growth and establishment of minority and women-owned businesses. The MBDA networks with various funding venues such as Business Resource Centers, Native American Business Development Centers, and Minority Business Development Centers across the nation. These resource centers

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serve minority and women entrepreneurs through personalized assistance with marketing, business plans, technical assistance, management strategies, and financial planning. In addition, minority business loans for women can be secured through these agencies for business ventures.

Business loans are commonly granted to those who demonstrate professionalism, who establish advisory boards, who keep a close eye on various government funding sources, and who expect to win. At the same time, it is important to remember that some business loans are difficult to obtain simply because of the way they are designed, such as loans for seniors in business or for work-at-home enterprises. Sadly, the preconceived notions or prejudices against minorities, senior citizens, women, etc. are inaccurate at the least, and blatantly ignorant at the most. By demonstrating true professionalism in all aspects, you will be able to overcome these

prejudices and gain the loan you deserve.

There are numerous minority business loan programs across the United States, as well as abroad. Any entrepreneur who needs assistance in putting together a business plan, loan application, or any other business-related issue can find help through their local small business development centers. These agencies provide personal attention to minority and women business owners. In addition, they often grant minority business loans for women or ethnic minorities when loans have been denied through traditional lenders.

The Small Business Administration also aids in the development and funding of small businesses. Although the agency does not directly loan money to business owners, it does serve to guarantee the loan through a traditional lender. Entrepreneurs must apply for an SBA-guaranteed loan through their local agency. Once they are approved, they can seek out an

SBA approved lender. Most banks can serve as a potential lender, but eligibility requirements may vary between institutions. Among the countless SBA approved banks, Bank of America ranks the highest when it comes to customer service and the granting of minority business loans for women and ethnic minorities.

Another woman and minority-friendly bank is Wells Fargo, which has agreed to lend as much as \$100,000 dollars to any women, Latino, or African-American owned business who meets certain business criteria.

In addition to traditional banks, small business investment companies provide minority business loans for women on a regular basis. These companies are managed investment firms and are privately owned, offering startup financing and venture capital for small businesses. Small business investment companies are strictly regulated and licensed by the SBA, providing added peace of mind and security for the borrower.

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How to Weather Bad Economic News When You Own a Small Business

By: Helaine Iris

If you live anywhere but under a rock it's hard to avoid the recent economic reality we find ourselves in as a nation. Regardless of your political affiliation it's overwhelming trying to decipher what it all means and stressful wondering if it's going to be OK. Try as I do to monitor how much media I allow myself to consume, it affects me as a citizen, but even more as a small business owner.

As a small business owner you rely on a certain set of conditions to remain stable. You learn to count on

what's worked in the past as you make decisions moving forward. And, typically, you don't have a lot of reserve on hand to weather the dark days of any storm.

When all these factors go up for grabs in a faltering or depressed economy it can reek havoc on the well being of your business, which is directly connected to the well being of your life.

So, what's the savvy small business owner to do to sure up the boat and

ride the wave through these choppy waters? Especially given the reality that some businesses WILL do better than others. As much as I favor optimism, some businesses will hurt, BUT - regardless of a worse case scenario, there are things you can do to increase the odds of making it and that will empower you to take an active role in determining your own outcome.

Here are 5 important perspectives and actions that work for me as I face the uncertainty of what's to come:

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1. Get perspective and knowledge.

Find out where you stand with your own personal finances. Make an appointment with a trusted financial advisor and get the low down from someone who an expert in the field. I know when I rely on the news for all my information, I don't know what or who to believe. Get reassurance that you are positioned as well as you can be, or if you're not fix it! And remember, take the long view. As a country we have weathered many an economic down turn and eventually things do come back into balance.

2. Reevaluate everything.

Take this opportunity to look at your business with a fine tooth comb. Could you cut expenses? Are your operations as productive as they can be? Nothing should be a sacred cow. Be willing to make tough choices - trade stress for peace - even if they're

not your preference -for now.

3. Get creative.

As Kelly Spors, journalist for the Wall Street Journal suggests, "This could be an opportunity to make inroads on competitors' turf (think Dunkin' Donuts taking on Starbucks in the coffee market). Big companies often reel in their marketing budgets in bad economic times, leaving room for small companies to make a bigger splash. It can also be a good time to introduce new products into the market that address today's economic realities." What could you change about your business that might make an economic downturn turn into good news for you?

