The name Frank Santos is not unfamiliar to the Talent Development community. Many know him as the URI admissions officer who reviews TD stamped admissions applications and determines whether or not they qualify for TD. But Frank’s roots with TD lie much deeper than admissions. His history with the program, its staff and students dates back to the 1960’s.

Growing up in the housing projects of Providence, Frank says recreation and athletics played a significant role in his life. The captain of both the football and basketball teams at Mt. Pleasant High School, Frank says his focus on sports helped keep him out of trouble as a teenager in the 1960’s.

According to Frank, the era was a time of struggle in America. There existed much political and racial turmoil with the Vietnam War and the fight for civil rights going on, he said. Higher education, Frank said, was not something schools encouraged minority students to pursue.

“College was associated with economy and autocracy,” says Frank. “There weren’t a lot of folks like us that went to college. We were encouraged to join the service or get a job working for the city or doing manual labor.”

Having witnessed many friends leave home to fight and never return, Frank says he began to reconsider his options and was subtly being introduced to higher education.

Things were beginning to change around that time, Frank said. With the assassination of Dr. Martin Luther King Jr., many colleges and universities nationwide began to reevaluate their institutions and many implemented programs to assist and promote minority recruitment.

Talent Development was such a program, working to breakdown the barriers between minority students and higher education. In the summer of 1968 TD accepted its first class of students, one of which was Frank Santos.

“The program required two years of college preparatory classes and I was one year short,” Frank said. “Its ironic, really, that later, as an admissions officer, I would look at students eligibility to TD; and I was one of the students who didn’t meet the requirements.”

According to Frank, living on campus that summer forever impacted his life. Not only was it an opportunity for him to “bond with people from other parts of the city and other walks of life” but it also allowed him to experience life outside the surroundings of his neighborhood in Providence.

 “[My experiences that summer] raised my consciousness to another level,” Frank said. “I realized that there was a lot going on out there beyond the confines of the city.”

Although all 42 students successfully completed the program that summer, only 13 were chosen to matriculate at URI in the fall. Frank was not one of the students chosen.

“To ensure the success of the program only the top performers of the summer were accepted in the fall,” Frank said. “We all still respected the ‘chosen ones’ and their opportunity to pursue a college education.”

After that summer Frank enrolled at CCRI for two and half years. With his first child on the way, Frank’s strong sense of family values was pulling him home.
“I was the first in my family to ever have the opportunity to consider higher education. I chose to sacrifice it to raise my family,” Frank said. “It was important to me to keep the nucleus of my family together.”

In the mid 1970’s Frank was recruited by his old high school coach join the Adam State football team. The community pulled together to raise money to send Frank to Colorado to tryout for the team.

He was expected to return to the college in the fall as a scholarship recipient, however the culture shock was too much for Frank and with his second child on the way, Frank once again put his education on the back burner for the time being.

Frank later earned his bachelors of arts degree at New Hampshire College where he was permitted to take weekend courses as a nontraditional student via satellite courses.

Although his college playing days were now over, Frank did not let his dream of being a football star die so easily. He continued to play in the minor leagues and even attended tryouts for the Philadelphia Eagles and the New York Jets.

Even though nothing came out of the tryouts, Frank is content knowing that he had pursued every opportunity he had to fulfill his dream.

“The odds of making a dream [come true] can be difficult but you should still dream. You need to uncover every stone to make it happen, but at the same time you should always have a plan B and your back up plan should always include education.”

Although he no longer works at URI, Frank is still influencing lives and emphasizing the importance of education.

Since the age of 10, Frank has been active at the Providence Recreation Center participating in its Junior Police Camp program and later working as a recreation counselor, lifeguard and night watchman.

Today as director of the Providence Recreation Center, Frank is working to provide more services to the community. “The center is really an extension of the school department. I want to utilize the center to spread the message of higher education,” Frank said.

According to Frank, throughout his life he was fortunate to have strong support systems, within his family and within TD. This support, Frank says, helped him get through difficult times and helped him get where he is today.

“I am an example of an individual who took advantage of support services offered to me,” Frank said. “I am a product of a lot of individuals who are related to me and who aren’t related to me. You can accomplish a lot with some support.
The Interim Transition & Technology Coordinator’s responsibilities are twofold. The Interim Transition & Technology Coordinator provides services that help students make the transition from college to graduate school (or college to work) and oversees the day-to-day operations of the TD Computer Lab.

