

The OC Voice

A newspaper for the campus community

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Graduation for some may signal start of student loan payback

By YANA SHAMSUTDINOVA

QC Voice Staff

Once the joy and excitement of this May's Graduation Day fades, what's next? Some will move directly into the workforce to pursue their careers. Others will continue their education at a four-year school.

While all will be leaving Quincy College, one thing they can't leave behind, with their caps and gowns, are those Federal Direct Stafford loans that helped pay for their QC education.

Those already with loans obtained through Free Application for Federal Student Aid (FAFSA) — will add to that debt, which has grown nationally to a staggering \$1.5 trillion, if they continue on. For those whose education officially ends on Graduation Day, the payback clock will now start.

According to the latest 2016 QC statistics, the average student loan debt is \$13,340. For the 2017-18 academic year, 60 percent of QC's 4,500 students have borrowed anywhere from \$500 to a max of \$10,500 in Stafford Loans, under two different interest rate programs -

Continued on Page 7

Class of 2018 prepares for **Spring Commencement**

By QC VOICE STAFF

For many, the finish line is clearly in sight now.

All the hard work and sacrifices you made these past two years or more attending classes, hitting the books, writing term papers, finishing projects and burning the midnight oil — will soon pay off with Graduation Day.

More than 800 Quincy College students applied for the 2018 Spring Commencement ceremony to be held May 25 at the South Shore Music Circus in Cohasset.

Graduates in 37 Associate degree programs and 25 Certificate programs will be honored. This year also marks the first graduates in the Web and Mobile Certificate program.

Those attending the ceremony will get four tickets and are asked to report to the South Shore venue by 9 a.m., with the 3 hour program set to begin at 10 a.m. There will be no graduation rehearsal.



Photo: OC MARKETING

President Peter H. Tsaffaras, left, welcomes Dr. Carmen Mariano, the 2017 Commencement speaker who was the first Dean of the QC Plymouth campus.

Other final details, such as the Commencement speaker, select Class of 2018 students and other program speakers, had yet to be determined when the QC Voice went to print for this issue.

We strongly recommend in the coming days and weeks that graduates check the QC website and bulletin boards around the Quincy and Plymouth campuses for updated information on pick-up times and locations for 2018 Commencement Regalia & Tickets.

PTK inducts 90 new members, names 2018-19 officers

By DAVID TERRY

QC Voice Staff

The largest organization on campus L just got bigger.

Quincy College's Alpha Pi Psi Chapter of Phi Theta Kappa, which began here in 1997, welcomed 90 new members and selected its new slate of officers for 2018-19 during induction ceremony April 12 at the Quincy Historic Society.

PTK is an international honor society for two-year colleges that benefits both students and the

Phi Theta Kappa's new slate of officers to serve the 2018-19 term are, from left, Treasurer Thomas Cuneo, Vice President Dominique Reeds, Secretary Shonda Ettiene and President Andres Perea Baena.



Photo: AMANDA DECK

Continued on Page 8



President's Corner

By Peter H. Tsaffaras, J.D.

Por Quincy College, 2018 marks a milestone year. As we approach the conclusion of the 2018 Academic Year and look toward celebrating Convivium and Commencement, we honor not only the accomplishments of our students, staff and faculty but recognize our past as we prepare to celebrate our 60th anniversary.

This anniversary is a wonderful opportunity to share Quincy College's achievements and those that matter most, the success of our students.

Founded in 1958, College Courses, Inc., a nonprofit charitable organization, was officially formed to help further higher education on the South Shore. In the fall of that same year, the first freshman class began at what will later be known as Quincy College. Less than five years later, Quincy College was empowered to award the Associate in Arts and the Associate in Science degrees. In 1991, the school founded the Plymouth campus located 30 minutes south of Quincy in downtown Plymouth.

True to our mission, more than 60 years later, Quincy College remains steadfast in continuing to provide exemplary student experiences, in and out of the classroom,

forging opportunities for athletic and academic success. We now offer pathways to 37 Associate Degree programs, 25 Certificate programs and a myriad of opportunities for skill development and career enhancement.

