



MINORITIES & SUCCESS

Systemize Your Business

**Cyberbullying-
What Teachers and Schools Can Do**

Winter 2024

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Systemize Your Business

By Kim N Morris

The First Step

What does **systemizing your business** really mean? Lots of people talk about it, and lots of people say they want it, but do they really know what it truly means? Well, in this article I'm going to break it down in terms of what it really means and then explain to you the first step that needs to happen to be well on your way to creating a streamlined, efficient business operation.

Systemizing your business is about taking an objective look at what you currently have in place, what you need to have in place to deliver on

your business promises and creating a plan to bridge the gap between the two. The end result is that systemizing your business means that you have create logical sequences of events that fit together to form a system, and there will be many different systems in your business that all work independently, but also rely on each other of your business to function as a whole.

Think of systemizing your business this way: your business in itself is the "Master System" and within your master system, you are creating core subsystems which may be Marketing, Sales, Product Development, Management, Financial etc. Within each

of your core subsystems, are many different processes that will link together and rely on each other to drive the performance of the overall system.

So where do you even begin? The essential first step to systemizing your business is fivefold and I will cover each briefly here:

Identify where your main issues and challenges are in your business. These are you biggest pain points and likely causing you frustrating to the point of keeping you up at night. Issues and challenges tend not to be too specific and are more overarching statements.

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Now you know where your main issues and challenges lie, you need to prepare a “fix-it” list of everything that isn’t working in your business. This is a more detailed list that your issues and challenges and should be as specific as possible.

This is where you’ll synthesize the information you’ve collected and “chunk it up”. Use your main issues and challenges as the headings and put the fix it items under them. By the way, it’s a given that in any systemization process, you will include the customer lifecycle process to see where it can be streamlined, and this will be your priority systems for review.

Still in our current state phase, where you want to focus next is mapping out the customer lifecycle since this is the most important area and the lifeblood of your business. You want to be able to see exactly what is happening with

your customers. So, start from the beginning, maybe with a customer enquiry, through to sale, through to follow up, map out with some sticky notes on a wall, the end to end process of what currently happens in sequence. Don’t worry about identifying the problem areas as this comes later and can easily distract you from getting a clear picture of where you currently are.

Next, map out the roles and responsibilities of each person in your business, including yourself as the business owner. This is essential to clearing up lines of responsibility, accountability and it can help to set expectations later on for who will do what. A good way to approach this is to think about what you do on a daily basis, weekly, fortnightly and monthly basis. If you have employees or contractors working for you, get them to map out their own role in terms what they do and any decisions they make.

You’ve now completed step one of systemizing your business. This important step of analysing the current state of your business first will set you in good stead for being clear on what you will need to focus on, and knowing where your main pain points are, having a list of everything that needs fixing, and having mapped out your customer lifecycle will set the foundation for strategic systemization. Because you’ve taken the time to identify what the problems, issues, and current reality is, you’ll be able to much more easily develop solutions that will improve your business and make it more efficient and streamlined.

The Second Step

The first step, was working out where your current reality was and taking a cold hard look at what was and what wasn’t working, but the second step to

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systemizing your business is all about understanding where you need to be in your business for you achieve your goals and visions you have set. Its about working out what you want to be different from where you are now. What you are trying to create in this phase is an ideal future state of your business.

Creating a “ideal picture” or “future state” of your business is an important step in understanding what you really want out of your business. And, its important here to acknowledge the difference between your vision and mission and your ideal business or future state. They are two completely separate things and here is why. Your vision and mission are the what and the why of your business. You vision is what you are trying to achieve 3, 5 or even 10 years into the future and it should change little over time. Your mission is your business purpose, the fundamental reasoning of why you do what you do.

Your ideal picture or future state is something that is much more aligned to what you can achieve in the short term ie: weeks or months as opposed to years. Your ideal picture/future state should also be much more detailed than your business vision and mission because it should be honing in on particular areas within your business that you what to change, update or even transform in the short term in order to achieve a particular objective that sits underneath the umbrella of your vision and mission.

So to create your ideal business picture/future state you need to look at each of the individual areas of your business and picture how you would like them to be in a perfect world. You need to clearly articulate this by writing down what you want to achieve for each of the services you provide as well as for the other activities in your business such as product development, your marketing activities, how you

would like to work with clients. All these elements that make up your business need to be clarified in terms of how they would function, who would use it, who would it benefit, why do you need it, how will it impact/ benefit your team. This is basically your wish list of how you want things to work in your business in a “perfect world”, and the more specific you can be the better you actual systemizing results will be.

The place you are trying to get to with this exercise is to identify what the “improvement objective” is for each area that you want to change. Your improvement objective is what it will look like once you have systemized that area. In the 3rd step to strategically systemizing your business I’ll be talking about how you can bridge the gap between where you are now and where you need to be in order to achieve your objective.

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How to Virtually Guarantee a Decision-Maker Meeting

By Gloria Berthold Larkin

Government contracting has developed into a very competitive marketplace because it has the potential for being very profitable. Companies of all sizes, from tiny micro-firms with one employee to large, mega-firms with thousands of employees, have been successful in selling products and services to government agencies at the federal, state, city, county and municipal levels.

However, competition has heightened as more companies try to break into, be competitive and stay successful in this market. It is mandatory that a

business person learn how to build relationships with the decision makers before pursuing contracting opportunities. A successful Capability Briefing is one of the best ways to start and reinforce the relationship building process. Five years ago, very few people knew what a Capability Briefing was, and now, it is a critical tool to help you be as successful as possible, no matter what size company you represent.

In the last issue we discussed the multiple layers of decision makers involved in federal government contracting, how to identify and find

them and the specific preparations to be made before asking for a meeting. To refresh your memory the three layers of decision-makers are:

- Small Business Representative
- Contracting Officer
- Program Manager

Now that you have identified these decision makers in the agency you are targeting, how do you go about contacting them, what is your specific message and how do you ask for and virtually guarantee a decision-maker meeting?

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Somos contratistas que hacen negocios con el gobierno y, como tales, estamos obligados a tomar medidas afirmativas para garantizar la igualdad de oportunidades en todos los aspectos del empleo. Alentamos a las mujeres, las minorías, las personas con discapacidades y los veteranos a postularse a todas nuestras ofertas de trabajo. Somos un empleador con igualdad de oportunidades y todos los solicitantes calificados recibirán consideración para el empleo sin distinción de raza, color, religión, género, orientación sexual, identidad de género o nacionalidad, edad, estado de discapacidad, información y pruebas genéticas, licencia familiar y médica, estado de veterano protegido o cualquier otra característica protegida por la ley. Prohibimos las represalias contra las personas que presenten una queja, verbalmente o por escrito, ante el empleador o el gobierno. Para cumplir con las diversas reflexiones federales. Invitamos a los solicitantes a que voluntariamente identifiquen su género, raza, origen étnico, estado de veterano y si usted tiene una discapacidad y no será utilizado en su contra de ninguna manera.

