

Back to School

August means that parents and kids are preparing to go back to school. It also means that many young adults are packing up to head off to college, either for the first time or returning to college. We are happy and sad to announce that one of our employees will be heading off to Randolph-Macon College in Ashville, VA the end of this month. Brittany Miller has worked for us for a little over a year. She was featured in an earlier newsletter about volunteering as she started with the firm as a volunteer. Brittany continued to work for us throughout her senior year at Kempsville High School. She graduated in June and now is packing up to head off to college.



Brittany packs up for college

I have had several high school students work for me over the years and it is always a great thing to see them head off for a bright future. However, we do miss them when they leave. Brittany has high ambitions for herself. She plans to have a double major in Psychology and Pre-Law (another lawyer in the making) and carry a minor in Sociology. Brittany also plans to join a sorority so she will be having some fun times in addition to all the academics.



Brittany at college

We wish Brittany all the success in the world and she had better come back and see us during school breaks. We also want to recognize some of your family members who are heading off to college this fall.

Corey A., grandson of Sandra H. of Virginia Beach, will be attending Tidewater Community College

Taylor W., son of Charlene W. of Virginia Beach, will be attending Norfolk State University

Randa R., son of Charlene W. of Virginia Beach, will be attending Hampton University

Since I only received the names of three college students, I decided to send all of them and Brittany something to help them get off to a great start. Each of them will receive a copy of "The Slight Edge" by Jeff Olson as well as "Success for Teens:

Real Teens Talk about using the Slight Edge". I read The Slight Edge earlier this year and am rereading it now. It is really a powerful book.

Our staff also shared some of their memories or thoughts on back to school.

Edrie Pfeiffer

I lived outside of town while I was growing up so summer often seemed really long as a child. I actually looked forward to going back to school since it meant I would get to see all my friends again. When I was in grade school, I went to three different grade schools even though we lived in the same house all my childhood. The school that we were zoned for was a small country school and had two grades in one classroom. I have a brother who was one year older than me so when I was in first grade, he was in second and we were in the same classroom. When I was in third, he was in fourth and same classroom again. When I hit fifth grade, Mom said not again and I had to go to a new school. Then in sixth grade, I was accepted into a teaching school associated with our local college, kind of like a magnetic school today. So I went to three different grade schools. I am glad I did since it gave me the opportunity to broaden my circle of friends for when I hit middle school or junior high as we called it back then.

Colleen:

I have always loved back to school time, even when I was out of school and before I had children going to school. There is just something fun about the brand new school supplies and clothes in the stores and the feeling of starting something new and (maybe) fun. To this day I still feel like I need to get a new wardrobe and writing supplies (and I always consider going back to college this time of year too). I think back to school is more of a starting point to me than New Years and I tend to renew my "new year's" resolution-which is usually to get more organized and be more involved with my children.

Now that I have children that are in school, I am re-learning things (especially Math) that I have not done in 20 years or more. Many times when reviewing my children's homework I have to admit that I am not smarter than a fifth grader.

Annette:

I get excited about the new school year starting because I know how much my kids love

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Back to School

to go to school. Since I work, they are stuck at home all day. They get excited about going back to school because they get to be with their friends. I feel better during the day knowing they are doing something other than sitting at home.

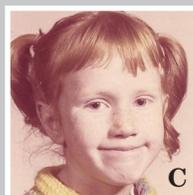
Desirai:

Even though technology has made a huge impact on our accessibility, I have come to realize that the feelings that embodies the “back to school” ritual has not changed much from when I was a child. Watching my children, I can see the excitement building as they prepare to return to their friends after the summer vacation. With websites like Facebook and Instagram that keep my children in constant contact with their peers, I assumed they would not have the same type of rush that I use to have at their age. Boy was I wrong! After pondering over the situation, I have come to believe that even though those websites keep the lines of communication open between my children and their peers, it is still sterile. There is nothing tangible to grab hold to. No real memories being made. Being in the presence of their peers and actually interacting with them is so much rewarding for my children. In the school environment, they build lasting memories that will end up being snapshots of their history with stories they can tell their children. No website can do that.

WHO IS THAT? TRY TO MATCH THE CHILD PICTURE WITH THE STAR OR STAFF MEMBER.

*We have some pictures here of some of the staff as children and some stars as children.
Can you match the picture with the person? Answers on the last page.*

- 1) Edrie Pfeiffer
- 2) Colleen Consolvo
- 3) Annette McMain
- 4) Desirai Dawson-Tolbert
- 5) Reba McEntire
- 6) Whitney Houston
- 7) Lisa Whelchel – Facts of Life
- 8) Valerie Bertinelli – One Day at a time



Six Tips for Getting the Most out of College.

By Edrie Pfeiffer

1. Decide why you are going to college.

It may seem obvious; you are going to college to get a college education. However, there is much more to college than just the classes. In addition, college is expensive and many students end up with large student loans and little to show for it. I remember when I was in college, I had a friend who changed her major every year. It took her over 6 years to graduate because she had so much trouble deciding what she wanted to do. While it is natural to want to explore your options, you do need to make sure that you are not using the time in college to simply delay your decision about your career. You could end up with large student loans and no marketable skills.