On May 25, we will graduate one of the largest academic classes in the history of the college. We are pleased that we have played a part in the success our soon-to-be graduates have had to date and are confident that they have been prepared for the challenges and opportunities that await them in the future, wherever their lives may take them. Commencement will be an inspiring day to commemorate and celebrate our students' achievements and usher them toward new adventures.

Quincy College continues to expand and innovate across its campuses, program offerings and student activities, including building enhanced pathways to baccalaureate degrees.

The college, like many of our students, is in a state of positive transformation, and I cannot wait to herald in a celebratory conclusion of the Spring Semester and forge ahead in the 2018-2019 Academic Year.

President unplugged on a variety of topics

By YANA SHAMSUTDINOVA QC Voice Staff

You've probably seen the ads on the bulletin boards around Quincy College or on the school website about an event called "President Unplugged."



I had never been and decided to attend the March 26 session on the Quincy campus to see what it was all about. I found it was a chance for students, faculty and staff to meet QC President Peter H. Tsaffaras in a casual

Q & A setting at various times throughout the year.

The small gathering that day had a lot of questions, concerns and even some complaints on a variety of topics.

Among them:

A couple of students expressed their dissatisfaction with the spring semester class scheduling and how difficult it was to find classes they wanted at convenient times. Tsaffaras was understanding and caring about their concerns and promised to solve the scheduling problem in the future. He also suggested the Plymouth campus as a possible class-taking option.

Another student asked him to clarify which 4-year bachelor degree programs — approved last year — QC



Yana Shamsutdinova is all smiles during her chat with Quincy College President Peter H. Tsaffaras.

would offer and when.

Tsaffaras said the plan is to start with three programs: Biology, Business and Criminal Justice. He explained, while it only took two years for the state to approve QC awarding bachelor degrees, sanctioning those programs is a longer more complex Continued on Page 6

INQUIRING PHOTOGRAPHER

Question: "What are your plans for this summer, anything interesting or exciting?"

Compiled by SARAH POWERS, KHADIJAH DOUMBIA, HANNAH LASALLE & AL YOUNG OC Voice Staff



Ben HoweMath major
Quincy

"I'm going to coach a softball team for a A New Way Recovery Center. This is our second year in the league and our hope is that we can actually win a game this year. We're located in Quincy and play our games in Weymouth. It's a non-profit softball team for anyone who wants to play."



Dianne Desmond
Certificate in Substance Abuse major
Quincy

"I am going to be enjoying my life to the fullest! I'm going to spend time with my girlfriend and my granddaughter, and every day will be a vacation day."



Jess Barrett
Business major
Weymouth

"What I really want is to focus on this summer is starting up an Instagram for graphic design. I want to start working on my brand since i would like to start a business doing design work."



Jessie Brown
Biology major
Randolph

"I'm actually going to take classes here. But I'm also working as well. There is a food truck that I work at and will definitely be there in the summer when there are more events and festivals taking place. We sell sandwiches, salads and desserts and we're also opening up a store front in Chelsea, but I don't know whether it'll be running at that time."



Angela Odom

Business major

Plymouth

"This summer I'm taking some online classes, but I'm also planning on going to New York and Orlando to celebrate my birthday!"



Mark Depina
Technology Agent IT
Randolph

"My plans for the summer would be to travel, most likely to Jamaica, also take long rides on my motorcycle and enjoy my side endeavors of owning a business in electronics out of Brockton, Mass,"



Pascal Desrosiers
Accounting major
Norwood

"My plans for the summer are to prepare for Curry College for the fall semester. I also need a little vacation to re-group from the three years here! I also plan on interning in late June and finding full-time work."



Vi Nguyen
Psychology major
Quincy

"I just got a job offer, so after I graduate, I am going to work. During the summer, I'll be studying for my GRE test, which will help me to apply to a PhD or Master's program. I'm also going to go to California for 10 days. My summer is going to be fun and intensive."



Connor Davidson
English major
Weymouth

"I think I'm going to be taking an improv class over at Improv Boston. So, essentially that's going to be fun. I also might take a trip out to California to see my mom in Santa Monica. That's pretty much it."

