Important Reminders

9/29 Second tuition payment due
10/14 Last day to withdraw from all courses w/o “W’s”
10/22 Session B classes begin
10/28 Last day to add Session B classes
10/30 Third tuition payment due
11/3 Graduation application due if not participating in commencement
11/25 Lunch is last meal before Thanksgiving break
11/26-11/28 Thanksgiving break, halls remain open

IN THIS ISSUE

Pg.1 Early Semester Habits
Pg.2 Use Your Checking Account to Save Money
Pg.3 Only Borrow the Money You Need
Pg.4 Do You Know About Satisfactory Academic Progress (SAP)?
Pg.5 Safety and Security on Campus
Pg.5 Ability Services
Pg.6 The Service Center at the Division of Technology Services

UPCOMING EVENTS

IMPORTANT CONTACT INFORMATION

GET CONNECTED
Early Semester Habits

Keeping up with healthy habits will help you succeed

**Skipping Class**
Attending class is your responsibility while attending college. This piece of self-control will help you to be disciplined enough to make good grades and graduate. Attending class shows a professor you are committed to the class, regardless if it is a general education class or not. Sometimes you can get extra credit for attending. Who doesn’t like free points? Attending class can make the difference at the end of the semester so commit to attending early on.

**Not Using Your Resources**
There are many resources available on campus for you to use. Using them early in the semester will allow you to be academically successful later on. Some resources you are encouraged to use include: Writing Center, Math Help Center, your residence assistant, tutoring services, and your professor’s office hours.

**Procrastinating, Plagiarizing, and cramming**
Waiting until the last minute can set a bad precedence for the rest of the semester. Make sure you plan out your assignments accordingly. Waiting until the last minute and possibly plagiarizing assignments can have dangerous consequences, including being expelled from the University. Make sure you put the effort into work for class. Your professors will notice.

**Long Nights of Watching Netflix**
New Girl Season 3 has been added to Netflix but that doesn’t mean should you watch it all in one night. Creating bad sleeping habits and staying up until the wee hours of the night watching your newest addiction on Netflix is the last thing you should be doing. If you continually stay up late you may not wake up for your classes the next day and it can result in not absorbing material for exams, especially midterms or finals.

**Late-Night Binging**
Everyone likes late night food options and it is an easy way to socialize, but eating so late at night all the time may not be healthy for your metabolism. This is usually the easiest way to gain the “Freshman 15.” If you eat at night a lot, don’t forget to include healthy options in your diet such as fruits and vegetables.

**Bad Budgeting**
As nice as it would be, college students do not have money trees growing in their rooms. Creating a budget early in the semester will keep you organized and allow you to figure out if you should be looking for a job or cut back spending. Wasteful spending will not help later on in the semester.

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*Article written by UWRF New Student and Family Programs.*
Use Your Checking Account to Save Money

The beginning of a new semester can be exciting with numerous opportunities to spend money and enjoy college life. One way to keep track of expenses and avoid overspending is by monitoring your checking account.

Does your current checking account fit your needs as a college student? Many banks in the River Falls area offer college accounts. Compare product features at each institution on the web and in person to find the one that best fits your needs. Also, having a relationship with a local institution and knowing the services they offer can help you when you run into financial trouble. Staff is there to help you.

First National Bank of River Falls which has an office in the UC, offers Student 1st Checking. According to Angela Schoettle, Retail Banking Manager, “this account has no monthly fee, no minimum balance, mobile banking, deposition and a free debit card.” She says “on-line banking and apps makes it easy to monitor expenses. You can check on balances often and use balance alerts that let you know when the account is getting low.” This can help avoid costly overdraft fees. Although most consumers don’t keep a register or reconcile checkbooks anymore, Schoettle still recommends this practice. It helps you look at your spending more closely and gives an overall picture of cash flow.

Monitoring your checking account is great but most financial experts, including Schoettle, will tell you the best financial tip is to learn how to budget. Even if your parents, family members, or a company is paying for college entirely, you should have a budget. This involves keeping track of your income and spending. This process doesn’t have to be like dieting if you build in money for fun.

If you need help learning how to budget, free financial coaching is available from UW Extension St. Croix in the Student Senate area in the Involvement Center, UC from 1-2p.m. on the 4th Thursday of each month. Joan Sprain, Family Living Educator and trained financial coach can also help you assess your situation and plan future spending. She can be reached at Joan.Sprain@ces.uwex.edu.

Each student who brings this article to a coaching session will receive a free Pizza Hut Personal Pan Pizza and a $mart U lanyard.

Joan Sprain is a UW Extension St. Croix Co. Family Living Educator and trained financial coach providing $martU financial literacy programs at UW-River Falls.
Only Borrow the Money You Need

Next semester may seem far off, but it is never too early to think about paying for college. Most students today must borrow to pay college costs, but it is important to only borrow what you need to get through school.

A student loan is money that banks or the federal government lend to students or parents to pay for higher education. Student loans can be used to pay tuition, fees and room and board, and they can also be used for living expenses and books. Student debt refers to the total amount of outstanding student loans from students, graduates, and dropouts.

More than 70 percent of all bachelor's degree recipients borrow money to pay for college, a higher proportion than ever. Those students owe $29,400 on average at graduation.

Have you applied for scholarships? Many scholarships go un-awarded because students just don’t take time to apply. Spending one hour per week filling out scholarship applications could reap big benefits and pay better than any job. Remember, not all need on academic record or are based on financial need. Not all involve a lengthy application. There are many websites and even apps that can help you. UWRF Financial Aid, Student Aid, Fastweb, and Scholly are all great scholarship tools.

The National Direct Student Loan Data System can help you track all of your federal loans. Other tools on finaid.org can help you determine how much money you will need to earn to payback student loans.

