

THE GUARDIAN

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Searching for the “Secret”

By Alisa Church

Every court reporting student would like to know the “secret” to becoming a working court reporter. We all understand that we need to learn our software, become experts in grammar and punctuation, and do our best to master medical and legal terminology. Of course, what we really want to know is how to get from theory to 225 in record time. We ask our teachers, our fellow students, and veteran reporters. We scour the Internet, read articles, and join groups on Facebook. We do all of these things and more with the hope of finding that one magical secret that will somehow show us an easier or better way.

Naturally, these resources provide a variety of opinions and very sage advice. Some tell us to practice at higher speeds, while others insist that you should practice for accuracy and let the speed follow. Some say to use briefs as much as possible, while others say to write everything out. An article in a previous issue of the Journal of Court Reporting indicated that playing a musical instrument is helpful. I took a handful of guitar lessons a few years ago; does that count? One veteran reporter tells students that having a positive attitude is the key to reaching their goals. Most would agree that is true for many things in life. When Nancy Varallo spoke in Nashville last year, she said, “I believe you must set yourself on fire!” The NCRA President must know what it takes; right?

I met a fairly new reporter at the DRA convention earlier this year who got out of school in only 14 months. Finally, someone who must know the secret! When I asked her how she did it, she explained that she practiced every single day for several hours no matter what. That wasn’t the answer I wanted to hear, and I realized that there is just no way of getting around all of those hours and days and months and years of time that must be spent with just you and your steno machine. The most consistent piece of advice seems to be to practice, practice, practice.

I am still a student, so I do not profess to know the elusive “secret” or to getting out of school more quickly. I do confess to trying anything and everything that anyone has ever suggested to me. I have even tried hypnosis. Has it worked? I don’t know, but the hope that it might work compels me to do it anyway.

Someone once told me that the key to making it through court

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QUOTE OF THE MONTH

“Anyone who has never made a mistake has never tried anything new.”

- Albert Einstein

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STUDENTS OF THE MONTH

Onsite:

Sarah Hamilton

Sarah is in her second semester onsite at CCR. In her first semester, she received honors distinction! With her drive and determination, she will work her way up to 225 in no time!

She is very upbeat and adds a great presence to our online and onsite classrooms! Keep up the great work, Sarah! You're doing a wonderful job!

Online:

Deb Gaston

In the fall of 2013, Deb began her court reporting education. Deb is an extremely dedicated student and is doing well in her third semester at the college. As

an honor student, Deb has shown that she is focused on being in class and completing her homework on time. She is dedicated in becoming a court reporter. You are doing a great job, Deb!

Online:

Melodie Lewis

Melodie, a transfer student from Stenotype Institute of Jacksonville, enrolled with CCR this past summer. She has already earned honors distinction and strives to be the best court reporting student she can be!

Melodie is excellent at managing her time, and practice is her top priority. Great effort, Melodie!

Congratulations!

To our amazing Students of the Month!

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reporting school is that you have to really want it. I believe this to be true, but I would also add a little bit of love in there. I have not met one high-speed student or working court reporter who hasn't expressed a deep and genuine love for this profession. The process that we must go through to get those letters after our names demands it. We have to want it and love it so much that we are willing to set aside our personal lives, our families, our friends, our hobbies, vacations, and going anywhere without that machine in order to practice, practice, practice. I have practiced on long car rides, while watching a movie, and even on a cruise to Alaska. We endure the endless questions from friends and family about when we will graduate and why we can't give them any real answer. The process brings about tears and tantrums and threats to give it all up because "It's just too hard" and "It's taking too long." Yet once the dust settles and the tears dry, we sit back down at the machine that we have grown to love and practice, practice, practice. I have been a student for a little while now and have come to believe that the secret of becoming a court reporter is this: There is no secret. We simply have to do the work that we already love and trust that it will all be worth it. Mostly, we just have to practice, practice, practice.



Alisa transferred to CCR a year ago this October. She has consecutively received honors with us each semester that she has been enrolled at our college! She puts a lot of time into progressing her speed and that is certainly reflected in her evaluation results. It is clear that Alisa has been working hard! Keep up the great work!



Eight Suggestions for Counseling Student Loan Borrowers

By Mark Mielke, MPA, CFP®

As the total amount of student loan debt continues to increase, so does the need for well informed financial advisors to counsel students and former students with substantial amounts of student loan debt. Offering information to student loan borrowers on both their repayment responsibilities and options will be extremely useful to them as they prepare a repayment strategy. Providing sound financial guidance to students will also benefit your college. Colleges are being held responsible for the default rate of their former students. High default rates can bring institutional penalties. Penalties range from delays of selected current financial aid distributions for colleges with moderately high default rates, to possible loss of federal financial aid funding for colleges with default rates deemed exorbitant by the Department of Education (ED).