Capability Briefing

To be successful in the federal market, it is important to use the language your customers use. In that regard, it is recommended that you change your terminology from decision-maker meeting to Capability Briefing.

Purposes of a Capability Briefing

- Introduce the agency or organization to your firm
- Initialize the relationship building process
- Take a critical step in the capture management process
- Provide proof of
- Core Competencies
- Past Performance
- Differentiators
- Mitigate Perceived Risk in Hiring a Different Vendor
- Satisfy RFP requirements

- Renew relationship with an agency if original contact left or was reassigned

To Request a Capability Briefing

First, do your homework! Confirm that the agency, organization, prime contractor or potential teaming partner wants to meet with you and has potential business opportunities appropriate for you.

Second, continue doing your homework by researching past, current and forecasted opportunities before you request a Capability Briefing. Come prepared to discuss specific matches between your firm and upcoming opportunities. Only when you know about most of the upcoming opportunities is it appropriate to ask for additional information regarding the pre-pipeline opportunities.

Third, target the right person or people. Realize that there is no one decision-maker in the government market, but rather, layers of decision-makers. It is your challenge to identify those decision-makers and plan to meet each one at an appropriate time in the buying cycle.

Fourth, follow the appropriate process. Do you call first, email first or wait for an out-reach session? The short answer is all of the above, but with caveats.

Phone call:

Call first and leave a voice mail stating who you are, your firm, your phone number and that you are sending an email requesting a Capability Briefing. Mention that you will call back in three days to set a time for the meeting, unless he/she prefers to schedule a date/time by email.

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Email:

Send a very short email with a one page targeted Capability Statement attached as a PDF.

In the Subject line state: Capability Briefing Request.

The body of the email should include your mention of the voice mail message, your attached Capability Statement PDF, and how your firm meets the needs of that agency. Ask for a Capability Briefing and mention two alternative dates/times. State that you will follow-up with a phone call in three days.

Make sure every email you send includes:

- Your name and title
- Company name
- Email
- Phone number
- Web site

- Any other appropriate information (GSA or other contract vehicles, certifications, DUNS, etc.

Then follow up with the promised phone call, leave another message and repeat the process until you get the meeting or hear from that person referring you to whom you should speak with instead.

Rules Regarding Requesting a Capability Briefing

1. If the agency or prime has a vendor registration process, ALWAYS complete that registration before requesting a meeting.
2. If you are a small business, ALWAYS start with the agency's or prime's small business representative before pursuing other people within the agency.

3. NEVER ask for a meeting regarding an opportunity that is already advertised as a solicitation.
4. If you are certain that the person you are contacting is the correct person, do not give up. Most people give up after one or two tries. *Successful contractors never give up!*
5. Make your message compelling-you should be such a perfect match for the work they have coming up that they will *want* to meet with you.

5 Common Mistakes

1. **Do not start at the top.** If this is your first foray into an agency, do not target the Director, XO level or other executive level person. While this is a typical tactic in the private sector, it will backfire in the public sector.

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2. **Do not use a generic Capability Statement.** Instead, tailor each Capability Statement to the agency or prime you are targeting. Otherwise, it will be at best ineffective, and at worst, deleted.

3. **Do not expect an immediate response.** Remember, these decision-makers have many responsibilities, and meeting with contractors is not necessarily at the top of their list. However, the better match you are for what they need, the better your chance is of hearing back from them.

4. **Do not skip the Small Business Representative.** These people can be your best ally if you are a small *or* a large business. Plan your strategy to always start here before going to contracting officers or program managers.

5. **Do not offer to take them to lunch or dinner.** This is a rookie mistake. While it is expected in the private sector, this is not allowed in the public sector.

Preparations for a Capability Briefing

Your preparations and research will be different for each type of person. We covered the specific preparations in the previous issue. Please review these to make sure you have done all of your homework before asking for the Capability Briefing.

Who Should Attend a Capability Briefing

When you are meeting with the following people, you want to consider having the appropriate people from your company attending.

Small Business Representative

- Your business development person
- Your XO Level (if a small company)

Contracting Officer

- Your business development person
- Your XO Level (if a small company)

Program or Technical Manager

- Your business development person
- Your XO Level (if a small company)
- Technical experts
- Subject matter experts

Location

Almost always, the Capability Briefing will be held at the targeted person's government office. They will rarely if

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ever come to your office or location for a meeting.

Materials to Prepare

PowerPoint

Most often, contractors reply on a PowerPoint presentation to sell their message during a Capability Briefing. This may be a good time to use such a tool. However, be very careful as many government offices now prohibit bringing electronic equipment of any kind and this would eliminate use of a laptop, projector or even flash drive. Always ask first if a PowerPoint is allowed, and if so, do you need to bring your own projector and laptop.

Rule of thumb: Plan for one slide for every five minutes of time. If you have 30 minutes allotted, your presentation should be no more than five slides, period.

Always take printed handouts of all slides.

Always print out more copies than you think you will need of the slides as you may have more people attending than you initially thought.

Always take a pad of paper and a pen.

Always be prepared to discuss details of related past performance, research, processes or procedures related to a specific contract, RFP, RFQ, RFI or other targeted opportunity. You may also choose to include case studies or other data that will effectively identify your differentiation strategy.

Materials NOT to Take to a Capability Briefing

- Do not take your cell phone in to the meeting. Many federal buildings require that you do not take any communication device

inside, especially one that can take photographs.

- Unless you have received authority to do so, do not bring any electronic equipment such as a laptop, projector, or camera to the meeting.
- Unless you have received authority to do so, do not take samples, display boards, demo units, or other equipment.
- If you want to leave a promotional item such as a pen, make sure it is under \$25.00 in value

You now know how to find the decision-makers and request a Capability Briefing. If you spend enough time and effort executing this process, you will build strong relationships with the people who are involved in making decisions regarding which vendors are hired to perform the services and provide the products needed.

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Handling a Disgruntled Employee

By Rick Johnson

“Are you kidding me?” — “I can’t believe you are doing this to me!” — “This just isn’t fair”

Have you ever heard those words or similar words from an employee? Have you ever had to handle a situation where an employee is so upset they become very emotional? If you haven’t and you are in management, you will. It’s just a matter of time.

Avoid Confrontation

Anytime you’re dealing with an employee who’s disappointed, avoid

getting emotional or confrontational, regardless of the employee’s attitude. Disarm the confrontation and diffuse the emotion simply by using words and phrases indicating you care about the employee and understand his or her concern. The most powerful words you can use are, “I understand, and we’re sorry this happened.” You can apologize for something that has occurred even if it’s the employee’s fault. For sure, you’re sorry that the employee really messed things up, and it’s okay to express disappointment as long as you do it without criticism. Knowing someone is disappointed in you or knowing you failed to meet

someone’s expectations often reaches deeper inside than any kind of reprimand or “constructive criticism.”

