

# The **Next** Step

Everyone's paths are different.  
What's *your* next step?



**Certification  
OR DEGREE?**

**Transferring  
CREDITS**

**Transfer your  
Military Skills to  
THE CORPORATE  
WORLD**

**Higher  
EDUCATION**

**The Field of  
COSMETOLOGY**

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# Certification or Degree?

2207 Florence Rd, Killeen, TX 76542

## Why certification is better than degree

This discussion lasts for ages and will never stop. However, we do believe that the reasons given below could give you a solid basis to make a well-founded and balanced judgment.

### **CERTIFICATION IS LESS TIME-CONSUMING**

You don't have to attend lectures during whole semester to take a certification exam. In most cases a month or two will do perfectly per exam. Certification training is all about months, whereas a degree is all about years.

### **YOU GET EXACTLY WHAT YOU WANT**

If you want to learn more about Cisco routers or Microsoft Networks Administration or Red Hat Linux, and later confirm that with proper certification, no one will make you take philosophy or history of arts just because it's a college policy.

### **CERTIFICATION IS CHEAPER**

Although not cheap at all, the certification accepted worldwide is at least five times (!) less expensive than a degree accepted worldwide.

### **YOU DON'T HAVE TO LEAVE YOUR JOB TO TAKE CERTIFICATION TRAINING**

It is very important, isn't it? Just ask your employer if he/she is willing to give you a two-year vacation to complete a master's degree and then welcome you back with a promotion. We do not think the answer will be positive. On the contrary, the certification training, even day-time, rarely takes more than two months in a row, and there are a lot of evening, weekend and distance learning options available. Taking a one-day vacation for exam itself will hardly be a problem, if such a vacation is required at all.

### **CERTIFICATION PAYS OFF FASTER**

Not only does certification cost you less money, but it also provides greater return on investment. Increase of salary - or a new job, why not? - will cover the cost within a year or two, while the money spent to obtain a degree may return slowly during five or ten years.

CyberTex Institute of Technology – Killeen Campus  
Among the premiere vocational training schools of Texas since 2008, CyberTex-Killeen has been providing short-term training programs in the fields of I.T. (the Network Engineer Program) and medical (the Medical Assistant Program) to the Killeen area and surrounding communities to include Fort Hood. Both programs are short-term (37.5 weeks) and hands-on training programs.

### **CAREER IN MEDICAL INDUSTRY**

Jobs in the healthcare industry are in high demand and becoming a medical assistant is an increasingly popular career choice for individuals aspiring to an exciting job with longevity and reliability. CyberTex provides not only hands-on training but also vocational training and experience, along with externship opportunities for the real-world experience and job placement assistance as well.

### **CAREER IN IT INDUSTRY**

Technology is perhaps the fastest-growing industry internationally, attracting a wide variety of skilled professionals and experts to fill diverse technical jobs in the field. Network Engineer, the short-term IT training program is an opportunity to obtain certifications that lead into fascinating and high demand long-term careers. Graduates of CyberTex IT training have a world of technology careers available to them.

Let's take your career to the next step, for more details please visit [www.cybertex.edu](http://www.cybertex.edu) or call at (254) 634-3500.

WEEKS



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## IT Program

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# Transferring Credits

Central Texas College: 6200 W Central Texas Expy, Killeen, TX 76549  
Texas A&M University Central Texas: 1001 Leadership PI #5901, Killeen, TX 76549



## Make The Most Of Your Transfer

*Talk to the transfer advisor at CTC about your plan, and request information from a few possible transfer destinations that have the program of study you're looking for.*

Starting at a community college like Central Texas College (CTC) and transferring credits to an upper level institution is a smart choice—you'll save money and enjoy smaller classes. But before you plan your schedule, do your homework to make sure your credits will transfer.

### **RESEARCH YOUR DEGREE**

Ideally, you should have some idea of where you want to transfer and what you would like to study. The earlier you know that information and share it with your CTC advisor the better!