4. Be nimble.

Adapt rather than stay stuck in old ways of thinking or doing business. This is where it's to your advantage to be a small business in a bad economy.

You have more control and can make changes.

5. Use the tools you already have.

Whether it is yoga, mindfulness, or bubble baths, now's the time to rev up your spiritual or personal wellness practice and really connect with the big picture. Stay centered and focused on what really matters to you. In the end, I know whatever circumstances may befall me, if I have a strong sense of self intact, my health, and people around me I love - I know I can survive anything.

To summarize, in order to weather any storm in life you have to feel empowered. Empowerment comes from knowledge, inspiration and action - and regardless of your external circumstances, empowerment is something YOU can go after. In reality, you may or may not get the outcome you desire, but at least you know you gave it your best.

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Minority women least likely to gain access to a doctor, study says

Researchers find Ontario's South and West Asian or Arab women report most difficulty in finding a doctor and getting an appointment

TORONTO, Ont., March 30, 2010 — One in three South Asian, West Asian or Arab women — one of the fastest growing segments of Canada's population — say they have trouble accessing a doctor to address an urgent health concern or to monitor health problems. The findings, from a new study by researchers at St.

Michael's Hospital and the Institute for Clinical and Evaluative Sciences (ICES), finds this group and immigrant women and men are at a significant disadvantage compared to Canadian-born individuals when it comes to finding a doctor, getting an appointment and accessing specialists for their health-care needs.

forming the largest visible minority group. We need to be able to better serve the growing health-care needs of this community and reduce barriers to care to improve health outcomes," added Dr. Bierman, also an ICES investigator.

The POWER (the Project for an Ontario Women's Health Evidence-Based Report) study — a joint study from St. Michael's Hospital and the Institute for Clinical Evaluative Sciences (ICES) — is the first in the province to provide a comprehensive overview of women's health in relation to gender, income, education, ethnicity and geography. The findings are detailed in the report titled Access to Care—the seventh chapter to be released as part of the study. Findings can be used by policymakers and health-care providers to improve access, quality and outcomes of care for Ontario women. The POWER Study was funded by Echo: Improving Women's Health in Ontario, an agency of the Ontario Ministry of Health and Long-Term Care.

"The findings of the POWER Study's Access to Care chapter are certainly timely given what we now know about Canada's future demography. It's clear that changes in service delivery and community collaborations are needed to make health care more accessible for

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"Ensuring all Ontarians have equal access to care is important if we want to improve the health and well-being of men and women across the province," says Arlene Bierman, a physician at St. Michael's Hospital and principal investigator of the study, entitled Project for an Ontario Women's Health Evidence-Based Report (POWER). "Statistics Canada estimates by 2031, the country's visible minority population will double, with South Asians

Ontario's immigrant population. This baseline study will allow us to track efforts to improve access," says Pat Campbell, CEO, Echo.

Key findings of the POWER Access to Care chapter released today include:

More than 50 per cent of South Asian, West Asian or Arab adults were not very satisfied with their ability to get an appointment with a doctor for a regular check up.

Nearly 40 per cent of East and Southeast Asian and 34 per cent of Aboriginal adults reported having difficulties when

accessing a specialist compared with 22 per cent of White Ontarians.

15 per cent of immigrants who had been in Canada for less than five years do not have a primary care doctor, that's more than double the percentage (7.3 per cent) of Canadian-born men and women who reported not having a primary care doctor.

Thirty per cent of women who did not often speak English or French at home reported more difficulties accessing care from a family doctor to monitor health problems compared to less than 20 per cent of women who spoke English or

French.

More than 30 per cent of immigrant women who had been in Canada for less than 10 years reported having difficulties getting an appointment with a family doctor for an urgent, non-emergent health problem compared to 18 per cent of those who were Canadian-born.

Access to dental care across the province was problematic. More than 50 per cent of South Asian and West Asian or Arab women reported not seeing a dentist in the previous 12 months compared to one-quarter of White women.