Other phrases you can use include:

- I’ll take care of this.
- I understand why you’re upset.
- I’d feel the same way.
- I’ll check into this situation right now.
- We had a misunderstanding. Please, let’s take this opportunity to fix it.
- How can we work on this together?

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Complaining is a Message

A complaining employee is sending you a message, and you must determine exactly what that message is. Does it have merit? Is the employee just whining? Is the employee utilizing complaints to cover his or her own short comings? How serious is the issue? Some employees who feel you have not met their expectations don't say anything, they just shut down. They do only what they have to do. In other words, they never release the discretionary energy, which enables them to strive to exceed expectations. If an employee is unhappy in his or her job and doesn't say anything to you at all, chances are you have not earned his or her respect as a manager. So, view a complaining employee as an opportunity to build relationship equity, an opportunity to earn his or

her trust and respect. That doesn't mean you have to "kiss up" and do anything the employee wants. But it does mean you should listen to every complaint. If it's just whining, don't be afraid to tell the employee he or she is whining. And if that's the case, make sure you know the facts and you're on solid ground. After all, the employee will also make a judgment as to how well you handle his or her complaint - how you handle the situation. If you handle it right, you may gain even more loyalty.

Show Compassion

Showing compassion for the employee's situation and empathizing with his or her feelings is a powerful substitute for becoming defensive and argumentative. A solution cannot be reached until your employee feels your concern through your attitude, your

tone and other communication signals. Compassion and empathy demonstrate a concern and respect for the employee even if you have to enforce policy and tell the employee he or she is wrong.

No matter what the situation, don't lose control, and don't be argumentative. Focus on solving the problem and showing the employee you're concerned about his or her feelings. Stick to the facts, and then determine what the problem is. Determine what it's going to take to correct the problem. Figure out what it will take to retain the employee relationship. Sometimes just solving the problem isn't enough. It's how you solve the problem and how you make the employee feel about the interaction to reach the solution.

What if the Situation Warrants a Reprimand?

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It's probably a rare circumstance where an employee will come to you with a self-incriminating complaint. However, a complaint by an employee could cause you to investigate a situation and determine the complaining employee was so out of line or violated policy in such a manner that some form of reprimand is necessary. Regardless of the circumstance, it's imperative the employee has a complete understanding as to his or her personal responsibility in the situation. Remember: Coaching and mentoring is key to effective leadership, but it does not mean that you abandon your managerial responsibilities.

The majority of employees are coachable and want to do a good job, exceeding all expectations. But, majority does not mean 100%. You have to know when to change from "coach" to "manager." It's not an impossibility that you may have hired the wrong person; we all make mistakes. Don't over-invest in an employee that just isn't going to be the right fit for the job. A key to making that determination is attitude. How does the employee respond to your guidance, your help, your suggestions and your questions?

An effective leader will use the "servant supportive" leadership style more than 95 percent of the time. The key to a leader's effectiveness is knowing when to use the "autocratic dictatorial" style.

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Communicate and Prosper!

By  Helen  Wilkie 

How much has poor communication cost your company in the past twelve months? Chances are, you have no idea. Chances are even better it's a lot more than you can afford.

But you won't find the numbers in the financial statements or year-end departmental reports. Nothing shows up saying "lost productivity due to miserable meetings" or "missed business opportunities through sorry selling skills" or "employee quit because there's no communication around here."

Why? Because most people aren't

sure what communication really is.

Consider this: When companies conduct internal needs assessments, communication virtually always surfaces near the top of the list. But if you ask ten people who put it on the list exactly what they meant, you'll get ten different answers. People often can't pinpoint the problem—they just have a vague feeling communication isn't happening.

Unfortunately, this vagueness relegates communication to the bottom of the action list.

Truth is, communication isn't some warm and fuzzy "nice to have"—it

is nothing less than the lifeblood of your organization. If blood doesn't circulate at just the right pressure and speed to all parts and extremities of the human body, that body sickens and eventually dies. So, too, does an organization where communication doesn't flow freely.

Communication isn't limited to vision and mission statements from the top; it's not just news releases publicizing financial results or new product announcements; it's not just internal

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or client newsletters, annual reports or videotaped messages to the troops. These are all important, but they form just a fraction of the communication—and miscommunication—that takes place every day in the workplace.

What I call applied communication is written, spoken and non-verbal interaction among people in order to get things done. It takes co-operation to create a product. It takes collaboration to approach a new market. It takes teamwork to implement a strategy. It takes this applied communication to oil and run the machinery of business. And if that machinery breaks down—as it often does—a great deal of money is lost. It's in this area, applied communication, that we need to look for the financial drain.

Loss of time

What does your time cost the company for each hour you are at work? A good rule of thumb in calculating hourly cost is: annual salary divided by 2000 (based on 50 40-hour weeks). When you know this figure for your own time as well as that of your staff, you can begin to calculate the cost of applied communication at work.

Meetings

Regardless of its purpose, a meeting is an exercise in applied communication: you speak, you listen, you interact. I've never met anyone in business who has not complained about meetings: too many, too long, too boring. I would add to that: too expensive.

Consider meetings that are supposed to last an hour but somehow expand to use up most of the afternoon. Calculate the hourly cost of total participant time and multiply by the length of the meeting—and keep in mind that the higher level the participants the more expensive the time. The result may not sound too alarming, until you consider how many of those meetings take place in your organization every day, every week, every year. Do the arithmetic.

Correspondence

Letters, reports, memos, and now the ubiquitous e-mail—written communication is an integral part of doing business. Unfortunately, statistics show that corporate employees

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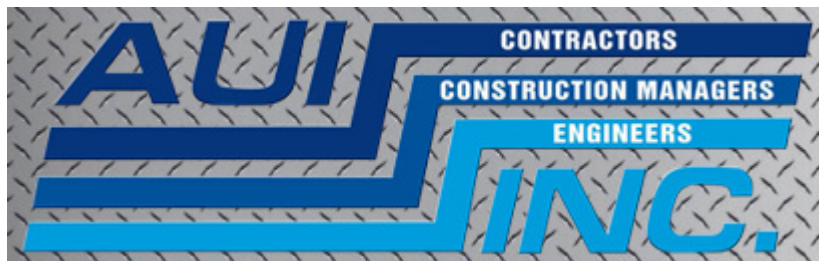
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spend altogether too much time writing it, and badly at that, so that those on the receiving end spend too much time reading it!