Use the Central Texas College “tools for transfer” webpage to research university transfer policies and degree plans. Talk to the transfer advisor at CTC about your plan, and request information from a few possible transfer destinations that have the program of study you’re looking for.

## KNOW YOUR 123S

Transferring courses is easier in Texas than it is in many other states because Texas has a Common Course Numbering System (TCCNS). That means similar courses that are taught at public colleges and universities in the first two years of college are identified by common numbers.

## STICK TO THE “CORE”

The Core Curriculum is a set of courses in liberal arts, humanities, sciences and political, social and cultural history that undergraduates of a public higher education institution in Texas are required to complete before receiving a bachelor’s degree. You can take all or part of the core curriculum at a community college and transfer the block of courses to another Texas public institution of higher education, fulfilling all or part of that institution’s core curriculum requirements.

## FIND OUT WHAT THE EXCEPTIONS ARE!

Simple as it sounds, the core curriculum doesn’t ALWAYS transfer as you might intend it to! That’s why it’s important to decide WHERE you want to transfer early in your college career. There are three



specific areas where exceptions apply:

- Out-of-state public institutions don’t share the same common numbering system, and may not require the same core classes.
- Private institutions, especially liberal arts colleges, have completely different degree requirements—and they vary between colleges!
- Some specific degrees within a Texas public university may require a different core or different sequences of courses. This is often true with very technical degree plans like engineering.



**GET STARTED** at Central Texas College. Attend your first two years, take your freshman and sophomore-level courses and leave with an associate’s degree.

**FINISH** your bachelor’s degree at Texas A&M University-Central Texas. Attend your last two years, take your junior and senior-level courses and earn a four-year degree.

**JOIN US FOR A FOUR-YEAR COLLEGE EXPERIENCE.  
LOCAL. AFFORDABLE. DIVERSE.**

[ctcd.edu](http://ctcd.edu) | [tamuct.edu](http://tamuct.edu)

# Higher Education

900 College St, Belton, TX 76513



## Dedicated to Christian higher education

*In 2018-19 nearly 300 students, faculty, and staff members took part in mission activities in 33 countries.*

The University of Mary Hardin-Baylor prepares students for lives of leadership, service, and faith-informed discernment in a global society. Academic excellence, personal attention, broad-based scholarship, and a Baptist vision for education distinguish our Christ-centered learning community.

### ACADEMICS

UMHB has been blessed with significant growth in its enrollment and academic degree programs while continuing to offer students the personal attention that has been a cornerstone of the UMHB experience for 174 years. This fall the university offers bachelor's degrees in

50 undergraduate majors, ten master's degree programs, and three doctoral degrees (Doctor of Education, Doctor of Nursing Practice, and Doctor of Physical Therapy).

The creation of the Mayborn College of Health Sciences in 2018 brought increased attention this year to UMHB's reputation for excellence in health science education. Named in honor of Mrs. Sue Mayborn, a longtime benefactor of the university, the college includes a wide variety of undergraduate and graduate programs organized into three schools: the Scott & White School of Nursing, the School of Exercise and Sport Science, and School of Health Professions.

## CAMPUS IMPROVEMENTS

In 2019, UMHB dedicated its newest residence hall, Lord Hall. The 46,000-square-foot facility offers attractive dormitory-style housing for up to 214 freshmen students.

This year the university has also expanded Hardy Hall to enable it to serve as headquarters for both the physical therapy and occupational therapy programs. The facility's new wing offers state-of-the-art learning spaces such as a driving simulation lab and a convenience store and Moe's Southwest Grill, where OT students can learn how to help patients master basic skills needed in work settings.

UMHB also completed construction of a new design lab this year for one of its fastest growing programs, Engineering. The facility includes labs for the fabrication of electrical and mechanical engineering projects as well as design spaces and workshops

where students can work in teams to brainstorm and create engineering solutions.

