

Recent Grad Aims To Change Utilization Of Charity

Originally published online at USATodayEducate.com



Madison, right, poses with Sarah Gifford, left, ONELIFE's Office Administrator (*Ritter Collective*)

Want to change the world? There's no app for that. Well, not yet, at least.

Meet Madison Mikhail, a 22-year-old recent graduate of Capital University in Columbus, OH. Mikhail is a young woman who wears many hats: Businesswoman, manager, entrepreneur, and Homecoming queen, to name a few.

While her peers spent sleepless nights drinking Redbull and studying for exams, Mikhail spent her collegiate career crafting and honing an organization that she believes will transform the way people across the globe volunteer, access, and donate to charity.

"Everything in my life is accessible in one place. We have hubs that keep us updated with everything - friends, sports, news events, crafting, and dating. I can see what the girl in my bio class had for lunch, but if I want to know the world's needs, I have to search for that information," Mikhail said in a recent Ted Talk.

In 2014, hubs of information are available everywhere – but if a person wants to get involved with service, donations or information about the world's needs, the information they are met with is overwhelming and many times, unreliable.

“What Facebook is for friends and ESPN is for sports, ONELIFE is for charity. When you don’t know where to start with charity, we want to be there,” Mikhail said.

For Mikhail, the road to getting ONELIFE off the ground was a tumultuous one.

“In middle school, I remember sitting in a classroom and we were watching a video on global poverty. I looked around and no one seemed to care. It broke my heart,” Mikhail said.

Mikhail spent the next several years sketching her idea on paper, not quite sure where the organization could go. Finally, she realized that action, not just the presentation information, was pertinent to get people involved with charity.

“The idea wasn’t fully there until I realized I should give people a way to help. The idea of an aggregate of information developed in the last few years,” Mikhail said.

And so the process began, when, at 18, Madison walked into a lawyer’s office and made an appointment. “His secretary probably thought I was insane,” Mikhail laughed. “Thinking, ‘What are you doing here?’

Thus began Mikhail’s “double life”: an active member of Greek Life and on an academic track for pre-med, attempting to launch ONELIFE as a full-time student made for a stressful, tiresome four years.

“In college, I thought I could run ONELIFE and get my PhD or become a medical doctor. I had to sit down and make a decision.”

Though Mikhail says that those avenues are still open for her to pursue in the future, she made the challenging decision to put all of her effort into her idea and her passion: ONELIFE.

During this process, Mikhail made the difficult, conscious choice to let her grades suffer so that she could dedicate more time and effort into bettering ONELIFE.

“I had to make a choice to let my GPA slide. I was awake until 3AM corresponding with people working with us in San Francisco,” Mikhail recalled. “I had to get up for my 8AM a few hours later.”

Mikhail now works with a team in Columbus to continue to build ONELIFE, funded entirely by private donors.

“ONELIFE is a vehicle for money, not a destination,” Mikhail asserted. “Everyone always has an agenda. My goal is for ONELIFE to be a clearing house, a place where people can go that they trust.”

Mikhail encourages young people to follow through with their dreams and goals of helping to create change in the world, no matter what the medium.

“I always tell people, ‘I don’t know what I’m doing!’ I’ve never taken a business class. I wake up and I wing it every single day.”

Student Loan Interest Rates Set To Increase

Originally published online at NeonTommy.com



Richard Fisher addresses an audience at USC. *(Diana Crandall)*

This ain’t your grandparent’s economy, but I didn’t need to tell you that.

Nursing the economy to full health from its 2008 downturn is still a pointed focus of [the Federal Reserve](#). The Fed, a body whose central purpose is to maximize employment and control inflation, will make decisions in the coming months that will have a lasting effect on students and recent grads.

As employment numbers continue to rise and the working class of America slowly shifts from dirtied knees to standing on two shaky legs, Richard Fisher believes that our “hyper-accommodating economy” needs to be scaled back, stat.

Fisher, president of the Federal Reserve Bank of Dallas stated in a prepared speech Wednesday at USC Annenberg that U.S. employment and inflation are “[surpassing goals that were initially speculated](#)” by the Feds.

As a result, the central bank is at risk of injuring the economy or “being viewed as politically pliant” unless it acts quickly.

READ MORE: [Student Loan Debt Has Surpassed \\$1 Trillion](#)

For Fisher, acting quickly means “slowly letting the steam out of the market balloon” and raising interest rates in order to normalize them. “We must do it slowly. We must taper it,” said Fisher. “There is no room for complacency.”

What does this mean for students in America? The complex financial lingo and projected consequences of the recovering economy is often convoluted and confusing to those not well versed in the arena.

Breaking down the politics and complicated jargon, the real question for millions of students is this: How do rising interest rates effect current college students and recent grads who are just beginning to navigate the job market and put roots down?

“The Fed intends to slow down the economy by making borrowing harder for individuals,” said Chris Janssen, a senior financial analyst in Financial Planning and Analysis at Cardinal Health.

“For students, it will be more expensive when interest rates on student loans increase,” Janssen continued. “The goal of the Fed is always to maintain a ‘healthy’ economy. If they feel like the economy is heating up, raising interest rates is an option to slow things down and control how much money is available for businesses, home buyers, and consumers.”