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Careers In Business

By: Cecily Kellogg

In order to succeed in business, you need innovation and creativity. If you've decided to work in the corporate world, that means that you are invested in securing success-both your own success, and that of the organization you work for. But there are nearly as many areas of business as there are businesses. In order to bring your own personal creativity and vision to a company, you need to love what you do. So what field of business best suits your skills and personality?

Here are some of the careers and study paths available in the world of business.

Accounting

Accounting is the measurement of financial information primarily used by managers, investors, tax authorities and other decision makers to make financial decisions within companies, organizations, and public

agencies. Accounting is also widely referred to as the "language of business". Careers available in the field of accounting include:

- o Financial reporting
- o Financial management
- o Auditing
- o Asset Allocation
- o Information management and taxation

Business Ethics

This growing field examines ethical rules and principles within a

commercial context, the various moral or ethical problems that can arise in a business setting, and any special duties or obligations that apply to persons who are engaged in commerce. The business world is in an era of corporate social responsibility, making

those that study business ethics in high demand.

Financial Analyst

A financial analyst works with financial analysis. Financial analysts-also called securities analysts and investment analysts-work for banks, insurance companies, mutual and pension funds, securities firms, and other businesses, helping these companies or their clients make investment decisions. Financial analysts employed in commercial lending perform "balance sheet analysis," examining the audited financial statements and corollary data in order to assess lending risks.

Human Resources

Human Resources refers to the individuals within the firm, and to the portion of the firm's organization that

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deals with people. Human resource management serves these key functions: Hiring (recruitment); Compensation; Evaluation and Management (of Performance); Promotions; Managing Relations; and Planning. It is the responsibility of human resource managers to conduct these activities in an effective, legal, fair, and consistent manner.

Industrial and Organizational Dynamics

Whenever people interact in organizations, many factors come into play. Organizational studies attempt to understand and model these factors. Like all social sciences, organizational management seeks to control, predict, and explain. The study of organizational dynamics is becoming more important in the global economy as people with diverse backgrounds and cultural values have to work together effectively and efficiently. There are subfields in the area of Organizational Dynamics:

- o Organization Design
- o Organization Development
- o Organizational Engineering

Information Systems

Originally a part of the computer science field, Information Systems Management has become a critical part of every business. Many companies have created a position of Chief Information Officer (CIO) that is part of the executive board. Because the focus of business has become more knowledge oriented than product oriented, the biggest asset of companies is information, and a company must have a strong information technology infrastructure. Careers available in Information Systems are:

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- o Information Systems Strategy
- o Information Systems Management
- o Information Systems Development

Marketing

Marketing is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, services, organizations, and events to create and maintain relationships that will satisfy individual and organizational objectives. The American Marketing Association further defines marketing as “an organizational function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders.” Careers in marketing include:

- o Advertising & Public Relations
- o Market Research
- o Non-Profit
- o Product Management
- o Retailing

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Surround Yourself with Positive People for Success

By: Bud Bilanich

Self-confidence is an important key to personal and professional success. If you want to become self-confident you need to do three things.

- 1) Become an optimist.
- 2) Face your fears and take action.
- 3) Surround yourself with positive people.

In this article, I'd like to focus on the importance of surrounding yourself with positive people. Positive people help your self-confidence because they tend to see the potential in you - even when you might not see it in yourself. Negative people, on the other hand, will hinder your self-confidence because they tend to reinforce your self-doubt and negative beliefs about yourself.

As Mark Twain said...

“Keep away from people who try to belittle your ambitions. Small people always do that. The really great make you feel that you too can become great.”

Positive people help you realize your dreams. Negative people take them away. Positivity and optimism are contagious. Unfortunately, so are negativity and pessimism. Surround yourself with positive people, and you'll become positive and self-confident. On the other hand, surround yourself with negative people, and you'll become negative and lose your confidence. Self-confidence and negativity are mutually exclusive.

Negative people tend to come in two flavors: cynics and humorists. Cynics are not fun. They don't like much of anything. They're the kind of people who complain about having to pay taxes after winning the lottery.

Humorists, on the other hand, can be seductive. They're clever and amusing. They go around with a smirk on their face, using humor to point out everything that's wrong. At first, they can be fun to be around. It's like the two of you have an inside joke on the world. In the long run though, their negativity will wear you out.

Set your boundaries. Walk away from the negative people you encounter. End your toxic friendships. It may be difficult at first, but as you move away from negative people, you'll become more positive and will attract positive people into my life.