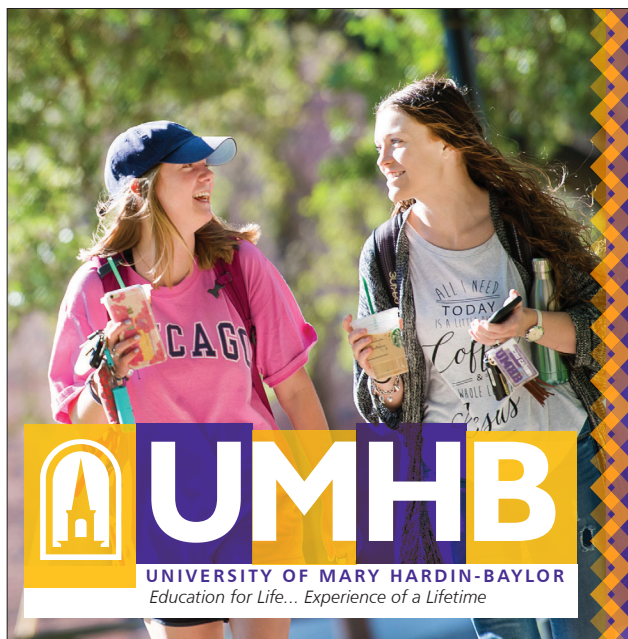
## STUDENT LIFE

UMHB students take active roles in spreading the good news of Jesus Christ across the world. In 2018-19 nearly 300 students, faculty, and staff members took part in mission activities in 33 countries. In addition, more than 500 students were regularly involved in missions and service projects in Central Texas.

In April, UMHB held its 80th Annual Easter Pageant, a student-led production depicting the crucifixion and resurrection of Jesus Christ. The performances, which drew a live audience of more than 6,000 spectators, were also streamed online, where they were watched by more than 11,000 people around the globe.

## ATHLETICS

The 2018-19 school year was one of the greatest in the history of UMHB athletics. For the second time in its 21-year history, the Crusader football program won the NCAA Division III National Championship. The team closed out the season with a perfect 15-0 record to tie school and American Southwest Conference records for single-season victories. Additionally, the university's men's soccer, volleyball, and women's golf teams also won American Southwest Conference (ASC) championships. Twelve of the Cru athletic programs went on to compete in postseason play during the year.



## CAMPUS PROFILE



UMHB is Ranked in the Top 30 in Best Value Schools by U.S. News and World Report among Regional Universities (West).



Almost 3,900 students representing 33 U.S. states and 29 foreign countries.



An 18:1 student-to-faculty ratio means you get real expertise from teachers who know your name.



Over 96% of freshman students receive some form of financial aid.



We offer over 70 unique academic programs to equip you for whatever course you're charting.

**umhb.edu**

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# Yahweh Beauty Academy

431 N 38th Street Killeen, TX (across from Killeen High School)



## The Field of Cosmetology

*Yahweh Beauty Academy is operated by a licensed cosmetologist, barber and instructor, with over twenty years of experience in the field of cosmetology.*



([yahwehbeautyacademy.com](http://yahwehbeautyacademy.com))

Our mission is to train students to become professional cosmetologists by instilling in them the knowledge, skills and abilities they need to succeed. The field of Cosmetology includes but is not limited to:

- Hair Stylist
- Colorist
- Braiding & Weaving
- Nail Technician
- Salon Owner
- Platform Artist
- Beauty School Instructor

Our main objective is to prepare our students to pass the Texas Cosmetologist State Board examination. Upon completion of their course students will leave with salon ready skills. We are dedicated to the profession of cosmetology and providing

the community with skilled professionals.

Yahweh Beauty Academy is committed and will provide you with the training skills you need to begin a lucrative career in the beauty industry. You will learn up to date hair and nail fashion trends. Licensed by Texas Cosmetology Commission

### ABOUT YAHWEH BEAUTY ACADEMY

Yahweh Beauty Academy was established in 2005, we are located in Killeen, TX less than 10 miles from Fort Hood. Yahweh Beauty Academy is operated by a licensed cosmetologist, barber and instructor, with over twenty years of experience in the field of cosmetology.