The Interim Academic Advisor for Returning Students assists students who are returning to URI after dismissal or withdrawal.

The Arthur L. Hardge Grant has been increased to $4900 per year to assist students with the ever-increasing cost of enrollment.

The TD Advisory Board, which consists of TD alumni and members of the community, provides input and support to the Program.

The Campus Tours Program brings potential students to campus to learn more about Talent Development and URI.

We have developed a Student Handbook to acquaint students with the policies and procedures of the program.

We have developed this Student/Alumni Newsletter to keep our students and alumni informed and updated on news and progress related to the program.

Plans are also underway for a TD House. The purpose of the TD House is to reward our academically higher achieving students with an alternative to the standard dorm.

We have partnered with the Times2/URI Land and Sea Summer Enrichment Program. The goal of the program is to create a safe academic environment that facilitates high expectations for students entering the 7th – 12th grades.

The program focuses on engineering, mathematics, science, and technology. Through rigorous academic coursework and experiential learning students develop problem solving skills, critical thinking skills, and communication skills and become responsible citizens and life-long learners.

Capstone activities include an overnight trip to the Alton Jones campus, a whale watching trip, and a Coastal Exploration Kayaking Trip.

President Robert Carothers and Vice President Thomas Dougan have granted TD more office space within Taft Hall. During the next year, the only program located in Taft Hall will be Talent Development.

The academic successes of alumni like you have paved the way for these academic and financial supports. If it were not for alumni, we would have no evidence that TD works. Fifteen hundred graduates are a testament to how well TD works.

By now many of you have received the “save the date” card for the 35th reunion. As you may know, going to the reunion is a chance to see old friends and classmates, possibly make new friends, and network with some of the best and the brightest. Come hear more about the changes since you have graduated and about the changes to come.

We will begin to hold an Annual TD Dinner. The purpose of the Annual Dinner is to raise funds for scholarships.

Finally, come see the staff who loved you and supported you through your time at URI. We hope to see you there. For more information about the reunion, please call 874-2901.

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On Saturday, August 16, 2003, we will be holding the Talent Development Reunion at the Rhode Island Convention Center in Providence, RI.

The purpose of the reunion is to celebrate the program’s 35 years of success.

A large part of those successes are because of you—the alumni—lawyers, educators, engineers, medical and mental health professionals, business executives, counselors, entrepreneurs, etc. We now have a generation of students following in your footsteps.

Since you were a student, TD’s mission has not changed. The mission of TD has and always will be “to ensure that students of color and disadvantage students, however excluded by historic oppression and life experiences, sit at the table of opportunity.”

Each year we bring more and more students to sit at the table of opportunity where you once sat. As a result, we have added or expanded the following academic and financial supports:

Fall Pre-mat is an alternative for custodial parents, independent students, and students who have extreme personal circumstances that would prevent him/her from attending the six-week residential summer Pre-mat Program.

The TD Computer Lab has state-of-the-art laptops and desktops to give students an alternative to the often overcrowded computer labs on campus.

We have expanded our staff to include an Interim Transition & Technology Coordinator and an Interim Academic Advisor for Returning Students.

The Interim Transition & Technology Coordinator’s responsibilities are twofold...
Hello to all Talent Development alums, students and friends. What a great year we are having in YOUR program – Talent Development.

We recently accepted 417 –yes, you read it right – new students into TD. Every year we break the old record. Every year we make history. We never take our history for granted. We will never forget what each and everyone of you contributed to Talent Development to make all this possible.

At the spring PREP Program our core staff was joined by the TD Advisory Board. It is always a pleasure to see members of the TD Family, people like Abu Bakr, Anna Barrazza, Stephanie Cruz, Bernadette Pitts-Wiley, Harry Potter and Chuck Watson, people who have given so much.

Frank Santos, another TD Advisory Board member, was a featured speaker to the incoming group. As many of you know, Frank recently accepted a position as Director of Recreation with Mayor David Cicilline’s administration.

Though we miss Frank as our closest day-to-day colleague in the URI Admissions Office, we know he will be great for the young people in Providence. He has already advanced a new plan to bring an even stronger educational component to recreation.