CAMPUS HAPPENINGS

ALL WORK & NO PLAY? NOT FOR THESE STUDENTS

With regular classes ending and term papers and final exams still looming large before the end of the Spring 2018 semester, some students managed to find time to relax and enjoy themselves beforehand with a variety of fun-filled Student Life events.

The first-ever QC GLOW ROLLER RINK PARTY on March 27 had you movin' & groovin' when the basement Conference Room of Presidents Place was transformed into a roller skating rink and blasted you into the disco past. The NEON Entertainment company provided the portable rink, skates, disco lights, music and insurance — of course — to twirl around and bust a move in the two-hour event. The FUN was up to you! Some snaps:



Dylan Silva, from left, Derek Andrade, Thiago Carvalho, Rafiel Macedo and Yannick Gomes strike a pose on their skates.



Rica Polinice, from left, Cleunisse Debrito and Anaika Boyer are all aglow during a roller skating break.



Students let the good times roll at the Glow Roller Rink Party.

Photos: AMANDA DECK

For those looking for a little less exercise but just as much fun & excitement, there was the third annual **CASINO ROYALE** April 4 & 5 on the Quincy and Plymouth campuses. Fun Entertainment supplied the gambling equipment as students tried their hand at Lady Luck, taking part in games which included roulette, black jack, poker and the big wheel. Play money was used for betting purposes but real prizes were awarded, with those winning \$50,000 or more, cashing in their chips for QC T-shirts, mugs, lanyards or keychains.



Photo: AMANDA DECK Quincy student Riley Cunningham volunteers as a black jack dealer.



Photo: GRAHAM ALLEN Plymouth campus students take their chances at the roulette wheel.



Photo: AMANDA DECK Mohammed Farooqi tries his luck at the big wheel on the Quincy campus.

OC COFFEE STOPS

TAKE A BREAK FROM CLASS TO GET A CUP OF COFFEE
AND HANGOUT WITH YOUR FELLOW STUDENTS

QUINCY STUDENT LOUNGE PLYMOUTH LOBBY

MAY 7 — 7 p.m.



CAMPUS HAPPENINGS

INTERNATIONAL ENGINEERS WEEK

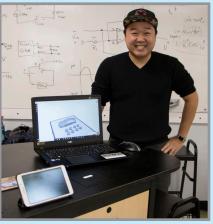
Quincy College was all abuzz in celebration of International Engineers Week Feb. 18-23, highlighting the school's Engineer Technology Program and its newest area of study, Natural Science: Engineering. Saville Hall was the hub for the series of daily events, featuring guest speakers, faculty and staff panel discussions, hands-on demonstrations, lab tours, and more in exploring the variety of engineering pathways and career opportunities. Among the week's featured highlights was a talk by Manuel Barroso, Executive Partner for Positive Business Consulting Services entitled "Why Engineers Get the Fun Job?" He spoke about the latest developments in artificial intelligence, machine learning, blockchain, and internet of things. "We are thrilled to celebrate how engineers make a difference in our world," said Richard Bramante, Instructor of Engineering Technology at QC about the informative and fun-filled week of events.



Engineering student Aidan Doust demonstrates his project, which uses sonar acoustics to measure the depth of a body of water.



Manuel Barroso (left), Executive Partner of Positive BCS, with Richard Bramante, QC Instructor of Engineering Technology.



Photos: QC MARKETING Ken Lee, Computer Science Programming major, displays his augmented reality project at Engineers Week.

OPEN-MIC NIGHT



Photo: AMANDA DECK
PART II— Chase Pallotta, left, and
Celsabeel Mekraz helped celebrate
Women's History Month with a
performance March 22 in the Quincy
campus Student Lounge. In February,
QC held its first Open-Mic event of the
semester to mark Black History Month.

CARICATURE ARTISTS



offering free caricatures to students. (Inset) Students show off the finished

product.

ICE CREAM SOCIAL



Photo: GRAHAM ALLEN "I scream, You scream, We all scream for Ice Cream" was the motto of the day on the Plymouth campus April 11, as students took a break from their studies to line up in the Student Lounge and get a scoop of their favorite flavor at the Student Lifesponsored event.