In April of 2005 Yahweh Beauty Academy opened its doors. Since that time Yahweh Beauty Academy has been adding students monthly.

## STAFF

The staff has not only teaching experience but, experience working in salons as well. The Staff at Yahweh Beauty Academy

are required to attend annual training, seminars local hair shows and conventions. At Yahweh Beauty Academy we are committed to the success of each student.

## REQUEST MORE INFORMATION

If you would like more information about Yahweh Beauty Academy,

please visit us online at [www.yahwehbeautyacademy.com](http://www.yahwehbeautyacademy.com)

Staff at Yahweh Beauty Academy can also be reached by phone at 254-554-7771 or by email at: [ybabeauty@yahoo.com](mailto:ybabeauty@yahoo.com)

You are welcome to come by the school, we are located at 431 N 38th Street Killeen, TX (across from Killeen High School).

**Register now for the next class!**

## ADMISSION

In order to be admitted to Yahweh Beauty Academy students must provide:

- **Proof of Education** (Submit one of the following)
- **High School Diploma**
- **High School Transcripts**
- **GED**
- **College Transcripts**
- **Proof of Age** (Submit one of the following)
- **Birth Certificate**
- **State ID or Driver's License**
- **Military ID**
- **US Passport**

## SCHOOL OPERATING HOURS

All students attend school Tuesday – Friday from 8:30am – 4:30pm \*

School is Closed Saturday- Monday

Classes start monthly for new students. On the first Tuesday of the month.

Transfer students will be evaluated on a case by case basis.

We are accredited by NACCAS, the National Accrediting Commission of Career Arts and Sciences and TDLR, the Texas Department of License and Regulation.

## COURSES AVAILABLE

### • COSMETOLOGY #001

*Gainful employment disclosures available on website*

1500 Hours/ 50 weeks

Enrollment Fee: \$150.00

Tuition: \$8,974.00–total \$10,127.00

Books & T-Shirts: \$415.00

Kit: \$591.00

### • MANICURING/NAIL TECH #003

*Gainful employment disclosures available on website*

600Hours/20 weeks

Click Here

Enrollment Fee: \$150.00

Tuition: \$3,335.00

Books & Uniforms: \$360.00

Kit: \$375.00

### • HAIR BRAIDING WEAVING #002

300Hours/ 10 weeks

Enrollment Fee: \$150.00

Tuition: \$3,600.00

Books & Uniforms: \$300.00

Kit: \$400.00

### • INSTRUCTOR #004

*Gainful employment disclosures available on website*

750Hours/25 weeks

Click Here

Enrollment Fee: \$150.00

Tuition: \$5,195.00

Books & Uniforms: \$403.00

Kit: \$.00

## FINANCIAL AID

Yahweh Beauty Academy accepts the following Payment Options:

- Veterans Administration
- Self Pay (monthly payments/down

payment required)

- DARS (Texas Rehabilitation Program)

- Military Spouse Career Advancement Assistance (MyCAA)

Financial aid is available for cosmetology course only for those who qualifies.

## Enroll In Our Cosmetology Program **NOW!**



### Learn Creative Skills In:

Precision Hair Cutting • Perming & Relaxers • Hair Coloring  
Sculpted Nails • Trending Braiding Techniques

### Monthly Enrollments

Financial Aid Available if Qualified.  
We accept VA, MyCAA, DARS, VOC Rehab.

### Beauty Services Available at Affordable Prices.

All work performed by Students and supervised by Instructors.

**BARBER SCHOOL COMING SOON!**  
**OPENING THE 2<sup>nd</sup> QUARTER OF 2020.**

**Yahweh Beauty Academy**  
431 N. 38th St. Killeen  
(across from Killeen High School)

**(254) 554-7771**

[www.yahwehbeautyacademy.com](http://www.yahwehbeautyacademy.com)

# Keys to Success



## 6 Keys to Success in Business and Life

*(Family Features)*

It's not always easy staying organized. Life is busy, chaotic and fast-moving. Although it can be easy to get discouraged at times, there are ways to enhance organization and attitude through the peaks and pits life throws at you.