If you need to borrow, know the facts. You can use the UW-La Crosse It Make$ Cents! Program to understand college loans. This site explains things like subsidized/unsubsidized, Perkins, Parent Plus, etc. They also list a debt to income chart that can tell you how much money you will need to earn to manage loan repayment.

Before borrowing, make sure you have utilized all of your financial options. Parents and family can be a great source of financial support but keep in mind they probably have financial challenges, too. You may not want your parents to risk not having enough money for their future in order to pay for your education.

If you need help learning how to budget, free financial coaching is available from UW Extension St. Croix in the Student Senate area in the Involvement Center, UC from 1-2 p.m. on the 4th Thursday of each month. Joan Sprain, Family Living Educator and trained financial coach, can help you assess your situation and plan future spending. She can be reached at Joan.Sprain@ces.uwex.edu.

Can you work and attend school? Research shows that students who work about 10-15 hours per week on campus are more likely than other students to graduate college.

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Joan Sprain is a UW Extension St. Croix Co. Family Living Educator and trained financial coach providing $martU financial literacy programs at UW-River Falls.
Do You Know About Satisfactory Academic Progress (SAP)?

Satisfactory Academic Progress, or SAP, is a federal financial aid regulation that mandates that all institutions of higher education monitor students’ progress toward successfully completing a degree. This policy is specific to financial aid only and is different from UWRF’s Academic Standards Suspension and Probation policy. Students receiving financial aid are responsible for understanding and meeting BOTH standards.

Did You Know?
If a financial aid recipient is placed on Financial Aid Suspension, he or she may appeal for a Financial Aid Probation semester. This appeal is separate from an appeal of academic suspension.

For further detail on the SAP policy and appeals process, please visit the financial aid website here.

In order to meet the minimum SAP requirements, students must:

- Maintain a cumulative GPA of 2.0 for undergraduate students.

- Complete 67% of all credits attempted.
  Note: All courses that are part of the student’s official record, regardless of the grade earned, are considered “attempted” credits.

- Not attempt more than 150% of required program credits (in 120-credit program, 150% is 180 credits).

- Not be academically suspended.

Article written by the UWRF Financial Aid office.
Safety and Security on Campus

There are a number of things the UWRF does to promote safe environments:

The residence hall doors are locked 24 hours a day with the exception of move in and move out times.

Residence Life staff are “on call” in the evening during the academic year to respond to emergencies.

The University Police Department is available 24/7 for emergencies and crisis response.

Students are also expected to assume responsibility for their safety. Specifically, students are asked to do the following:

Lock their room door even when they are in their room.

Be aware and cognizant of their surroundings.

Do not allow other students or individuals to “tailgate” into the residence hall behind them.

Report any suspicious persons or behavior to the appropriate staff member or call University Police at 715-425-3133

Ability Services

arranges accommodations for students with difficult medical, physical, sensory, or brain related issues because these issues can increase the challenges of earning a college degree. Examples of accommodations include: audio books, lecture notes, more time for tests, electronic textbooks, etc.

This office provides alternative ways to receive information and accomplish activities that courses require. Ability Services’ motto is “equal access and opportunity”, which means your tests, assignments, and grade criteria are the same as your peers. Ability Services’ goal is to “open the door” for a college education with the personal growth and career potential that results.

Difficult medical, physical, sensory, and brain related issues are private matters. It’s against the law for professors and/or staff to ask students if they have a difficult issue. Thus, students who want accommodations must request them. Submit requests conveniently here.

Accommodations take into account personal choice and strict confidentiality; your classmates won’t know about your accommodations. If accommodations are available to you, you still may decide not to use them. Ability Services staff is readily available for academic coaching, however, frequent visits are not required.

Ability Services

Student Ability Services
129 Hagestad Hall
715-425-0740
The Division of Technology Services

Service Center

Over the summer The Division of Technology Services has made a number of exciting changes to how we provide you with IT services. The most obvious change is the new service desk. Formerly located in Hagstedt Hall at what was known on campus as “The Bubble,” the campus facing services were provided just across from Global Connections. We provided walk-up services and operated our call center form this location. We were physically separated from the infrastructure team which are housed in Davee Library.

The new Service Center includes the carding area for processing IDs, a walk-up desk for general questions and general help with computer or software problems, access to professional service staff, and any other IT-related issues or questions. We’ve consolidated into a single location for all of your IT needs. You will see our call center located in the back of the Service Center and just behind that is an office that houses the staff who work in our classrooms and with our faculty and staff. If you were to walk through even further you’d see our professional staff offices and then our data center.

To complement the new area we’ve built a new website and implemented new ways for you to request services, search knowledge base articles, and submit feedback. As a student you will be able to login and track any problems or questions you’ve submitted to DoTS. While logged in you can view the status of your request, mark helpful knowledge base articles or services as favorites, and read about the services DoTS provides.

Some other general changes include opening a new staffed general access computing lab upstairs in the library including a mixture of 40+ Macs and PCs. We’ve also set extended hours in the Service Center to be open Monday - Friday from 7:30a.m. - 10p.m., and weekends from 9a.m. - 5p.m. We continue to offer an overnight computing lab from 1a.m. – 7:30a.m. during the week when the library opens, giving you 24/7 access to computer labs during the week.

We still have staff in the lab in Wyman Education Building and encourage you use the desk to answer IT-related questions, submit requests, or use as a resource. The lab provides a well-lit open environment to study, collaborate, or take a break between classes and check email or relax.

We take pride in our student staff and employ many students in all areas of the Division. Check with us mid-semester if you are interested in working in technology services. We also encourage you to stop by tour our new space! The students working at our desk would be more than happy to show you what we provide. We encourage you to take a tour!

Article written by the Division of Technology Services.