Forming a group of positive friends and colleagues is one way of surrounding yourself with positive people. Make a commitment to meet with this group on a regular basis to discuss one another's hopes, dreams and goals. Exchange ideas and support one another. You want to find people

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who accept you for who you are, but are willing to challenge you, in a positive and constructive manner, to excel and to become a personal professional success.

I can't take credit for this idea. In *Think and Grow Rich*, probably the most famous self help book of all time, Napoleon Hill suggested the idea of Mastermind Alliances. An article in the February 2009 issue of *SUCCESS Magazine* defines a Mastermind Alliance...

"The Mastermind principle consists of an alliance of two or more minds working in perfect harmony for the attainment of a common definite objective. Success does not come without the cooperation of others."

A Mastermind Alliance then, is a group of positive people helping one another achieve goals; exactly what I suggested above.

Of course if you want to surround yourself with positive people, you need to be a positive person yourself. Here are ten small sentences you should incorporate into your daily vocabulary if you want to become known as a positive person:

- You can do it.
- I believe in you.
- I'm proud of you.

- Thank you.
- I need you.
- I trust you.
- I respect you.
- I appreciate you.
- I value you.
- I love you.

Here are some of my best ideas on attracting positive people.

Think positively.

Train yourself to see the opportunity in every difficulty and the good in every person you meet. Be genuinely happy about not only your success - but the success of others in your life.

Smile.

Smiles are contagious. When you smile at others, they tend to return the favor. A smile can have a positive impact on someone who is having a bad day. By smiling, you'll attract other smiling positive people - the kind

of people who will help you fulfill your dreams.

Speak positively.

You attract positive people when you say positive things. When someone greets me by saying, "How are you?" I always smile and answer "Great. And you?" even if I'm having a tough day. This doesn't mean that I don't share my troubles with close friends. I just don't wear them on my sleeve.

The common sense point here is simple. Self-confidence is an important key to personal and professional success. Surrounding yourself with positive people is a great way to build your self-confidence. Jettison the negative people in your life. If you can't remove them completely, do your best to keep them at arm's length. Build a network of positive people by being positive yourself. Think positively. Smile. Speak positively.

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Adding Diversity to the Current Curriculum

By: *Latashia Martin*

While some argue the effectiveness of having a diverse curriculum, some argue the time needed to instill such programs. Of the six hours students spend in school they seem to only have enough time for the four basic classes and a lunch break. So, do we extend the school day or extend the school year? The debate over year round education has been one that has been up in the air for a couple years. Like any debate, there are people for and against the proposal. A study conducted by Ohio State University on year round schools

found that there really is no educational significance of having children go to school year round. The study stated “there may be a slight advantage for students from the poorest families”, but no significance if chosen “on purely academic grounds” (Ohio State University). My opinion, incorporate year round sessions, shorten class durations, and include mandatory Saturday school once per month. For high school students take it one step further and offer the availability of dual enrollment.

There are many options available when choosing year round curriculums. I would suggest using the single track model and breaking for three weeks in December and June, a one week break in February and August, plus keep the traditional weekends off with the exception of Saturday school once per month. This model of year round education will provide both the teachers and students with the breaks away from school that are necessary, but also the ability for both students and teachers to remain in an environment where the

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students can continually apply the lessons they have learned. By incorporating the year round concept school officials would have the necessary time bracket to include at least 3-4 additional classes over the course of the week on a rotating basis, with the ability to change them over the course of a year.

Saturday school should also be a once per month requirement for all students. It should not need to be the length of a regular school day, three hours at best. Saturday school should consist of a theater and drama option, a musical option, art study, performance sports and/or science labs. This one day compilation would allow students to apply and build on their intellect in a productive and fun manner. Dual enrollment is the ability to take college courses while in high school and receive college credit for them. This program for high school students would further their sense of success and accomplishment, especially for those looking to go to college or trade school. It would show them what life in college is like and what is expected from a college student. It would prepare them for that transition thus eliminating some of the shock from just being immersed into it.

Northeast Metro Tech is a vocational high school in Wakefield Massachusetts that operates on a nine month curriculum. Their curriculum consists of the traditional

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English, Math, Science, and History, plus a language option upon entering junior and senior year, physical education, swimming, and health.