Carol Lavin Bernick, former executive chairman of beauty conglomerate Alberto Culver, published "Gather As You Go: Lessons Learned Along the Way," a book sharing insights she's learned through her many roles as a corporate leader, working

*If you are frustrated, it is probably best to keep quiet and figure out how you can fix whatever it is, and if you can't change it, try changing how you think about it and alter your mindset.*

mother, philanthropist and founder of the nonprofit organization Enchanted Backpack. Bernick offers these tips to be ready for the good times and difficult situations, highlighting the importance of loving what you are doing in both business and life.

### 1. Attitude is Key

A person who is passionately committed to the success of his or her business – who has an “I-can-do-it” attitude – is more likely to succeed. One person can make a difference, and it's up to you to demonstrate you are one of those people.

### 2. If You Never Fail, You Will Never Grow

If it's always comfortable and easy, you can't know the big win. When challenged and stretched, you may have a greater chance to learn. Reach out, get involved and take a risk. Oftentimes, the best talent has multiple experiences to share and on which to reflect.

### 3. Credibility is Everything

Some of the most important career-saving words are “I don't know.” Never fake it. If you're wrong, admit it and correct it. If you've made a mistake, fix it and learn from it. If it's going to take some time to find an answer, set a timetable and stick to it.

### 4. Complaining Gets You Nowhere

People, especially in business, simply do not want to hear complaints. If you are frustrated, it is probably best to keep quiet and figure out how you can fix whatever it is, and if you can't change it, try changing how you think about it and alter your mindset.

### 5. Give Back

Communities are not perfect. They are the responsibility of business, government and citizens. If you don't commit to making a difference, you're instead leaving the burden to others.

### 6. Nice Guys Don't Finish Last; They Win

Aggressive and passionate shouldn't equate with unpleasant. The higher you rise, the more pleasant and understanding you typically need to be. Never underestimate the importance of being thankful and the value of recognition. Ego has no place in business. If you have one, try to lose it.

Find more tips and inspiration at [gatherasyougo.com](http://gatherasyougo.com).

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# Personal Finance



## Adulting: Financial Tips for Gen Z

(StatePoint)

As more states nationwide adopt laws requiring high schools to offer personal finance classes, a new survey suggests that generation Z is on board with the trend.

Seventy-six percent of recent high school graduates agree personal finance education should be required, according to a national survey by Experian. The survey, among 18 and 19-year-olds, revealed that 46 percent say they have a lot of unanswered questions about money and finances, and feel “uncertain” and “nervous,” when it comes to managing finances.

To launch a successful financial future, consider the following tips:

*“It’s important that we reach students early, before they start making decisions about student loans, credit cards, buying a car and renting an apartment.”*

• **LEARN CREDIT CARD BASICS:** Before leveraging the benefits of a credit card, understand the terms and conditions and the potential impact it can have on your credit score. Read the paperwork thoroughly and ask a parent or friend to

help you with anything you don’t understand. Only use credit for an amount you can pay off entirely each statement. Interest rates are high, so you don’t want to be paying more for what you purchase.

• **STUDY STUDENT LOAN REQUIREMENTS:** Study the different types of student loans available, and then run the numbers. Before borrowing a dime, figure out what your payments are actually likely to be, and make sure you can truly afford to borrow without putting other financial necessities at risk.

# GENERATION CONCEPTS



Baby boomers



Generation X



Millennials



Gen Z

*Tech-driven tools like apps and YouTube tutorials are making financial education more interesting and accessible to generation Z.*

• **OPEN A CHECKING ACCOUNT:** You can open a checking account by filling out an application online or in person, usually in just a few minutes, as long as you have the necessary documentation banks require. The bank will issue you a debit card, allowing you to pay for items using funds from your account. Monitor the flow of funds by checking your account online frequently.