If a \$40,000-a-year employee spends just two hours a day reading, writing and managing e-mail, that's a \$9,000 annual cost. Judging from what people tell me about their work habits, two hours a day is a conservative estimate. And what about those at much higher salary levels who spend much longer writing every day? Do the arithmetic.

Presentations

People at all levels present information in a variety of settings in the workplace every day. These presentations not only consume many hours in the creation and preparation, but also the expensive

time of those who must listen to them. Unfortunately, poor presentation skills often result in a futile exercise that communicates less than a simple written report. How many useless presentations take place in a major corporation every day? Do the arithmetic.

Loss of business

Sometimes salespeople know their "pitch" so well that they totally ignore any input a prospective customer might give them. They barely shake hands and sit down before they start talking. They blithely prescribe their product or service as the cure for a problem, without even finding out if such a problem even exists.

But an effective sales process is, in fact, a conversation, a two-way exercise in applied

communication. Done poorly, it can result in lost sales and missed opportunity for ongoing business relationships.

Customer loss doesn't happen only in the sales process, but can also be spurred by an inept "customer service" exchange. When someone calls to complain, the client relationship is at a fragile point. It can be repaired through the right message well delivered, or broken beyond repair by poor communication. When we consider the total lifetime value of a customer relationship, we can truly appreciate the real dollar cost of poor communication.

Loss of people

Whatever people tell their bosses about their reasons for leaving

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the company, exit interviews often tell a different story. One of the most common reasons cited is that they don't feel anyone listened to them.

Day after day in the workplace, millions of people go through the motions of talking with each other in person and on the phone, constantly connected through technology, and never truly communicating with one another. Study after study tells us that recognition and respect are more motivating than money, and one of the best ways to show people they are valued is to listen to them. Sadly, listening is probably the most underused of all the communication skills.

So people leave. How much then does it cost to replace them? Studies give a wide range, from a low of 25% of salary, plus benefits, to a whopping 150%. Employee replacement represents yet another huge cost that can at least sometimes be charged to poor communication.

By improving the way people (and I mean people at all levels) interact in order to get things done, we can increase productivity—with its attendant positive impact on the bottom line.

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The 2022 National Healthcare Quality and Disparities Report: We Still Have Much Work to Do

By Robert Otto Valdez, Ph.D., M.H.S.A.

What does healthcare in the United States look like?

The answer, of course, is complicated. It depends on one's perspective. But regardless of how one attempts to address the question, a mixed picture emerges, signaling a great deal that still needs to be done to ensure that patients receive the healthcare they need and deserve.

Bringing this picture into focus is central to AHRQ's annual publication of the National

Healthcare Quality and Disparities Report (NHQDR)—a Congressionally mandated summary of health and healthcare delivery status in the United States. The newly released 2022 NHQDR is the broadest, deepest, and most comprehensive yearly account of the state of American healthcare—and it crystalizes the achievements and challenges we face, especially among racial and ethnic minorities and underserved communities.

As in the past, the newest NHQDR highlights areas in which the healthcare delivery system has made important advances. Mortality from

HIV/AIDS, for example, has declined steadily since early 2000. Significant improvements have occurred for people receiving care at home. And decades of basic and clinical research have yielded many effective ways to prevent or treat breast cancer. Between 2000 and 2020, the breast cancer death rate decreased by approximately 29 percent.

But the NHQDR also documents many troubling trends in healthcare quality and delivery. To begin with, life expectancy declined by 1.8 years in 2020 compared with 2019. The decline was more remarkable for

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Hispanic and non-Hispanic Black people than non-Hispanic White people. The sharp drop in life expectancy is partly due to the outsized impact of COVID-19, but COVID-19 does not explain why the life expectancy in the United States has fallen behind that of other countries.

In addition, the NHQDR underscores shortcomings in the healthcare delivery system's capacity to deliver safe, high-quality care. In January 2022, the number of healthcare workers employed in hospitals was 2 percent lower than in January 2020, before the COVID-19 pandemic. During the same time period, the decline was 12.1 percent among nursing home workers. Professions such as phlebotomists, medical assistants, and licensed vocational nurses account for many of the lost healthcare workers. However, these professions play a critical role in

delivering healthcare services; losing them from the healthcare workforce may signal future difficulty in meeting demand for services.

What are we to make of this very mixed picture?

First, I encourage you to take a careful look at the data and information in the NHQDR, especially the report's new Portrait of American Healthcare. You may also want to review the report's deep dive into data on four special emphasis topics that are priorities for the Biden-Harris administration: maternal health, child and adolescent mental health, substance abuse disorders, and oral health. Excerpts from the compelling data in both sections are listed below.

As you'll see, the NHQDR is not prescriptive. Nor does it assign blame. Its purpose is to document U.S.

healthcare quality and disparities so that everyone—policymakers, health system leaders, researchers, clinicians, and patients—can have a deeper understanding of the challenges we face, as well as the opportunities for making lasting improvements in healthcare delivery.

AHRQ's mission is to assist healthcare professionals and health system executives pursue excellence in healthcare for the American people by producing the evidence needed to improve care for all. I believe the 2022 NHQDR provides a valuable roadmap to achieving these goals.

Key Trends Noted in the NHQDR's Portrait of American Healthcare

- Before and during the COVID-19 pandemic, 135 rural hospitals closed

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between 2010 and 2020, threatening rural residents' access to services provided by those hospitals.

- The percentage of people with health insurance coverage has increased greatly in the past decade. However, those gains vary by race and ethnicity. Non-Hispanic American Indian or Alaska Native groups and Hispanic groups are significantly less likely to be insured.
- Disparities data show that in 2020, among adolescents ages 12–17 years, non-Hispanic White adolescents (7.4 deaths per 100,000 population) were more likely to die from suicide than Hispanic (5.0 deaths per 100,000 population) or non-

Hispanic Black (4.6 deaths per 100,000 population) adolescents.

- The fourth-leading cause of death in the United States in 2020, after heart disease, cancer, and COVID-19, was unintentional injuries. Drug overdoses were the most common cause of unintentional injuries, accounting for more than 40 percent of unintentional injury deaths. As highlighted below, mortality rates for this condition continue to rise.
- Data increasingly showed that social, economic, environmental, and community conditions—together known as social determinants of health—may substantially influence the

population's health more than care delivered by practitioners and healthcare systems. We know that healthcare organizations will increasingly need to address the social needs that patients bring to their healthcare encounters due to these social drivers of care. These societal conditions and challenges pose barriers to providing adequate care to all.

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Highlights from the NHQDR's Four Special Emphasis Topics

- **Maternal health:** The United States has the highest maternal mortality rate of industrialized countries, and the 2022 NHQDR shows that

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this rate is increasing. The overall maternal mortality rate in 2020 was 23.8 deaths per 100,000 live births, up from 20.1 deaths in 2019 and 17.4 deaths in 2018.