While financial advisors may not consider themselves experts on the subject of federal student loan repayment, their general advice will be extremely valuable in preparing borrowers to work with those who are servicing the loans. Here are eight suggestions to help you counsel student loan borrowers:

1. Be prepared. It is important that advisors become knowledgeable about student loan repayment to ensure accurate and pertinent information will be conveyed to borrowers. One of the most useful websites on the subject of repaying student loans is <http://www.studentaid.gov>. ED sponsors this website to assist students on a wide variety of topics about preparing and paying for college. There is a "Repay Your Loans" section on the ED website designed to help student loan borrowers. Advisors can use this information to begin guiding borrowers who won't access the information for themselves due to their lack of even an elementary understanding of the loan repayment process. Through advisor workshops and individual counseling to provide basic information, borrowers can then be better prepared to research desired topics on their own.

2. Review loan details. A good way to begin a counseling session is to view the specifics of the borrower's federal loans at <http://www.nslds.ed.gov>. This website contains federal student loan information including loan amounts, interest rates and loan servicer contact information. Many financial aid advisors have access to student loan information on this website because they need it to ensure loan amounts meet federal laws. These financial aid advisors are able to independently view the status of students' loans. Those financial advisors who do not have access can walk borrowers through the website login process so loan information can be viewed together. While the importance of the principal and interest rates is obvious, the loan servicer contact information is also very important. The loan servicers' main job is to educate borrowers and help them create repayment strategies. Servicers speak with many borrowers during a typical week and are well versed on loan repayment. Advisors should emphasize to borrowers to never hesitate to contact loan servicers for assistance with questions about their student loans or to discuss changes in their financial status. Servicers are paid to help, not hassle, borrowers and are

also an extremely useful resource for advisors to clarify specific questions about the repayment process. It may be worthwhile for the borrower, advisor and servicer to be on a conference call together to discuss advantages and disadvantages of different repayment options.

3. Emphasize that the federal government will collect. Borrowers who plan to simply ignore the monthly repayment statements until the government forgets about the loan are making a mistake. The federal government is very serious about collecting the full amount of student loan debt owed. Once a borrower starts missing payments, the loan goes into delinquency status. During the delinquency period, the borrower is still able to work with the loan servicer to devise a repayment plan. After 270 days of loan delinquency, the loan transfers into default status. Once the borrower defaults on the loan, the loan servicer is replaced by a loan collector. While the main goal of the servicer is to educate borrowers and help them find repayment solutions, the main goal of the collector is to collect the money. The government has the authority to collect money owed by garnishing wages and withholding tax refunds, and they will do so. Defaulting on student loans severely lowers borrowers' credit scores and will increase the amount that the student will eventually be required to pay back due to increased interest charges and possible collection fees. You will be providing sage counsel if you convey to borrowers that their chances of out waiting the government until it gives up collecting the amount owed are miniscule.

4. Determine amount available for repayment. If the borrower has a job or job offer, the salary or wages can be placed into a net pay calculator to ascertain "take home" pay. Having this figure enables the financial advisor to work with the borrower to prepare a preliminary budget for determining an approximate amount that will be available for monthly loan payments. The preliminary budget will enable the advisor to discuss the various loan payment options based on the borrower's ability to pay. For borrowers who do not have jobs or any other incomes necessary to repay their loans, they should call their loan servicers to tell them of their unemployed status. The servicers will be able to explain options. A good option for unemployed borrowers may be to apply for an unemployment deferment. Just as when the borrower was enrolled at least halftime in a degree seeking program that qualified for an in-school deferment, the unemployment deferment status temporarily delays loan repayment. An excellent feature of a deferment is that the government pays the interest on subsidized loans. There are other deferments available, such as economic hardship and military deployment. Interested borrowers should speak with their servicers to learn the specific requirements to qualify and for procedures to apply forbearance is another option that enables borrowers to postpone their monthly payments or reduce the amount of their monthly payments for up to 12 months to help avoid default. The disadvantage of forbearance is that during the postponement period, all interest,

including for subsidized loans, accrues to the borrower. The advantage of forbearance is that the approval process is much easier; the loan servicer may be able to grant a forbearance over the phone.