CAMPUS HAPPENINGS

Quincy College links up with Chamber of Commerce

Quincy College was among the many participating sponsors at the Quincy Chamber of Commerce 2018 annual Meeting & Business Showcase March 27 at the Granite Links Golf Club. At right, Taggart Boyle, Associate Vice President of Communications & Marketing, mans the QC booth at the event that celebrated community businesses and organizations throughout the City of Quincy. Among the roster of speakers were: Wyc Grousbeak, CEO and Managing Partner of the Boston Celtics who was the keynote; Quincy Mayor Tom Koch; and Chamber Chairwoman Dolly DiPesa. The event also featured the awarding of Purefections Chocolate as the inaugural winner of the Bruce Wood Grant, a \$5,000 stipend for local small business which exemplifies founding Quincy Chamber Board Member Bruce Wood's business sense and commitment to the community.



Photo: QC MARKETING

SPRING INTERNSHIP & CAREER

FAIR — More than 45 organizations across all industries in the business community and hundreds of students and alumni took part in Quincy College's annual Spring Internship & Career Fair on both the Plymouth (March 27) and Quincy (March 28) campuses. The event, sponsored by the Office of Career Services & Placement, brought together students and alums to network and explore internships, full and part-time employment and volunteer opportunities.



Photo: QC MARKETING

Karen Salhaney (left), Director of Career Services & Placement, greets Bryn Yozzo, Director of Bright Horizons, a child care center for infant-kindergarteners, as Tanya Iannelli of Bright Horizons looks on.



Photo: AL YOUNG

Jackie Dukas and Maura O'Brien (in center) of Housing Resource Management property managers chat with Cathleen Donahue and Andrea Garvey from Corcoran Management.

President Unplugged

Continued from Page 2

process. He said all three must undergo thorough submission vetting by local, state and federal agencies before final approval. So, it's still unclear when they will start.

"It's going to happen," Tsaffaras said but ruled out the Fall



Photo: YANA SHAMSUTDINOVA

Quincy College President Peter H. Tsaffaras, far left, takes questions during a recent President Unplugged meeting.

of 2018, and mostly likely 2019 as well. "When those programs become available, we will know what the exact timetable is, and we will notify people."

I asked the President his thoughts on the Feb. 14 mass shooting at Stoneham Douglas High School in Parkland, Fla., where a lone gunman killed 17 students.

He expressed his heartfelt condolences over this tragedy and explained the work of QC security and the safety methods used to provide protection. He said the college has introduced new security and safety measures, such as the "See something, Text Something" tool to report campus emergencies.

He also assured us that our campus is situated in one of the safest locations, near Quincy City Hall and the Courthouse, where police are always nearby.

Overall, I was impressed with how pleasant President Tsaffaras was and how much he cared about the students, faculty and staff and wanting to know what they think. Meetings like this do a lot to help pull people together and unify us as we develop together as a school.

Alfaro covers many QC bases in Q&A

By SARAH POWERS

QC Voice Staff

Lourdes Alfaro has been a part of the Quincy College family since the early 2000's in many capacities: a student and peer tutor en route to a degree in Business Administration; co-founder of the QC Voice newspaper; and continues today in her current role as a tutor at The Nicastro Learning Center for Computer Science and Spanish. We recently sat down with Alfaro, a 2005 QC grad, for a Q&A session to get some insight on her experiences here.

QCV: What was your favorite class as a student?

LA: "Psychology. For this field, Abnormal Psychology — to be able and capable to help students with disabilities. It helps you with some of the students in the most need — students with learning disabilities and mental illnesses. Because at that time, those students were neglected."

QCV: How has QC changed since you were a student?

LA: "Oh, wow! The students have more services. It has sports, a research center. I see that the body of Quincy College has a culture now."

QCV: What was it like to be a student and peer tutor at the same time?

LA: "Not easy, but I loved it. I was getting good grades for both of us. I'm a people



Photo: SARAH POWERS

QC tutor Lourdes Alfaro works with students Farnel Etienne (middle) and Solomon Tesfaye at the Nicastro Learning Center.

person; I love to teach. I have that kind of personality."