- **Child and adolescent mental health:** Nearly 20 percent of American children have a mental, emotional, developmental, or behavioral disorder. Rates of emergency visits with principal diagnoses related to mental health increased by 24.6 percent for children up to 17 years old between 2016 and 2018. The report also finds that suicidal behaviors among high school students increased more than 40 percent in the decade up to 2019. Despite these troubling trends, the NHQDR shows

limited access to mental health services.

- **Substance use disorders:** The opioid epidemic has cost more than \$400 billion yearly in lost productivity, healthcare expenses, criminal justice costs, and losses from motor vehicle crashes. Although the rise in opioid-related deaths had briefly flattened between 2017–2018, rates of overdose deaths involving any opioid have begun to rise again, increasing by 36.8 percent between 2019 and 2020. Our challenges with alcohol misuse also loom large; in 2020, the percentage of people aged 12 and over who needed treatment for alcohol misuse and who received such treatment at a specialty facility

was less than 10 percent for people at all income levels.

- **Oral health:** Approximately one in seven people were unable to get or delayed getting needed dental care due to cost in 2019, a rate far higher than the percentage of people unable to get or get needed medical care due to cost. The data also indicate that access to oral healthcare and outcomes has improved for children, not adults. This may be explained by the fact that Medicaid and the Children’s Health Insurance Program (CHIP) provides comprehensive dental coverage for children. In contrast, Medicaid, in the majority of States, does not provide this benefit for adults, nor does Medicare.

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Education Reform Continues To Top The List Of Issues Facing The Nation Today

By Megan Wilson

Education reform continues to top the list of issues facing the nation today. Americans are better informed than ever about school performance and its implications for our future, and many feel a sense of urgency about improving their children's education. This urgency is leading to a shift in focus for education policy at all levels - federal, state and local. Many states and localities are enacting policies that put the needs of children and parents over systems, focus on improving student achievement rather than on processes and procedure and policies that empower communities, enterprising school leaders and

teachers.

A tide of freedom, innovation and accountability is sweeping the education landscape in our states. This has been reflected in the adoption of high academic standards with rigorous assessments to measure student performance, increasing educational choices through strong and autonomous charter schools and reducing regulations that impede the progress of creative and enterprising teachers and school leaders.

However, the federal government has not caught up with the changes

occurring at the state and local level. Washington remains far too focused on micromanagement through thousands of pages of regulations attached to hundreds of programs. Simple compliance with ever-increasing procedural controls, inputs and processes has become an end in itself with little consideration given to results.

The federal government has a legitimate role to play in recognizing national priorities in education. But that is not to say that every federally expressed priority must have a

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corresponding federal program. For example, a national priority to improve elementary school reading scores might produce innumerable local strategies to accomplish that goal. Prudence suggests that federal funds should go to the states and their local school districts so they can decide how best to employ those funds. The people closest to the children being served should decide how best to meet their needs.

We have an enormous opportunity and responsibility to improve public education and allow federal education policy to deepen and sustain the reform energies that abound in the states.

Title I came into being as part of the Elementary and Secondary Education Act of 1965 and remains the centerpiece of the federal role in public education. Part of President Lyndon Johnson's Great Society legislation, its intent was noble: to provide supplemental services to improve the academic performance of poor and disadvantaged children and reduce the performance gap between rich and poor.

It is well documented that the academic achievement of disadvantaged students has not been significantly improved and the performance gap between rich and poor has not been reduced. This pattern of failure can be traced to some important flaws that were part of the program's original design or that crept in through the subsequent program reauthorizations.

First, among these flaws are funding formulas that elevate the wants of educational systems above the needs of children. Because Title I dollars are aimed at school systems rather than individual children, some eligible students currently receive no funding or services at all. Many others receive very little money and few services because they live in states with low per-pupil spending. Title I funding formulas also encourage concentrating poor students in the same schools in order to make the schools eligible to receive funds.

Funding formulas must be changed to assure that every single disadvantaged child receives assistance. Rather than funding school systems, dollars should accrue to the benefit of the student. Title I should be an entitlement for disadvantaged children.

Title I also focuses on inputs, bureaucratic process and paperwork rather than accountability for results. The program demands only that money be spent in directed categories and that mandated processes be correctly followed. There is no need to demonstrate results in

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improving student achievement and there are no consequences for failure to do so.

This must change. States and localities should be freed from inflexible, burdensome regulations. A more effective approach is to set performance priorities and give state, local and school leaders the freedom and flexibility to make decisions on how to accomplish them. In exchange for this flexibility, state and local officials should be held accountable for improving the academic performance of children.

Affected districts are also eligible to receive special implementation grants that can be used to purchase new instructional materials and technology; establish after-school, summer and weekend programs; develop curriculum; or provide professional development training for teachers. The goal is to give failing

districts new tools, new resources, new ideas and enough time to turn things around. But if the schools continue to flounder, provisions in the law authorize the state to get more directly involved.

Finally, much of federal education policy fails to recognize the critical importance of involving and empowering parents. Educators know that parental involvement is vital to educational success, particularly among disadvantaged students. Yet we have created a system that makes it very difficult for parents to get reliable, understandable information about school performance. What is even more troubling is that when parents get useful information, often they cannot act on behalf of their children.

For example, parents unhappy with the education a child is receiving cannot transfer that child to another school - traditional public, charter or private -

and expect federal dollars to follow. Parents are also prohibited from using funds generated by their child for other services such as tutoring from private providers.

Research and common sense tell us that the more educational authority is returned to parents, the more engaged they will become. Once the funds are targeted to individual students, and state and local officials are given freedom and flexibility in designing programs that address their needs, dollars should follow them to the school or educational provider of their choice, within limits set by each individual state. If parents are happy with a child's school and progress, their Title I dollars remain. If they are not, they should be free to choose another public school, including a charter school. States could also offer such options as tutoring by approved providers.

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For schools that don't measure up, there are consequences as well as assistance available for improving. State money allocated for the education of that child follows.

We place the needs of children over those of the system. But it is important to remember that scholarships are only one part of a comprehensive accountability package. Clear and measurable expectations, understandable information to parents about school performance, remediation and assistance to low performing schools and choices for students in schools that do not improve are other components of the package.

Parents should be allowed to decide what type of education their children receive. If states and local districts choose to use federal funds to empower parents of targeted children to attend charter schools, receive tutoring, or take advantage of private school choice, so be it. It is a logical extension of local control. Indeed, it is the truest form of local control.

State education reforms begin with high standards and expectations. They identify clear indicators for measuring progress toward desired results and are flexible with regards to the means for accomplishing the results.

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Cyberbullying: What Teachers and Schools Can Do

By Caralee Adams

They may not call it cyberbullying. Students may say they got “dissed” on Facebook or that someone flooded their phone with mean texts. Even little kids have been known to hack into Club Penguin to sabotage each other’s games.