At PREP – surrounded by TD’s history – we reminded the new students of the debt we owe to the Reverend Dr. Martin Luther King, who gave his life in the cause of justice and opportunity.

We saluted Dr. Harold Langlois, Reverend Arthur Hardge and Mr. Leo DiMaio, three men who led TD so fearlessly.

We reflected on all of you, the 1500 graduates and the many others touched by TD. Each of you contributed greatly to the path laid out for the new students and we pray that they will do as well with the legacy as you did.

It is our strong feeling that the new students should know and understand our history. The immortal Malcolm X once said that history is the study that best rewards our efforts.

We dare not forget our history. We’ve learned that if we do not write our own history, others will write it for us.

TD has changed, literally, the face of this institution. From 1968 on, a voice has been heard on this campus – your voice. Sometimes that voice has been amplified – the 1971 Afro-American Society action, the BSLG in 1992, the BUA in 1998 – but the voice has always been consistent and insistent.

Each of you is a part of our history. You are worthy of honor and respect. Each of you had the courage to stand out from the crowd and raise your sights a little higher. Each day we see your legacy here at URI.

Not only a much bigger TD program, but also more students of color, better facilities, more money for scholarships, more reflective curriculum – the record is clear. Our great common historical endeavor – Talent Development – has been the catalyst for all this. TD stands the test of time and history even as we stand now in Reverend Dr. King’s shadow 35 years later.

With all this said, we must acknowledge that the job is far from finished. Much more needs to be accomplished before Dr. King’s dream can be realized. Those who have been excluded by historic oppression and life experience must sit at the table of opportunity.

Rev. Hardge always used to say “the easy part is already done, we are working on the hard part today, the impossible may take a little longer.”

But we, as a people, as the TD family, will get there. We know our history, and history is on our side. We will never forget and we will always remember. The struggle is ours to win.

In the Spirit of Crazy Horse to all,

Frank Forleo  

Prefering for Life After an Undergraduate Degree

Since January, TD has instituted specialized counseling services dedicated to helping junior and senior students prepare for their future after URI.

Whether students chose to pursue a career or a graduate degree, Marc Hardge is there to help provide them with resources and guidance.

These resources include: resume and cover letter writing, interview preparation and internship and job referrals.
URI Black Faculty Congratulates
Spring 2003 TD Award Recipients

Estes Benson Award for Academic Achievement

CLAUDIO RODRIGUES

Arthur L. Hardge Award for All-Around Outstanding Community Service

ALBERTO DA CRUZ & SHAQUILA HAZARD

Martin Lurthur King Jr. Award for Outstanding Leadership and Contribution to the University Community

SHAWALEWA BROWN

Noreen Coachman Award for Outstanding Achievement by an Older Student

BRYAN BARROS

Sojourner Truth Award for Scholarly Persistance and Dedication

NAOMI LOVE

TD Congratulates... Fall 2002 Dean’s List Students, as well as, students with an equivalent or higher GPA.

Alejandro Alvarez
Bryan Barros
Khari Bass
Lisa Betancur
Lewis Bisono
Tammy Blais
Chelsea Bourque
Michael Bracewell
Paul Chaput
Alberto DaCruz
Timothy Davis
Patricia DeJesus
Soanny Delgado
Kevin Delle Femine
Augusto Dougal
Martine Dulcine
Rodolfo Duthil
Ana Franco

Princess Garrett
Saikon Gbehan
Naomi Gobern
Miguel Hernandez
Diana Ibarra
Sopheap Khong
Esther Lebron
Jennifer Lin
Etmi Lopes
Jessica Lopes
Edinalia Lopes
Naomi Love
Andrea Mesa
Brian Monteiro
Naldina Neves
Thau Nguyen
Claudia Ortiz
Sarah Perez

Arranya Phok
Sonny Polanco
Ernesto Reyes
Jennifer Rivera
Iziah Roberts
Celina Santana
Sandra Santos
Ratkanhnna Siv
Vannaly Sivilai
Vichhika Taing
Alan Testa
Vanda Trek
Chris Washington
Joyce Wehjla
Jessica Wilson
Destiny Woodbury
Rafael Yepez
Credit 101 - Understanding what it all means

It is ironic how many students have credit cards yet know little about the consequences of poor credit card use.

Credit cards are not bad. In fact, credit cards are extremely convenient. Students use credit cards to purchase their books, term bills, clothes, music, and even food. They buy these items now and pay for them later when they get their refunds or paychecks.