2. Decide what your end goal is as soon as possible.

The best way to reach a goal is to start at the end and work out an action plan on how to get there. Decide what type of job you

want to have when you finish school. Research what you need to get into that field, talk to people in the field and see what they recommend. Talk to your academic counselor at school to make sure that you are taking the right courses to get you where you want to be. Try to find work in the field or a related field while you are in school. It is much better to find out early if you really do enjoy what you are doing. I knew a young lady who got a teaching degree from college and decided halfway through her first year of teaching that she really did not like teaching. I asked her if she had liked student teaching and she said no but she thought it would be different when it was her classroom. It wasn't and she would have been better off if she was honest with herself earlier.

3. Don't live by other's ideas of what is the appropriate schedule.

When I went to college, most students took the least number of classes each semester that were required to be a full time student. I took the most classes that I felt I could handle. Sometimes I realized a few weeks into a semester that I really didn't

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want to take one of the classes, since I was at the upper end of the required hours, I could drop a class without extending my time in school. I also took summer classes. As a result, I was able to take just two classes my last semester and one of those was an internship. It was a great way to finish my college experience. Likewise, when I went to graduate school, I took the maximum number of classes and finished my advanced degrees in half the normal time.

4. Maximize your time.

You will find that you have small breaks during the day. You can use this time to study for your next class or you can use it relaxing. The decisions you make about how you use all of your time will decide how well you do in college. Unlike High School, your professors normally are not going to follow up to make sure that you are doing what you need to do for class. You are an adult now and you have to make sure that you are making the best use of your time. This does not mean that you have to study all the time. Plan out your week and make sure that you set aside time for fun, for exercise and for sleep, but remember to set your priorities. It is far too easy to put up studying until tomorrow and we all know that tomorrow never comes.

5. Learn material as you go.

When I was in school, I had many classmates who would wait until right before the final exam to really learn the material. By contrast, I made sure that I was prepared for class each day by reading the assignments. I took notes during class to help me remember the important points. After class, each week I transcribed my notes in to an outline. During law school, I met with a study buddy each week and we went over the materials from each class. By finals week, we had reviewed the materials several times so we were just doing refreshers. By following this process consistently, I finished law school in top five in my class and graduated magna cum laude. What's more, finals week was fairly easy for me. I didn't have pull all nighters trying to cram in the material like many of my classmates.

6. Have some fun and make friends!

College is about far more than just the education you receive. While your classes should take top priority, you need to make sure that you are taking time to have fun also. I joined a sorority during college, not only did I make life-long friends, I had a support system that helped me. We also had a lot of fun together.

Find something that you enjoy doing while you are in college. There are always clubs that cater to many different interests from athletics to recreational activities to life enrichment areas. Find the one that you are interested in and make an effort to get involved. You will have a great time meeting other people with similar interests.

Finally, take time to take care of yourself. Get enough sleep. Exercise regularly and eat right. You will perform better if you are taking care of your body.

If you are not heading off to college, pass these tips on to someone you know who is. Hopefully, these tips will help them to get off to a great start and to make the most of their college experience.

Top 3 Tips to Prevent Identity Theft

Identify theft is the use of another person's information, such as a name, social security number, credit card or access code, for the purpose of getting money, property, or something else of value.

Most people agree that identity theft has quickly become the biggest criminal activity, and internet sites are full of information, scams and examples. In just one example, going back only to 2005, "According to an Federal Trade Commission **survey** "8.3 million American adults, or 3.7 percent of all American adults, were victims of identity theft".

And it keeps getting bigger. In 2011, "The Internal Revenue Service may have delivered more than \$5 billion in refund checks to identity thieves who filed fraudulent tax returns for 2011", via **The Huffington Post**.

And bigger. In 2013, "Identify theft is expected to surpass traditional theft as the leading form of property crime", from **USA Today**.

Here are three easy ways to protect your identity and your credit standing from identity theft by **Deter, Detect and Defend**.

Deter involves: Shred financial documents you throw away; Control access to your social security number; do not carry it or list it on your checks; give it out only if absolutely necessary; Offer to use a different form of identification instead of your social security number; Do not respond to phone callers who ask for personal information unless you recognize the person's voice; Do not open email from unknown sources; and do not click on links in emails sent to you; Avoid easy to guess passwords, such as names, addresses, birthdays; Keep personal information in a safe and secure place so others may not gain access.

Detect problems: If expected bills do not arrive; You are denied credit for unknown reasons; You receive collection calls on unknown accounts; Regularly check a free copy of your credit report from www.annualcreditreport.com each year.

Defend yourself immediately: Place a fraud alert on your credit report through the credit bureaus; Close accounts that have been compromised; File a police report if possible; Report your problem to the FTC at www.ftc.gov/idtheft.





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One of the nicest parts of our practice is when someone sends a friend or relative to us. We had six new clients that told us they were referred to us last month, but only one person told us who referred them to us. Be sure that to tell people you refer to us to give us your name so we can recognize and reward you.

Angela K., Virginia Beach, VA referred a new client to us and we will be sending her a small gift card to say thank you.

The answers to our quiz:

1) C, 2) H, 3) A, 4) F, 5) E, 6) B, 7) D, 8) G

Change to office hours: We are now holding a staff meeting every Monday from 1:00 to 1:30. We will not be available during that time. You can always leave a message or send us an email if you need to reach us.

If you no longer wish to receive this newsletter you can call Desirai at 340-3100 to remove your name from the mailing list or you can e-mail her at info@HamptonRoadsLegal.com.