While most of these incidents occur at home, the problems spill over to the classroom, making cyberbullying an issue teachers can’t ignore.

The answer isn’t forbidding technology, say experts, so much as teaching kids right from wrong. As a

teacher, you can be a powerful force in promoting a climate of respect. Educate yourself and be on the lookout for signs that cyberbullying is taking place, because you may be the trusted adult a student turns to for help.

How to Recognize It

A lot of innocent teasing happens on Facebook and via text message. So when does a good joke go bad? When someone “repeatedly harasses, mistreats, or makes fun of another person,” say Sameer Hinduja and Justin Patchin, co-directors of the Cyberbullying Research Center.

In their research, the two academics found that approximately 20 percent of students admitted to having cyberbullied. However, many more students reported incidents that fall under its definition. Posting mean or hurtful comments and spreading rumors online was the most common complaint in their random survey of 4,400 students ages 10 to 18 in February 2010.

Not surprisingly, it is most prevalent among middle schoolers, and adolescent girls are more likely to have experienced cyberbullying than boys

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— 25.8 percent versus 16 percent. Girls are more likely to spread rumors, while boys are more likely to post hurtful pictures or videos.

“Cyberbullying is tailor-made for the relational aggression and rumors that girls typically engage in,” says Patchin, associate professor of criminal justice at the University of Wisconsin-Eau Claire and co-author with Hinduja of *Bullying Beyond the Schoolyard: Preventing and Responding to Cyberbullying*.

While research shows that cyberbullying makes both boys and girls feel angry, sad, and embarrassed, girls are more likely to react with frustration — “Why doesn’t anyone like me?” — while boys are more often scared, perhaps of back alley retribution. And as we all know from recent headlines, in the most extreme cases, cyberbullying can trigger violence or suicide.

It’s also different from traditional bullying in challenging ways. The bully can remain anonymous and unaware of the pain inflicted on the target. Middle school kids who are just learning to navigate the social scene may not realize how hurtful online comments can be.

“It emboldens some kids to bully who wouldn’t otherwise, because they can hide behind a computer screen,” says Patchin. Most disturbing is the lasting impact of cyberbullying. Once something goes viral, the harassment is continuous because it is shared, repeated, and nearly impossible to erase.

Schools Stepping Up

School is the center of kids’ lives. Online harassment may take place on nights and at home, but the fallout is often seen at school and can interfere with the educational environment. In the worst case, students are so worried about cyberbullying that they can’t focus on their studies or are afraid to come to school. It has become a school climate and safety issue.

“Monday is the new Friday,” says Nancy Willard, director of the Center for Safe and Responsible Internet Use in Eugene, Oregon. “It used to be that hurtful interactions built up over the week and would blow up on Friday. Now when kids go back to school on Monday, they are upset because of what happened online over the weekend. There’s no longer time to calm down.”

There is a flurry of activity in states to make tougher cyberbullying laws, but, “It’s not something you can legislate or arrest your way out of,” cautions Stephen Balkam, chief executive officer of the Family Online Safety Institute in Washington, D.C. “It’s always going to be a

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combination of tools, rules, and schools. The emphasis needs to be on creating a culture of responsibility online. Kids need to think about the content they create and post.”

Schools are struggling to create policies that deal with cyberbullying and the use of cell phones at schools. Experts say banning technology is not the answer, but rather teaching kids to be good digital citizens. When schools adopt codes of conduct, they should apply to activity in or out of school and set the consequences up front. The notion that home and school are two separate spaces no longer exists in the minds of digital kids.

If schools are using technology to deliver education and instruction, they have a responsibility to educate students so they use it correctly, says Hinduja. “Schools believe the Internet and computers are part of kids’ lives when honestly, it is their life,” he says.

“Teachers should not limit the discussion to computer class or Internet safety day.... You should bring it up in any capacity, in any instance, in any classroom, whether algebra or social studies or the hard sciences.”

First Step: Take It Seriously

The first step is to take it seriously, says Michelle Boykins, director of communications and marketing for the National Crime Prevention Council. “It’s not just kids being kids. We have to make sure cyberbullying is not a rite of passage. If we don’t change the culture then we are helping young people be victimized.”

Go online, get familiar with the social networking sites, slang, and terms, says Vicki Davis, a teacher and IT director at Westwood Schools in Camilla, Georgia. “This is a world where they are and we aren’t,” she says. It’s important to emphasize a positive environment and explain what won’t be tolerated.

You have an ally in the school counselor, suggests Rosemary Kelly, director of guidance and counseling at Round Rock Independent District Schools in Texas. Counselors have experience teaching kids what it means to be kind, responsible, and respectful, and that translates to their behavior online. They may need to hear the message that if you aren’t going to say it to someone’s face, don’t do it online, adds Linda Criddle, president of LookBothWays, a nonprofit that provides information on Internet safety.

Perhaps the most important thing you can do is give kids ways to avoid victimization. Remind them to “never put anything sensitive into an electronic format and send it to someone,” says Willard. “The more embarrassing or

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damaging the material you send electronically, the more likely it will become public.”

Finally, let kids know you care and want to help. If there is a problem, you will advocate for them, not just punish them and take away technology. Experts suggest having an anonymous way to report, such as a drop box, hotline, or e-mail, and tell students that reporting a cyberbullying incident isn’t squealing. “It’s a misperception that wimps tattle,” says Criddle. “Actually, kids who come forward and tell are kids who said, ‘I can’t solve the problem myself but I deserve better.’”

Recognizing the Signs

Keep your finger on the emotional state of students. Does a student seem depressed? Withdrawn? Are his grades suddenly dropping? Hang out in the hallways and lunchroom to

look for changes in relationships, such as a student cast out from her usual lunch table. With younger kids, it may be that they have a stomachache or want to stay home.

In middle school, teachers may witness a spat erupting in the back of class. Once you ask the students what happened, you may learn that the aggression started the night before online.

Know how to intervene when kids make social mistakes, says Kimberly Mazauskas, bullying prevention coordinator for the School District of Palm Beach County (FL). Listen to them and validate their feelings. Then, let the student know what’s not right and guide to another alternative.

Ask Students to Report It

Bullying stops when the bystanders speak up. Encourage bystanders to refuse to pass along cyberbullying messages. Or they could add to a wall

post “This is not cool” when they see something inappropriate, says Davis.

Lori Devon Shapiro, special project assistant with the bullying violence prevention program in the School District of Philadelphia, worries that schools are not being proactive enough. “The one you miss could be fatal; that’s the scariest part,” she says. “If you continue to be reactive, you’re going to end up reacting to a situation that nobody wants to see themselves in.”

Responding to an Incident

If you find out about cyberbullying incidents, pay close attention right after it happens. “That’s the only time to really get to the truth,” says Davis. Later, everyone may get on the same page and the target pressured to change the story.