Between the tons of credit card offers in the mall and the credit card representatives around every corner in the Memorial Union, offering free this and free that, it is little wonder why students have so many credit cards and soon end up in over their heads in credit card debt. They fail to understand that credit cards are not a right they are a privilege.

Every time you take out a loan (e.g., credit card, car loan, student loan, etc.) you are given credit. Credit means you use someone else’s money to pay for things you want to buy.

Every time you sign a credit receipt or promissory note you are making a promise to repay the loan from the company or bank (credit grantor or lender) that loaned you the money.

A loan includes the principal (amount you borrowed) and interest (fee for the privilege of borrowing money). A loan is a legal obligation that you must repay. If you do not repay the loan or repay late, the result is bad credit.

Good credit means that you have a record of repaying your debts as you promised when you signed the credit receipt.

Good credit is important because it makes it more likely that you will get a new loan when you want to purchase something larger like a house, car, insurance, or even when you apply for a job or an apartment.

Bad credit, on the other hand, makes it more difficult and/or expensive to get credit because lenders are reluctant or unwilling to take the risk of giving you credit.

A creditor views a person with bad credit how you may view a friend who always borrows money from you or your other friends but never pays you back or pays you back slowly.

It is important to know what kind of credit you have, especially if you plan to make a large purchase, so you can see what creditors see each time you apply for credit.

The best way to determine if you have good credit, bad credit, or something in between is to get a copy of your credit report from one, preferably all, of the three major credit bureaus—Experian, Equifax, and Trans Union.

Credit bureaus collect information about how you use credit and issue a credit report to the lender or credit grantor each time you apply for credit.

When you fill out a credit application, (e.g., car phone, department store charge card, credit card, gas charge card, etc.) you give the lender or credit grantor permission to see what is in your credit report.

Credit reports may contain the following types of information:

1. IDENTIFYING INFORMATION:
Your name, current and previous addresses, phone number, social security number, date of birth, and current and previous employers.

Credit bureaus get this information from the credit applications that you fill out.

2. CREDIT INFORMATION:
Details about your credit cards, store credit cards, student loans, and other loans including date opened and closed, monthly payment, credit limit or loan amount, credit balance, payment history, etc.

3. PUBLIC RECORD INFORMATION:
Bankruptcy records, foreclosures, tax liens, unpaid taxes, lawsuits, overdue child support (not all states), etc.

4. INQUIRIES:
Dates of when you applied for credit and the names of companies that you gave permission to obtain your credit report.

Creditors use this information to see how you have handled credit in the past. When a lender or credit grantor gives you credit, they take a risk that you will fulfill your obligation to repay the debt.

Creditors also have access to something called a credit score.

A credit score allows a lender or credit grantor to quickly and objectively evaluate your credit history to determine the likelihood that you will repay a loan.

A credit score is a 3-digit number that ranges from 300-850 (sometimes 900 depending on the bureau).

Credit bureaus calculate the score based on information in your credit report; however, not all the information in your credit report is weighted the same.

Your credit score is determined using the following factors:

1. PAYMENT HISTORY (35%):
Are your debts (e.g., credit card, car loan, department store charge card, cell phone, etc.) paid each month and paid on time?

If you frequently miss payments or pay late, it may lower your credit score.

A late or missed payment may stay on your credit report for seven years. Paying your credit obligations and paying them on time is key to establishing or reestablishing a good credit history and improving your score over time.

2. OUTSTANDING DEBT (30%):
Do you owe a lot of money on many different credit cards or accounts?

Owing a lot of money to a lot of different creditors or “maxing out” on a single credit card may make you seem overextended to creditors.
CREDIT continued

Maintaining a small number of credit accounts and keeping your balances below 50% of the credit limit is a good sign to creditors that you can successfully manage credit.

3. CREDIT HISTORY (15%):

How long have you used credit?

If you open and close accounts every time you get a new offer, this may do more harm than good to your credit history.

The score considers the age of your oldest account and the average age of all your accounts. The longer you properly use your credit accounts, the higher your credit score.

4. NEW CREDIT (10%):

Are you applying for and taking on new debt?

Opening several credit accounts in a short period of time represents a greater risk to a lender or credit grantor.