QCV: Why did you come back to Quincy College?

LA: "I never left!"

QCV: What is it like to work at QC? **LA:** "It's great. I get to do what I love: tutoring."

QCV: What do you enjoy most about tutoring?

LA: "My goals are for students to get good grades, not drop out and to graduate. I like to take complex statements and explain them in plain, simple English. What I love

most is when they come back and they have good grades."

QCV: You founded the QC Voice, what was that like?

LA: "We didn't call it the Quincy Voice at that time. We had to vote for the name. Somebody had to do it, and I had to do it. I started taking the first pictures for the paper. I said to Darrell Lagace, an English instructor (who became Advisor to the Voice), that no one wants to really get involved with the Quincy Voice, and it's time to have a newspaper. I was at the induction of PTK and then I said, 'I'm going to take these pictures.' So, I went and bought the material for the pictures, and it started off like that."

QCV: What do you think of the the QC Voice now?

LA: "I love it. There is more information for the students, like resources and activities."

QCV: What advice would you give someone who wants to start a Club at QC? **LA:** "Go for it! If you want to do it, do it. Don't be afraid. Don't be intimidated."

QCV: How did attending QC help you later in life?

LA: "Breaking the language barrier and moving forward into different fields. To be able to understand different cultures, the community and the social needs of the community."

Graduation for some may signal start of student loan payback



Subsidized and Unsubsidized.

The Subsidized loan — based on need — is interest free during the time the student is in school as well as after graduation during any grace and deferment periods. With the Unsubsidized loan — offered regardless of needs — the student must pay interest from the first payment until the loan is paid in full. The

interest rate for both is currently 4.5 percent.

In addition, there are three repayment option plans: the Standard repayment (120 payments or 10 years); Extended (longer than 10 years); and Graduated (payment increases each month over time).

Once the repayment clock starts, a student has 270 days to make the first one to avoid negative consequences such as a lower credit score or losing eligibility for future

financial aid. The government can also garnish a borrower's wages or tax refund.

Students having difficulty repaying their loans can explore deferment or forbearance options through their loan institution.

Both may either lower a payment or temporarily halt payments while keeping the loan out of default.

According to the most recent Cohort Default Rate, 13.3 percent of QC students have defaulted on their student loans. QC is currently working with a company called ECMC to help at-risk students manage delinquent loans to help avoid further default.

So once your graduation celebrations are over, your next step should be to review all your loan repayment options with different resources such as your loan institution, teachers, other college graduates and federal student loan websites. Doing a little more homework just may help keep your student-loan debt in check in the long run.

The largest organization on campus just got bigger

Continued from Page 2



community. It's mission is to "recognize academic

achievement of college students and to provide opportunities for them to grow as scholars and leaders."

To be eligible, students must maintain a 3.5 grade point average or higher. Membership has it rewards, including QC scholarship opportunities (PTK has \$87 million total in scholarships available) and for transferring schools. Those going on to a four-year college often enjoy a tuition discount as well.

Besides benefiting students, PTK also plays a role in bettering the community. During its 20-plus years, the organization has been involved in many fundraisers, volunteer work and food drives for those in need.

"We are always willing to bend over backward for a cause," Amanda Deck, Director of Student Life and PTK advisor, said about the impact PTK has had locally and globally. Most recently, PTK has participated in fundraisers for Houston hurricane relief; donations to Father Bill's Place, a local men and women's shelter; and volunteering to help pick up litter around Quincy.

Another major benefit for PTK members is the networking opportunities.

"Many of our PTK members have received job offers from other Phi Theta Kappans in leadership positions," Deck said.

With its recent induction ceremony, PTK continues to expand and grow with more activity and involvement on both the Quincy and Plymouth campuses in hopes of reaching QC's ultimate goal of becoming a 5-Star chapter — PTK's highest level of engagement.

For more information on PTK, go to www.ptk.org.



The Physical Therapist Assistant Pinning Ceremony will be, May 22, 2018 at 6 p.m. in the Krovitz Library on the Plymouth Campus. This event is by invitation only.

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