• **MONITOR CREDIT SCORES:** There are three national credit bureaus that may have a credit report file for you once you start using credit. What's in your file is what is used to calculate a credit score that lenders look at to determine if you're a good candidate for credit. You can obtain a free credit report annually at [annualcreditreport.com](http://annualcreditreport.com). If you're responsible for your cell phone bill and utility bills, consider using Experian Boost – a free online tool – to add these accounts to your Experian credit file and potentially increase your credit score instantly. A consistent history of on-time payments may increase your credit score.

• **BUDGET:** Learning to budget is essential, teaching you to set goals, live within your means and manage your money responsibly. Create a spreadsheet and review it on an ongoing basis.

• **USE NEW TECH TOOLS:** Unfortunately, the topic of money management doesn't always appeal to young people. Only 38 percent of those surveyed find personal finance topics interesting. Luckily, tech-driven tools like apps and YouTube tutorials are making financial education more interesting and accessible to generation Z.

More tips for getting financially savvy, can be found at [experian.com/education](http://experian.com/education).

"Understanding money basics means not having to learn financial lessons the hard way," says Rod Griffin, director of public education for Experian. "It's important that we reach students early, before they start making decisions about student loans, credit cards, buying a car and renting an apartment."

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# Business



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## How to Transfer Your Military Skills to the Corporate World

*Veterans are well-positioned to be leaders in the corporate world.*

*(StatePoint)*

A military background brings with it an ability to collaborate, problem-solve and thrive under pressure, making veterans well-positioned to take on leadership roles in the corporate world.

Having worked in the banking industry for more than 25 years and in his 30th year with the U.S. Army, Jerry Quinn is an example of someone who has maximized his military leadership skills in the corporate world. As senior vice president, and head of Enterprise Military Talent External Recruiting at Wells Fargo, Quinn also serves

*“By understanding what your values, capabilities, strengths and weaknesses are, you can step into a leadership role that will allow you and your team to thrive.”*

as chairman of the Association of Military Banks of America.

To help make your transition from military service go smoothly, Quinn is offering the following tips and insights:

• **KNOW YOURSELF:** “Knowing yourself is a key leadership principle,” says Quinn. “By understanding what your values, capabilities, strengths and weaknesses are, you can step into a leadership role that will allow you and your team to thrive.”

• **KNOW YOUR ORGANIZATION:** Understand the ins and outs of the organization you work for or want to work for, including its vision, mission and objectives, as well as the company’s current capabilities and potential for growth.

• **SET THE EXAMPLE:** “Leaders set the example by which others follow, so be sure to treat your team and customers with respect and gratitude, and always lead from the front,” says Quinn. “Being proud of what you do can be infectious.”

• **BUILD A TEAM COMMITTED TO EXCELLENCE:** Good leaders attract good talent and assist others in achieving their success. When benchmarks are met, give the team the credit -- you aren’t a leader without them.

• **MAKE AND WORK YOUR PLAN:** When facing challenges, make it your business to pull your team

through it. Stay disciplined. If you have a deadline or have made a promise, always deliver on it.

“Don’t let your activity dictate your priorities; Your priorities need to dictate your activity,” says Quinn.

• **BE VALUED:** Consider specifically seeking out positions with employers who value the leadership, discipline and service record of military veterans, veterans with disabilities, National Guard members, and Reservists, and then take advantage of any resources offered by the company. The existence of a military affairs program, such as the one established by Wells Fargo in 2012, is a good sign that a given employer is committed to hiring and retaining veteran team members. In the case of Wells Fargo, the company offers such resources as apprenticeships, internships, transition services and leadership training in an effort to help veterans translate existing skills to a new position and grow professionally. Wells Fargo also offers employee resource groups, financial education, military leave benefits and other programming designed to help veterans be successful.

More information about making the transition from the military to the corporate world is available at [wellsfargojobs.com/military](http://wellsfargojobs.com/military).

By honing in on the skills acquired during military service and seeking out tailored professional growth opportunities, those in the veteran community can maximize their leadership potential and thrive in the corporate world.



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