The catch, they only have these classes every other week. On their off week students are taking a trade in which upon graduation they will be fully licensed in their chosen field or only have a few classroom hours left to completion. Northeast Metro offers its students dual enrollment, co-op working abilities, Skills-USA membership for allowable fields, and college credit classes. Students compete on a yearly basis to be able to gain acceptance into Northeast Metro, with many successfully completing all four

years and going on to college, trade school, or the military.

Capitol Preparatory Magnet School is a high school in Hartford Connecticut. Unlike Northeast, Capitol Prep is a year round high school. They have an array of college preparatory classes, dual enrollment, Saturday school, and extensive athletics. Capitol Prep prides itself on preparing its students for success in their future. They are also a very competitive school with dozens of children, predominantly low income children, applying. The uniqueness to capitol Prep is they send 100% of their graduates to college; meaning if 210 senior's graduate then 210 seniors

continue on to college.

These two schools each take different approaches in terms of the type of schooling. However, whether it is year round or nine month based, these two schools are prime examples for displaying the benefits and successfulness of diverse curriculums. Our children need to be prepared for the life ahead of them. They need to be shown what it feels like to be successful and how that feeling of success can continue to be achieved. Our schools need to go back to being the foundation of a lasting and successful future.

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Helpful Tips for a College Student

By: Emily Sismour

Being a college student is both demanding and rewarding. The time you spend pursuing and earning your college degree can be taxing. However, what you take away from the college experience and the value your degree will hold in the marketplace will likely outweigh the demands and rigors you experience during your time as a college student.

Typically, college students choose to pursue their degree at an online college or a ground school. Both are good choices and both types of

schools traditionally offer a wide variety of degree programs. Whichever college route you choose- online or ground school- it's essential to ensure that the school is accredited and offers a quality education. Then, it's up to you- the college student- to do the rest!

Let's take a look at a few helpful hints for college students -

As a college student, you may be eligible for federal financial aid or some type of tuition assistance. Take care in

exploring your financial aid options and understand that after you have completed your degree, you will be responsible for paying back the money you have borrowed. Navigating the financial aid gauntlet can be tough for a college student. One great resource that a college student can use is the FAFSA, or Free Application for Federal Student Aid website. FAFSA's site connects students with all of the information they need in order to apply for financial aid and understand their aid options. On the website you'll also

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find direct links to your state's higher education agency and various grants and scholarships that are offered. Additionally, FAFSA's website provides users with a scholarship search link where students can search for all available scholarships-not just those offered by a specific state. Check out FAFSA'S site at <http://www.fafsa.ed.gov/> to learn more about financial aid and aid opportunities.

As an incoming college student, you'll also have to choose an area of study or a degree program. Popular degree programs include business, finance, marketing, and engineering-although there are countless other

degree programs as well. It's important to pinpoint your areas of interest and figure out what type of profession will

A college degree will likely be one of your biggest investments.

most suit these interests. If you're interested in math and numbers, a degree in finance or accounting may be right for you. Conversely, if you enjoy reading and writing, a degree

program in journalism or creative writing may be your best fit. As a college student, you will have to determine the area of study that's right for you. Determining your area of study or degree program early will often help you complete your degree program more quickly. Many college students wait to "declare" their college major and by doing so tack on extra time to their degree completion. Choose a major in a degree program that you enjoy. By doing so, you will be able to translate your skills and interests into a future career.

One of the greatest resources available to college students are

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student services. Utilizing available student services will be beneficial to you not only while you're enrolled in school, but also after you graduate.

Student services like tutoring, academic advising and career counseling are offered at both online colleges and ground schools in order to help students succeed in school and after graduation. As a college student, it's important to take advantage of these resources; they're there for a reason and your tuition pays for it. For example, if you're struggling through a difficult statistics course, seek help from your school's tutoring center. Chances are that the more you utilize the student services offered at your school, the better you'll do.

Lastly, it's imperative to set clear-cut goals for yourself. College, whether at an online university or ground school, is a time to grow and enjoy, but it's primarily a time to learn and prepare for your future. Having goals, both short and long-term, will keep you on track until the finish line.