This method, known as [monetarism](#), is a school of economic thought that works by allowing the government to control the amount of money in circulation.

READ MORE: [GOP Leader Accused Of Asking Students To “Dream A Little Smaller”](#)

Unfortunately for students, student loans are widely considered to be [black holes](#) that are now totaled well over [\\$1 trillion](#) nationally. As the economy continues to recover, students will see increased interest rates on their loans as an immediate effect of the Fed’s plans.

It makes a lasting impact as well. As they move toward making large purchases, such as a house, vehicle, or other major asset, the money will be harder to borrow and could continue to drive a wedge between socioeconomic statuses: there will be those who

secure well-paying jobs and can afford the hikes. Then, there will be those who cannot find those jobs, and they will suffer.

Fisher argues that the real problem is that Congress and President Obama are not synthesizing incentives for job creation. Without this, Fisher argues, graduates won't have the resources and jobs that they need in order to burrow their way out of the student loan rabbit hole.

“Congress and the President are the fiscal authorities who make taxes, and decide where your money is going to go,” Fisher said in a press conference following his address.

“We put the fuel in the car,” Fisher illustrated, “but we don't put our foot on the accelerator. We try to create monetary policies, but Congress and the President are not creating incentives. As students, remember: You have the power because you vote.”

Teachers Feeling Undervalued After Vergara v. California ruling

Originally published online at NeonTommy.com



Julia Macias, Beatriz Vergara, Elizabeth Vergara and Kate Elliot watch with two of their mothers as Ted Boutrous addresses the media Feb. 3, 2014. (*Charlie Magovern/Neon Tommy*)

In a landmark case speculated to incite legal changes in school districts across the country, the courtroom battle between *Vergara v. California* came to close on June 10 [with a stunning victory](#) for students across the state of California.

On Tuesday, Los Angeles Superior Court Judge Rolf M. Treu ruled California teacher protections are unconstitutional.

“Clearly it’s a victory for parents and students,” said Peter DeMarco, communications director for the Senate Republican Caucus. “There were some serious flaws in the system that were not providing an ideal education for kids. There are many great teachers who are a vital piece to furthering education for California school kids. However, there are a few who don’t provide what’s necessary for a good education. The law stepped in.”

Under the entrenched teacher tenure system, terminating teachers has been historically difficult in California, even when there is a demonstrable need. In 2010, due to job protection rules, teacher Dina Holder of the Brentwood Union School District was [transferred to another school](#) after she ripped a 5-year-old special needs student from his chair and kicked him repeatedly as he lay on the ground.

READ MORE: [California's Teacher Tenure System On Trial](#)

Though a legal settlement was eventually reached and Holder fired, the arduous and expensive process of firing a tenured teacher has dissuaded school districts in less extreme cases.

According to the Los Angeles Unified School District’s Chief Labor and Employment Counsel Alex Molina, [a mere 130 cases were heard](#) between 2003 and 2012. Only 82 of the cases ended in dismissal over the nine-year period.

Judge Rolf wrote in his [16-page ruling](#), “Based on the evidence before this court, it finds the current system required by the dismissal statutes to be so complex, time consuming and expensive as to make an effective, efficient yet fair dismissal of a grossly ineffective teacher illusory.”

Rolf’s ruling means that California students and parents will no longer endure ineffective teachers as the byproduct of what many argue is an egregious bureaucratic process.

Along with finding dismissal statutes too costly and time consuming, *Vergara v. California* found tenure is granted in too little time, and should take years to evaluate, not a number of months. Finally, the “last-in, first out” (LIFO) statute that requires districts to fire the most recently hired teachers—despite that they may be top educators—was also struck down. This means that teachers will be evaluated based on the quality of their work, not how long they have been teaching.

Some teachers argued the ruling cheapens their value and exploits them. In an interview with [Southern California Public Radio](#) (KPCC), teachers expressed their distress:

“At this point, to see a ruling like this makes me feel like my contributions are not valued, what I bring to students is not recognized,” said Bodin Adler, an 8th grade teacher at South Gate Middle School.

Silvio Vidal, another 8th grade teacher, echoed this sentiment.

“We’re not treated as professionals anymore,” Vidal said. “We are treated as scapegoats for the problems that exist within our district and within our society.”

READ MORE: [Teachers Unions Intervene In Lawsuit That Challenges Teacher Seniority](#)

Not every member of the educational community agrees. LAUSD Board member Tamar Galatzan believes this is the beginning of a positive trend in California’s public school systems.

“The Vergara ruling is the first step toward being able to guarantee that we have great teachers in every LAUSD classroom and other classrooms around the state,” said Galatzan in a statement. “It is now up to the Legislature to pass laws that provide equal opportunity and provide equal access to a high-quality education.”

Students also believe that the ruling will have positive repercussions, both in the classroom and in future legal arenas.

“With this case, we have shown that students have a voice and can demand change when we stand together,” said plaintiff and high school freshman Julia Macias, in a statement to [Students Matter](#). “I am incredibly thankful to the judge for giving me and my fellow Plaintiffs the opportunity to present our case.”