Encourage the target of cyberbullying not to erase the evidence by immediately deleting the

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hurtful message from her wall or phone. Tell the student to take a screen shot to save it, and then share the information with an adult.

Break the myth that the bully is the cool one and it's the victim's fault, says Criddle. Ask students why they were bullied and you'll hear them say they are too fat or too tall. Rather, it's the bully who is hurting and wants to lash out and be mean, says Criddle.

Finding the Right Response

Although there should be consequences for cyberbullying, many experts say it should not be all about punishment. Those who bully need to understand the impact of their actions, and they can often benefit from counseling.

Listen to the students and let the target be part of the solution, suggests Willard. Often, restorative justice techniques — where students talk with each other to understand the impact of the incident — are effective.

Separate the behavior from the student, says Shapiro. “We try to take the criminalization out of it,” she says. “It’s a matter of teaching right from wrong and teaching them proper behavior, rather than branding them a criminal forever.”

Many states are attempting to pass laws that dictate punishment for cyberbullying, but Balkam urges caution. “State legislatures have to be careful not to criminalize what is a form of playground misbehavior,” he says. “Do we really want our kids to do time for stuff we did as kids but we put on notes and passed around the classroom?”

Getting Parents Involved

Schools are an important place to connect with parents and disseminate information about online safety. Invite parents to workshops about cyberbullying and share the school's policy.

“Teachers have to encourage parents to be involved in their kids' online lives,” says Hinduja. “They're already involved in cheerleading or football. We have to be similarly passionate about what kids are doing online.”

Just as parents wouldn't let their kids run around an amusement park, they shouldn't let kids surf online unsupervised, says Kelly. “I hear parents say, ‘I don't know how to do this on the computer, but my child knows everything.’ That's dangerous territory.”

Balkam adds, “It's a work of a generation; it will take our kids from now until they are parents and teachers themselves to overcome this divide.”

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New Teachers Are Receiving Support, Orientation, And Formal Training

By Jeff C. Palmer

As a shortage of teachers grows toward crisis proportions, the nation's schools are struggling against twin burdens to hire well-prepared new teachers and to keep them from leaving the profession. Many schools, particularly those in urban areas, have turned to formal programs of training and support for novice teachers as a way of easing what for many is a make-or-break first year, according to a new study. The study contends that the scope and quality of these induction programs has taken on unprecedented significance in the face of the nationwide demand for teachers.

The attrition rate among new teachers stokes schools' hiring needs. Nationally, more than 19 percent of new teachers leave the classroom within three years. Nearly 11 percent leave in the first year of teaching alone. This is part of the reason for the projected need for 198,000 new teachers a year over the next decade, with demand highest in urban districts.

The school districts responding to a new survey reported an average 89 percent retention rate for teachers participating in their induction programs. The data show unequivocally the importance of

induction programs in helping to reduce high teacher turnover and in bridging the gap between teacher preparation and the reality of the classroom.

Although more new teachers are receiving support, orientation, and formal training in their crucial first year in the classroom, how their induction experience is defined varies widely, according to the study. Despite wider acceptance of the idea of formal induction, the quality and scope of the programs range "from comprehensive to cursory."

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The study found, for example, that mentoring by veteran teachers is one of the most common activities cited by school districts as part of their induction programs. But the roles, responsibilities, training, and deployment of mentors vary enormously across different school systems. In addition, not all districts offer release time, stipends, graduate credits, tuition, or other incentives to mentors. While 88 percent of school districts described their programs as “formal, in-depth and sustained,” more than a quarter of them said their programs did not serve all new teachers.

In education, teachers who make the transition from novice to seasoned professional often do so by navigating solo through uncharted waters. What new teachers experience is in stark contrast to the experiences of medical residents, law associates, and even rookie basketball players,

who are required to go through extended training, development, and mentoring during their respective induction periods. Few areas of the professional development continuum are as important as the induction years.

Nationally, more than 49 percent of first-year public school teachers participate in some type of induction program, while the participation rate rises to 58 percent for new teachers hired to work in urban schools.

The study found that induction programs improve new teachers’ knowledge, skills and performance, provide personal support, introduce new teachers to school system norms and procedures, and familiarize them with school system values. While states have grown more active in pushing for teacher quality, school districts have taken the lead in establishing and coordinating induction programs, with or without state funding. The study found that 79

percent of the programs were managed by school district personnel, typically without higher education (or other) partners.

Among the recommendations to federal, state and local policymakers and school leaders to consider as they develop policies and strategies to meet the needs of novice teachers:

- View induction as a multiyear, developmental process. Inductees have different needs as they pass through stages of their professional development, ranging from basic survival to teacher leadership.
- Train principals so that they understand how to orient and support inductees. Principals need training in effective ways to create supportive working conditions, develop mentoring and informal support relationships, assign classrooms, and recognize and address inductees’ professional needs.

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- Establish a first-class mentoring program backed up by enough funding to serve all eligible inductees. A formal process should be set up to identify and train highly competent classroom teachers to work with and mentor inductees on a regular basis. Mentors should be given release time to observe, coach, and demonstrate lessons, and to attend meetings. They should be offered stipends to cover their time and materials, assistance from district coordinators, and annual evaluations.

- Link new teacher evaluations to district- and state-level standards. Inductee performance assessments should be both formative (for improvement) and summative (for decisions about employment status).

- Invest in technology to facilitate communication among teachers. Electronic mail, online forums, and bulletin boards are easy and

inexpensive ways for inductees to share ideas, concerns, and encouragement, and communicate with mentors, program directors, and university faculty.

- Evaluate induction's effectiveness in resolving attrition and building teacher competence. Effective programs require regular evaluation of all program components and desired outcomes.

The new study is based on 209 usable responses to a survey of 985 school districts in large cities and towns. The districts were located in 36 states and the District of Columbia. As part of their study, the researchers conducted a review of existing literature on induction and visited programs in 16 major cities. Those cities were: Albuquerque; Cincinnati; Chicago; Clark County (Las Vegas); Jefferson County (Louisville); Los Angeles; Minneapolis; Norfolk; Rochester; and San Diego.

Our challenge, as a nation, is to prepare and sustain the best teachers in the

world. All teachers should participate in an ongoing collaborative and comprehensive effort to improve their teaching skills and increase the achievement of their students.

New legislation would create a new formula program to fund skills and leadership training for mentors, to ensure that mentors have the skills necessary to help our newest teachers, in addition to team teaching, peer observation and coaching, curriculum-based content training, and dedicated time for collaborative lesson planning. The legislation would also provide teachers opportunities to visit other classrooms to model effective teaching practice; training on integrating technology into the classroom, addressing the specific needs of diverse students and involving parents; and partnerships between elementary and secondary schools and institutions of higher education to provide advanced training opportunities.