A college degree will likely be one of your biggest investments. Therefore, as a college student, it's important to invest the time and energy into choosing the right school, understanding your financial aid options, mapping out your goals and choosing the degree program that is the best fit for you.

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Psychology Careers - A Wide Open Field

By: Cecily Kellogg

It's an age-old question-why do people do what they do? The scientific study of that question is psychology. This field is fairly young-only about 125 years old-and has already had nearly as many schools of thought as there have been psychologists. Psychology concerns itself with both the biology and the sociology of human behavior, and studies both human and non-human animals.

Many psychologists are researchers, and many others are practicing clinicians. But there is literally no limit to how the study psychology can be utilized in the workforce. For instance, three of the ten "hot" jobs for 2007 utilize a degree in psychology:

o **School Psychologist.** With the latest federal education legislation, a

retiring workforce, and an increased focus on children's mental health, school psychologists are desperately needed across the country. In fact, colleges with programs to train school psychologists cannot keep up with the demand. A typical program consists of two years of graduate courses and a one-year internship. Students from these programs, however, have no problem getting jobs and usually find their work extremely rewarding. Many school psychologists feel that they have an opportunity to tackle society's problems early on, making them feel deep satisfaction in their work.

o **Genetics Counselor.** These health professionals are trained to help families understand genetic disorders and to provide information and support to those families. They may also serve as patient advocates by referring individuals or families to local

services that can be of assistance. Genetic research is a powerful tool for treating medical conditions, but it is still a new tool. Many people whose families are affected by genetics disorders don't understand how it will affect their lives. Even genetic researchers and doctors don't fully understand how genes cause all genetic disorders. Genetic counselors work with doctors and families to help families get the information they need to understand the disorder. While genetics counselors often require a Masters degree in genetics, a Bachelors degree in psychology is preferred.

o **Animal-Assisted Therapist.** This new hot therapy field is a type of therapy that involves using pets to help treat patients. Animal-assisted therapy (AAT) is designed to improve the physical, social, emotional, and/or

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cognitive functioning of the patient, as well as provide education and motivation. AAT is provided on both an individual or group basis. Many kinds of animals are used in therapy, including dogs, cats, birds, dolphins, rabbits, lizards, and other small animals (although AAT with horses is known as equine-assisted therapy or therapeutic horseback riding).

But there are many other fascinating careers available to anyone holding a psychology degree. There are a variety of different jobs available to therapists-being a clinical psychologist, a cognitive psychologist, or working as counselors. Here are just a few of the more unusual careers available according to the American Psychological Association:

o **Engineering psychologists**

conduct research on how people work best with machines. For example, how can a computer be designed to

prevent fatigue and eye strain? What arrangement of an assembly line makes production most efficient? What is a reasonable workload? Most engineering psychologists work in industry.

o **Evolutionary psychologists** study how evolutionary principles such as mutation, adaptation, and selective fitness influence human thought, feeling, and behavior. Because of their focus on genetically shaped behaviors that influence an organism's chances of survival, evolutionary psychologists study mating, aggression, helping behavior, and communication. Evolutionary psychologists are becoming increasingly interested in aging, especially in researching and problems of evolution.

o **Forensic psychologists** apply psychological principles to legal issues. Their expertise is often

essential in court. They can, for example, help a judge decide which parent should have custody of a child or evaluate a defendant's mental competence to stand trial. Forensic psychologists also conduct research on jury behavior or eyewitness testimony. Some forensic psychologists are trained in both psychology and the law.

o **Sports psychologists** help athletes refine their focus on competition and winning. They help athletes become more motivated and learn to deal with the anxiety and fear of failure that can often come with sports. This field is becoming more and more popular as sports become more competitive and attracts younger children.

Job and Salary Outlook

According to the Bureau of Labor

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Statistics, the average annual earnings of clinical, counseling, and school psychologists is \$54,950. The earnings of psychologists working in other areas are:

- oOffices of other health practitioners \$64,460
- oElementary and secondary schools \$58,360
- oOutpatient care centers \$46,850
- oIndividual and family services \$42,640
- oIndustrial-organization psychologists \$71,400

The need for those with a psychology degree is expected to grow faster than average over the next decade, thanks to the continued growth of the field. Luckily, because the field is so diverse, almost anyone can find something fascinating to do with their psychology degree!