I know it is tempting to get the “free stuff” in the Memorial Union when you fill out the credit applications, but every time you apply for credit the inquiry stays on your credit report for up to two years.

Limiting the amount of credit that you apply for may improve your score over time.

5. TYPES OF CREDIT (10%):

What types of credit do you use?

If you are overloaded with credit cards, department charge cards, etc., this may lower your score.

Creditors look for a “healthy mix” of credit accounts. Paying off and/or closing accounts that you do not use may improve your credit score.

It is important to note that your credit score takes into account all these factors not just one or two. If you want to improve your score, it will take time.

You may be reading this article and thinking, “I’m OK.” I hope you are right because if any of the following is happening to you, you may not be as “OK” as you think:

1. You avoid phone calls or letters from your creditors about overdue bills.
2. You do not know how much you owe.
3. You use cash advances to pay for your expenses including your credit card bills.
4. You can only afford to pay the minimum on your credit accounts.
5. You always pay late or you do not pay at all.
6. You have been denied credit.
7. Your wages have been garnished or your car repossessed.

If more than one of these statements is true for you, you may be in trouble.

The first step to getting your credit situation in check is to acknowledge that ignoring credit card debt will not make it go away. The following steps may also help:

1. Do not take on more debt.

Taking on more debt is simply counterproductive, and paying off old debt will take time.

2. Get a copy of your credit report.

There may be a small fee (between $8.00 and $12.00). Keep in mind that your lender or credit grantor may not report to all three credit bureaus; therefore, it is important to get a copy of your credit report and score from all three bureaus.

If you have been denied credit in the last 60 days, you may be entitled to get your credit report for free.

EXPERIAN
1-888-397-3742
www.experian.com

EQUIFAX
1-800-685-1111
www.equifax.com

TRANS UNION
1-800-916-8800
www.transunion.com

3. Call all your creditors, establish repayment plans, and keep up with your plan.

Many creditors may even eliminate interest and late fees or accept a settlement (a percentage of what is owed) depending on how far past due your credit account is.

However, if you decide to settle an account that is past due, it may be more damaging than just paying off your debt slowly.

Later, (the keyword word being later), when you apply for credit, creditors may view a settlement unfavorably because you did not fulfill your credit obligation.

Also, whatever arrangements you make with your creditor(s) to repay your debt, make sure that you get it in writing. Creditors have been known to change the rules midstream.

4. Apply excess cash after one credit account is paid to another.

You should keep this up until all your debts are paid.

5. Stay out of debt once all your credit accounts are paid.

You should establish spending limits (e.g., a budget). Before using a credit card to make a purchase ask yourself, “Would I take out a loan to buy this?” Every time you use your credit card to make a purchase that is essentially what you are doing—taking out a loan!

Most of us know it is a lot easier to lose credit than to re-establish credit. For those of you who have no credit consider yourself forewarned.

For those of you who have already damaged your credit, you are not alone. Many of your friends and family have experienced or are experiencing what you are going through now. Your decision to take the appropriate measures to rebuild your credit is the first step in reaching financial freedom.

Article written by Joanna Ravello
Alumni Reunion

PLANS FOR the 2003 TD Reunion are continuing with great success. The reunion is intended to unite alumni and celebrate the program’s 35 years of success. It is scheduled to take place on Saturday, August 16, 2003, at the Rhode Island Convention Center in downtown Providence. A “save the date” card was mailed in October. If you are a TD alumnus who has heard about the reunion, please spread the TD News.

To update your information, you can either e-mail TD at tdinfo@etal.uri.edu, use the online form at www.uri.edu/talent_development/ (click on the alumni link to get to the alumni news page and use the online update form), or call TD at (401) 874-2901.

TD House

DURING THE past few months, TD has been working to establish housing exclusively for TD students. We are excited about the new TD House and are expecting it to be open to students in January 2004. For more information contact your TD advisor.

TD News Online

MISSED PAST issues of TD News or want to share it with friends or family? TD News is available online. To view current and past issues of the newsletter, visit the TD website at www.uri.edu/talent_development/ and click on the alumni link. Issues are available for reading and printing.

TD News - In the next issue

• The celebration TD’s 35th year reunion.
• Highlights from Pre-Mat 2003.
• Profile on URI President Robert Carothers.

These stories and more in the Fall 2003 issue of TD News.

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