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Ask Your College Leaders, “What Are Your Plans For Improving Student Employment Success?”

By Bob Roth

Since most students attend college to put themselves in a position to graduate with jobs in their fields of interest, jobs that pay well and have career potential, college leaders should do everything possible to support student career goals.

When college leaders are truly concerned about student employment success, they:

- Make student employment success a high priority
- Regularly communicate that goal to every member of their college

community

- Listen to the needs of their Students and Career Service Professionals
- Address the information, counseling, training and coaching needs of students
- Research the best practices that already exist at other colleges
- Provide the needed resources (Personnel, Time, Money, Space & Training, etc.)
- Track the employment success of students in each and every major

- Facilitate contact between current and former students

- Make continuous improvement in student employment success a way of life

When college leaders are not interested in improving student employment success, they:

- Fail to recognize the need for student employment success
- Take no responsibility for the poor showing of students in the job market

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- Underfund and understaff the Career Services Department

- Minimize the financial burden that concerns most students

- Fail to address the information, counseling, training and coaching needs of students

- Do not identify the best practices that already exist at other colleges

- Fail to gather and evaluate the statistics that monitor student employment efforts

- Never ask Students and Career Service Professionals about their needs

The opportunity to improve student employment success is often blocked by closed minds, the fear of change and the knowledge that hard work is needed. Therefore, wise

students attend colleges where College Leaders:

- Make student employment success a high priority

- Actively seek to learn about the best practices of other colleges

- Put students in touch with graduates in their fields of study

- Motivate their entire college community to help students identify, prepare for and

land good jobs in their areas of interest

- Track and publish the statistics that demonstrate the college's performance in

helping students achieve their career goals

- Are active and visible in improving student employment success rates

- Believe in and practice continuous improvement

College leaders who are oblivious to the employment needs of their students and/or do nothing to address those needs should not be rewarded with high student attendance rates. Wise students select and attend colleges that have previously demonstrated their ability to help students achieve their employment goals.

All high school seniors, current college students and their parents should be asking College Leaders about their current efforts to ensure student employment success. Follow up by asking, "What are your plans for improving student employment success?" Listen carefully to the answers you receive. If those answers are defensive, elusive, nonspecific or unimpressive, factor that into your decisions.

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College Planning: 5 Great Tips to Find College Scholarships

By Susie Watts

Finding scholarships for college is a subject that seems to be high on the list when it comes to college planning. Most families know that in order to pay for college, they are going to need a combination of financial aid, work-study, and scholarships. Too many families believe that college scholarships are only for students with outstanding grades and test scores, or those who are talented athletes or musicians. You may think you are just an ordinary student, but chances are there are some scholarships that could be a good fit for you.

College scholarships are basically free college money. It takes time to find them, do the essays that may be required, assemble the necessary documents, and meet the deadlines, but it is worth the effort. If may not be a large amount of money, but \$500 can help pay for books or other expenses.

1. START WITH THE COLLEGES TO WHICH YOU ARE APPLYING

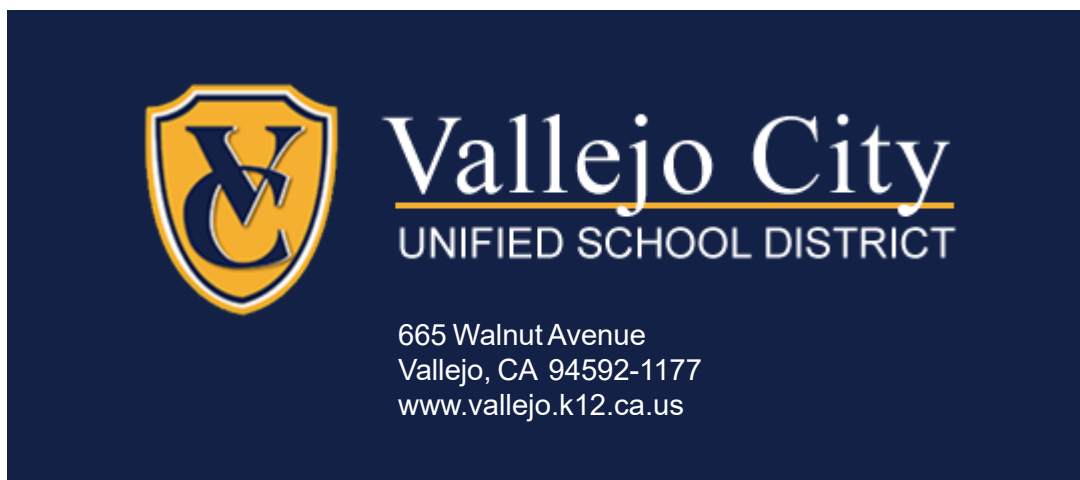
Contact the financial aid office at the colleges you hope to attend to see what scholarships are available. Some schools automatically consider you

for a scholarship once you have applied. Others have a list of scholarships for which you can apply that can be used toward your college tuition. Many of these scholarships are merit based, but there are also some for leadership and community service.

2. GO INTO YOUR HIGH SCHOOL COUNSELING OFFICE

Every high school should have a list of scholarships available to students who are graduating and going onto college. Sometimes this list is posted on their

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website. Check through the list and see whether you meet any of the eligibility requirements. Also pay attention to what is required and when the deadlines are. Check to see whether clubs you belong to in high school like FBLA or DECA offer awards. Some scholarships may require a teacher recommendation and others may need someone, like your principal, to recommend you.

3. SIGN UP FOR SOME SCHOLARSHIPS SEARCHES

There are some good scholarship searches on the internet that are worth signing up for. They are reliable and will provide the names of scholarships that could apply to you. Usually, you will need to fill out information about your academics, interests, career plans, talents, and anything that makes you unique as a college applicant. A few searches that I recommend are: Fast web, Broke Scholar, and Scholarships 360. Don't be lured in by a scholarship scam.

4. CONSIDER BUSINESSES AND CIVIC ORGANIZATIONS

Do you have a parent who works for an employer who provides college scholarships? For example, any student who is a dependent of an agent, associate, or retiree of one insurance company may qualify to receive an award ranging from \$3,000 to \$8,000. Are you a member or do you know of a member of the local Rotary Club, Elks, Kiwanis or other civic organizations? Do you have a religious affiliation that could provide some help?

5. THINK ABOUT SPECIAL CIRCUMSTANCES

If you have a specific major in mind, you may find some scholarships that are for engineers only, for example. If you are a minority, look for scholarships for Hispanic, Native American or Black students. If you are a teen who owns or operates your own business, you may qualify for an entrepreneurial scholarship. If you have been passionate about community service, there are many opportunities to find some free money for college.

Scholarships for colleges are available. It's time to get busy and see what you can find.

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