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Self-Confidence Is a Skill You Can Develop

By: Cathy Chapman, Ph.D.

Mothers are the source of true happiness in everybody's life. But, we never even look into the life of a mother who struggles at every instance of her life to provide a proper living to her family and kids. The condition of a minority mother is worse. They are provided very few opportunities of growth and are not given proper status in societies. It is for this reason that different scholarships and grants for minority mothers have been initiated.

It is interesting to note that even though the groups have been named as minority, most of these groups have a very high population. The minority groups usually include the Hispanics, African-American and others. It is surprising to note that mothers belonging to different ethnicities will be qualified for many of these programs based on their eligibility. There are certain scholarship programs which are only for the members of the

underrepresented.

A brief look into the various scholarships and grants available to minority mothers has been provided below:

1) AICPA Minority Accounting Students Scholarships

- This is a special scholarship program for only the accounting students in the minority groups of black, Hispanic/Latino, and Native American or Asian American. The scholarship has been started by the American Institute of Certified Public Accountants and has been controlled by the Centre for Scholarship Administration and goes out to the deserving students.

2) AXA Foundation Fund Achievement Scholarship

- This grant is awarded to the African American undergraduates studying

business. The scholarship amount is for \$2,000 to \$5,000 awarded.

3) Breakthrough to Nursing Scholarships for Racial/Ethnic Minorities

- This scholarship is given out every year to five African Americans and other minority groups. The grant is for \$1000 to \$2000.

4) Gates Millennium Scholars Program (Gates Foundation)

- In this program the scholarship amount is not specified. This is a huge scholarship program granted every year to 1000 African-American undergraduate or graduate students.

5) ASA Minority Fellowship Program

- This program is for new students and for the graduating students.

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Students qualifying for MFP must compulsorily be students studying sociology and who are also currently involved in research activities on mental health issues. Scholarships for MFP are granted on the basis of academic scores, writing skills and ethnicity.

6)Fisher Broadcasting Minority Scholarship

- Non-white sophomores studying for marketing or journalism careers are entitled for this grant.

7)Louie F. Cox Memorial AK Steel African-American

Scholarships

- This is granted only to two African-American freshmen undergraduates every year for \$16,000.

8)Minority Scholarship Awards for Incoming College Freshmen

- This program donates scholarships to 10 minority group students majoring in chemical engineering and the scholarship is for \$1000.

9)Sallie Mae Fund American Dream Scholarship

- This grant goes out to a number of

African-American undergraduates and

the grant is between \$500 to \$5000.

Grants are extremely important for minority mothers to come out of the caves of poverty and lead respected lives. Scholarships and grants for minority mothers have a significant role in lighting the lamp of education in the lives of these special mothers.

Did you know you can get a \$10,000 scholarship for moms just for registering? Apply right now for free: Scholarships for Moms [<http://scholarship-for-mom.org>].

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Deciding to Start a New Career in Nursing

By: Erik Johnson

Are you one of those who are looking forward to making a career in the field that can offer you unlimited opportunities for specializing and work at different environments? Well, in case you answer is yes then no doubt nursing is one that profession that can surely be the most exciting and fulfilling career choice. Today it is considered among few professions that can even offer frequent options for continuing education and the facility to participate or contribute directly in patient care. As a nurse, you support and care for people who are

ill. As a nurse, you act as the key professional in healthcare industry who generally performs different procedures as per the instructions made by the medical doctor or senior nurse practitioners.

Nursing as a profession has a very exciting role that combines the best of caring skills and along with medical knowledge. These days, nurses can be found in almost every area of health care. They have a wide presence in various intensive care units and different emergency centers as well. They work in community and smaller

private clinics as well as in supportive roles in different cosmetic practice centers or specialist physician offices. In addition to this, another area where nurses play a key role is in child development and health. Today you may find many nurses who are working in the community or in schools, and playing the key role in promoting health education campaigns.