5. Discuss standard payment. Borrowers about to begin their repayment will be placed in the standard payment plan unless they select another option. The standard payment plan is usually the best option for borrowers who have secured a job with sufficient income to afford their monthly payments. Federal loans are typically amortized over 10 years and payments begin after the loan grace period. The grace period for federal student loans is normally six months, although the Perkins Loan has a nine month grace period. If the monthly payment due is less than \$50, the amount due will be increased to the \$50 minimum. Explaining the standard payment option often provides the opportunity to discuss automatic monthly withdrawals from the borrower's checking account to make the student loan payment. Establishing automatic payments is usually a wise choice for borrowers about to begin their repayments for three reasons: (1) payments are not missed due to neglect or forgetfulness; (2) there is an easily accessed record of payments on the same date each month in case there is a dispute between the borrower and servicer regarding payment history; and (3) terms of some federal loans allow servicers to reduce the loan interest rate by twenty-five basis points as an incentive for borrowers to establish automatic payments. Some borrowers want to pay off their loans as quickly as possible. Those borrowers should be advised that they are allowed to prepay their federal loans at any time no matter if they are still students, in the grace period or making their monthly payments. Those that want to make payments in addition to the normal monthly payments should make sure to clearly indicate that their payment is to be "applied to principal" so that the servicer does not mistakenly believe that borrower is making an early monthly payment.

6. Review graduated and extended payment options.

There are other options for borrowers to consider. The graduated payment option has the same 10-year repayment period as the standard payment, but enables the borrower to start with lower initial payments which will increase usually every two years. The final two years of payments typically are about triple the amount of the initial payments. This may work well for borrowers who anticipate increases in income over the next few years, but increases risk if their income escalation plans don't come to fruition. The extended payment option simply enables borrowers with large amounts of loans to extend the repayment period from 10 years up to a maximum of 25 years. Increasing the repayment period decreases the amount of the monthly payments but increases the amount of total interest to be paid. There is also an extended graduated option that both extends the repayment period and starts with lower repayment amounts that gradually increase over time. This option usually has the highest total interest charges for the borrower if repaid through the full repayment period.

7. Examine income-driven repayment plans. There are three repayment plans that determine the amount of required

payments based on borrowers' annual incomes: Income-Based Repayment (IBR), Pay As You Earn (PAYE) and Income Contingent Repayment (ICR). Borrowers' repayment amounts for all three plans are based on such factors as the adjusted gross income, amount of the loan, state of residency and number in family. While there is not enough space to explain each of these programs in detail, advisors should be aware of the following: (1) there has been increased interest over the past few years as borrowers are searching for affordable ways to make their payments (2) they all have forgiveness provisions after meeting their respective requirements for on time payments; and (3) debtors with low or moderate income may be required to make little or no payment during a year and still qualify for having successfully completed payment for that year.

8. Consider consolidation. When meeting with borrowers who have multiple loans, the topic of consolidation will invariably arise. The federal government consolidates federal student loans through their Direct Consolidation Loan program which enables borrowers to combine two or more loans into one loan with one monthly payment. The resulting interest rate on the new loan will be the weighted average of rates of the loans being consolidated rounded up to the nearest one-eighth of 1%. Although the borrower must have at least one of their federal student loans in the grace period or in repayment to begin the consolidation process, the research on whether consolidation is a wise decision based on individual borrower circumstances can begin much sooner. While the main advantage of the new Direct Consolidated Loan will be to reduce the multiple payments to one, there may be additional advantages. Consolidating Direct Loans with older federal loans may enable the new Direct Consolidated Loan to be eligible for one of the income-driven plans in which the older federal loan would not by itself be eligible. Similarly, the new Consolidated Direct Loan amount may become eligible for extended payment that would not have been the case before consolidation. Although loan consolidation may help simplify the monthly repayment process, borrowers should not enter into consolidation without careful consideration. Borrowers should keep in mind that the original loans that are consolidated are replaced by the consolidated loan. Any benefits of the original loans such as loan forgiveness may be lost. Also, extending the repayment period due to consolidation will reduce monthly payments but will increase the total amount of interest paid over the life of the loan.

Providing effective financial guidance to your school's federal student loan borrowers who will soon begin repaying their loans will benefit the borrowers and your school. Using these eight suggestions, obtaining additional information from <http://www.studentaid.gov> and verifying information with loan servicers will provide the information needed for you to become a valuable resource for students and former students seeking help.

