Important Reminders

11/25 Lunch is the last meal before Thanksgiving Break
11/26-28 Thanksgiving Break (Residence Halls remain open)
11/30 Dinner is the first meal provided after Thanksgiving Break
12/12 Last day of fall semester classes
12/13 Commencement
12/15-18 Final exams
12/18 Lunch is the last meal of fall semester
12/19 Residence halls close at 10 a.m.
12/19 J-term/break housing begins
12/29 Final grades due in eSIS
12/30 J-term tuition payment due

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UPCOMING EVENTS
Enjoying the Holidays Without Breaking the Bank

You already have enough to worry about with classes, finals, and paying for next semester. Add holiday get-togethers and gift giving and the stress level can get pretty high. The holidays are a time to recharge not only your body, mind, and spirit but also your bank account. No one wants you to go into debt so you can give them gifts or spend time with them.

Here are some tips to save money during this holiday season:

• **Set a budget.** Decide what you can realistically spend on the holidays and stick to it.

• **If hanging out with friends, find less expensive entertainment** options like going to a matinée movie or using Netflix or Red Box.

• **Go out for lunch instead of dinner.** Look for coupons/deals for local restaurants.

• **Compare prices.** Buy only items on sale.

• **Look for fun gifts on Craigslist or Ebay.** A retro collectible might just be the thing to surprise parents. Don’t forget to be a smart buyer and look at reviews of the sellers and pay attention to detail and images.

• **Give the gift of time.** Babysitting for your sister. Spending time with grandma or grandpa. Helping a parent with a house project.

• **Consider drawing names for gifts** if your family and friends don’t already. A lot of people are short on cash during the holidays.

• **Make gifts.** Pinterest offers numerous ideas.

• **Pick up a few hours to earn extra cash** at your old job if possible. Employers are often short staffed during the holidays.

If you’d like help with money decisions, free financial coaching is available through UW Extension St. Croix. 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. On campus appointments are available.
Fear Factor: Facing Faculty

One tip for being successful at UW-River Falls is using your professors as a resource for help. Remember that professors are more than willing to give you the help you need. You just need to ask for it!

It is easy to feel intimidated by the person who grades your papers and exams. Remember that your professors were once undergraduate students, too. Take the time to find out for yourself that they are just people and very often, people worth knowing better. A good relationship with your professor can make all the difference in your college experience, not to mention your GPA.

Here is a list of tips on how to interact with your professors:

• Check out your professor’s office hours, which are usually included in the course syllabus. Make a conscious effort to know ALL of your professors’ names.

• Write down your professors’ e-mail addresses and office phone numbers in your planner.

• Connect with your professors early in the semester (why not take them Out to Lunch on New Student and Family Programs?). This step will show you care about your class. Even if you are not struggling in class, it is important to get to know your professors, so you know where to go later down the road if a question or concern arises.

• Always make an appointment before stopping by your professors’ offices, especially if you need help with class material. Arrive on time to the appointment and have a list of questions ready in case you forget!

• Treat your professor like any other person, with kindness and respect. You never know if this person could be a future reference, your ticket to grad school or your dream job, or a guest at your wedding.

Adapted from “Who Am I...? What do I Want...? What the #@$! am I doing here...?” Courtesy of Jennifer Elesser, Personal Counselor, Counseling Services and Amy Lloyd, Advisor, Student Life
From Integrity to Self-Esteem

Self-esteem is the sense of personal worth that comes from being valued as a respected individual in our childhood by primary caretakers. Some people grow up not really having a good sense of themselves and their worth. Many people think that they are not good enough, and as a result, develop a low sense of self-esteem.

So how does one begin to build an internal sense of esteem?

For starters, self-esteem should not be tied to external success like money, awards, and recognition. External measures of success are too unpredictable to create a stable sense of self. Internal measures of success are the secret to developing a sustainable self-esteem. Personal integrity is the internal measure that works best for creating self-esteem in individuals who did not receive this gift in early childhood. Integrity comes from making small promises to yourself about actions you will take on your own behalf and then keeping those promises.

The results of your actions are not as important as fulfilling your participation in the action itself. If you say you are going to exercise three times a week, do it. If you say you are going to go out to the bar for a drink and not to get drunk, do it. If you would like to look into changing your major or studying abroad, you should follow through on these inquiries.

Remember, the results of your actions are not as important as follow-through on the action itself. The action is within your control, the result... not always. Personal integrity, as it applies to committing to and following through on an action creates a sense that you are reliable and that you can be master of your own fate. Self-esteem comes from the sense that if you want something you know that you are likely to be able to make it happen.

Try taking these actions and see how you feel about yourself in a few weeks. Remember, change takes time and actions do not guarantee results, but they do ensure you are working towards a better you.

Article written by Mark Huttemier, Mental Health Counselor, UWRF Student Health and Counseling Services
Scholarship Announcement

One of the most common questions asked by students inquiring about financial aid is, “What types of scholarships are available?” It is a great question and every student should take the time to learn more about scholarships. If you could make money by filling out a simple twenty-minute scholarship application, that is definitely time well spent.

UW-River Falls offers has over 800 scholarships for which you can apply annually. The scholarships are funded by the UWRF Foundation through contributions from alumni, faculty, staff, friends, parents, campus organizations, and corporations. More than $810,000 in scholarships are typically awarded each year.

The UWRF Scholarship System is a fast and straight-forward way to apply for all available UWRF scholarships. It’s easy to access through the UWRF Financial Aid website and is simple to complete. All you have to do is fill out one secure general scholarship application. By doing so, you will automatically be considered for many of the scholarships available at UW-River Falls. You may also be eligible for additional scholarships by answering a few supplemental questions. These scholarships will be “recommended” to you within the system. It is best to complete your application as soon as possible because deadlines vary with different scholarships. You can add or make changes through the deadline date of each scholarship. Click here for the UW-River Falls Scholarship System page.

Scholarship applications are reviewed by several committees throughout campus in the spring, and recipients are generally notified before the end of the spring semester for the following academic year. All UWRF scholarships will be included in the upcoming year’s financial aid award.

In addition to the UWRF scholarships, other scholarship information is available online. Beware when you are searching for outside scholarships. It’s true there are companies who are more interested in scamming you, than offering you a cash reward, for providing them with your contact information. UWRF tries to help with this. We have documented a listing on our financial aid website called “Outside Scholarships.” This is by no means a comprehensive list, but it is a safe place to begin. When outside organizations contact us with new reputable scholarship information, we post them to our website, so we encourage you to add the link to your favorites for review throughout the year.

Questions? Please contact the UWRF Financial Aid Office at finaid@uwrf.edu or call 715-425-3141.