If we talk about the career outlook of this profession then it seems to be very exciting. In fact, with almost 100,000 vacant positions and the

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constant booming requirement for healthcare workers, the scope for the nursing field is turning out to be more exciting and promising. In addition to this, the key aspect to note is that today the way health care is directed has also changed drastically. The requirement for more hospital beds has risen. Adding to this, the health care has become defined as it has moved gradually to the community and home. These days, many nurses are providing support and care for patients in their homes or in long-term care facilities. Ultimately, one cannot deny the fact that today the opportunities in nursing are far broader than it use to be a decade ago. So by now if you have made up your mind and decided to make a career in this profession then attaining a proper nursing education and training from best nursing school is must. Training to become a nurse is a simple and fairly clear-cut method. Generally, the practice basically revolves around completing a nursing program and attains a diploma or degree from an

accredited higher learning school. While a diploma course takes around three years to complete approximately, a degree program on another hand takes three to four years.

The vital point to note is that the education preparations you may require largely depend upon the nursing title you are hoping to attain. For example- if you are looking forward to making a career as a certified nursing assistant (CNA), you will primarily require a high school diploma or a General Educational Development diploma (GED). Besides this, if you want to make a career as a licensed practical nurse or a registered nurse, in that situation your preparation needs to be more extensive. You will require a high school diploma along with a diploma or degree from a nursing program as well. However, today you may even find many students who are also opting for a bachelor's degree in order to start a nursing career. This is because many hospitals and other employers offer a good salary to

nurses based on the nurse's education level. You must also not forget that obtaining a bachelor of science in nursing (BSN) may even provide you a good head start if you decide to acquire further education in order to branch off into any specific nursing specialty.

Making a career in this profession can be the major and life-changing decision and so one need to have a great deal of thought. You must remember that working as a nurse; you could be the key personnel who can make a great difference in the health and lives of patients throughout the United States.

You can find more information about best **nursing schools** and **top nursing courses** to start career in nursing at NursingSchoolsU.com. Nursing School is a complete health education portal provides detail information about top nursing programs, nursing career articles, and news nursing schools information by state and more.

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Operational Responsibilities Of Leaders

By: Tim Millett

The depth and scope of operational responsibilities within an organization can greatly vary, yet there is one constant. Leaders are needed to integrate the vision or mission of the organization with the day-to-day activities. It is fine to have a well-defined mission, but the only way true value can be reached is if the organization has developed leadership roles, which take the business from end-to-end without losing sight of the defined goals.

In other words, the overall mission must be translated into a strategic

action plan that is then implemented. It is particularly at the implementation stage that leaders have an outstanding opportunity to build a cohesive team of employees that see themselves as strategic partners no matter what job they hold.

The term “operational responsibilities” can actually be considered the same as “organizational readiness”. The ability of the business to respond to the external marketplace or competition is directly tied to its leadership abilities internally. Leaders can be found at all

levels of the organizational structure and play key roles in “getting things done”.

What are the operational responsibilities in question? The reality is they include everything from managing the mail system to reporting final results to the governing board. The specific responsibilities any one business member has depends on their position, whether it is as a project team leader, a department supervisor, or an executive manager.

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Taking Responsibility

The overriding operational responsibility is the ability to choose people who can carry out the mission of the organization. Leaders often are responsible for hiring those who will get the work done on the day to day basis. But it is the leader's ability to communicate the mission of the organization in a way that encourages each team member to take personal responsibility for their contributions to the organization.

Other organizational responsibilities include the following.

* Establishing effective reporting lines

- * Delegation of responsibilities and job functions
- * Clear identification of goals and objectives
- * Crisis management
- * Finance and budgeting accountability
- * Staff training
- * Monitoring of progress in relationship to assigned goals
- * Integration of internal functions with outside suppliers
- * Resource management

In other words, operational responsibilities begin with team development and then establishes and monitors the processes with best utilize team talents for the purpose of meeting goals. The leader responsibilities can cross multiple functions including marketing, finance, sales and production.

On-The-Job Decision Making

One of the signs of well-trained leaders

is the existence of teams with members who are capable of decision making which supports the goals of

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the organization. It means the leaders have mastered the skill of being able to fully develop team talent. People are strategically trained to perform their operational duties in a way that always propels the organization forward as it meets competition head-on.

The ability to strategically manage operational responsibilities is much different than just “getting the job done”. This is why professional training of business leaders can become the critical function which sets one company apart from another. Market leaders do not achieve that rank in the marketplace by accident. They achieve their prominence and success through strategic leadership training to insure operational responsibilities are managed in a way that reflects their importance to meeting the corporate mission and goals.

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