Word Trippers By: Barabara McNichol

Routine, ritual – A “routine” is a regular way of doing commonplace tasks, chores, or duties. It’s also a series of things (such as jokes or movements) that are repeated as part of a performance. A “ritual” is a formal ceremony or series of acts performed the same way. It’s also an act or practice repeated regularly in a precise manner. The difference between the two is not necessarily the action but the attitude behind it. Often, “routines” are viewed as necessary chores while “rituals” are viewed as meaningful activities.



“The magician’s *routine* featured a sacrificial *ritual*.” – Dick Dale

“Following his morning *ritual* of drinking coffee, he mowed the lawn every Sunday as part of his gardening *routine*.”

J U L Y E V A L U A T I O N S P A S S E D

These students have all passed one or more SAP evaluations during the month of March.

Students who have passed an exit speed have been bolded.

15 SAPs	Rob Leifer	2 SAPs	Amy Krueger	Monica Eskenasy
Ashley Ballard	Thomas Herman	Abby Course	Amy Strickler	Patricia Martin
11 SAPs	4 SAPs	Amelia Patzelt	Andrea Beilke	Patricia McCall
Christil Mcallister	Brandi Smith	Andrea Davis	Brett Schatzle	Paul Stevens
Kirstine Mowery	Jenna Gaito	Angel McCullough	Carolyn Collins	Rachel Groves
Matthew Van Pelt	Kayde Rieken	Benn Brooks	Chiquita Smith	Remy Vandekerhove
10 SAPs	Melanie Segalla	Dani Mathes	Corree Brooks	Ronald Pacana
Susanne Gorman	Sarah Hamilton	Danielle Griffin	Daniella Savidge	Ruth Moline
9 SAPs	Sherrona Williams	Cadena	Deborah Pascal	Shari Conrad
Andrea Whyte	Tracie Blocker	Dee Triche	Diana Nuchurch	Shelley Duhon
8 SAPs	3 SAPs	Ehmey Liggins	Erin Gaffney	Stacey Haines
Amy Powers	Amy Quintana	Elise Townes	Gayle Kees	Summer Vaughan
Monica Robinson	Daniel Niederkruger	Esperanza Parada	Haley Both	Taylor Atchison
7 SAPs	Denise Chase	Heidi Hammond	Jenny Scharich	Timothea Brewer
Deb Gaston	Gaylynn Smith	Joan Yeatts	Jessica Ryhkus	Veronica Stewart
Joelle Maxfield	Holly McKay	Kimberly Prebster	Jessica Vega	
Kathleen Steadman	James McAllister	Kristin Gertz	Jonathan Abrams	
Michelle Jones	Jamie Benak	LeeSa Lyons	Josey Loney	
Michelle Kowalsky	Jodi McCall	Lucetta Robertson	Julie Christopher	
Rey Russell	Madison Pacaana	Megan Reeves	Kassandra Walter	
6 SAPs	Myra Brock	Michelle Dziubla	Kristen Stegeman	
Ashley Kramer	Nadine Golden	Sarah Fitzgibbon	Lisa Jay	
Bonnie Fiechter	Nicole Simchak	Season Young	Lisa Major	
Jessica Vanatta	Riley Trella	Shannon Finton	Maria Ciccarelli	
5 SAPs	Shivone Latortue	1 SAP	Marion VanHorn	
Brionca Tate	Sindee Baum	Allison Allen	Mary Orloff	
Holly Harris	Suleika Olivo	Amanda Seacrist	Melodie Lewis	



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Birthdays are in bold print! Happy birthday, CCR students and faculty!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1 Labor Day! No classes Andrea Beilke	2 Jami Naughle	3 Tracey Lynch Jamie Benak	4	5 National Cheese Pizza Day! 	6 LeeSa Lyons
7 Thomas Bohrman Heidi Hammond	8	9 Joelle Maxfield	10 Veronica Stewart	11 9/11 Remembrance Day	12 Deborah Bateman Christine Angel Remy Vandekerkhove	13
14 Susanne Gorman	15 Josh Foley	16	17 Constitution Day! 	18 FINALS-Day & Evening Angel Mccullough Faculty meeting	19 FINALS	20
21 World Gratitude Day! 	22 FINALS Day & Evening	23 FINALS Rosalee Quintanilla	24 Sindee Baum SAPs CLOSE AT 11:59p.m.	25 Sandy Phelps	26 Summer Semester Ends! Coursesites and Communicate close at 11:59pm	27 Semester Break
28 Semester Break Bee Cimitier	29 Semester Break	30 Semester Break	1 Semester Break	2 Semester Break	3 Semester Break	4 Semester Break