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Reminders
• Last day to drop a class without “W” on transcript 9/24
• Last day to withdraw Ws on transcript 10/15
• Session B classes start 10/23
• Last day to add Session B course 10/29
• Graduation deadline (if not participating in commencement ceremony) 11/1
• Last day to drop a Session B class 11/12
• Thanksgiving Break (no classes) 11/27-11/29
• Last day of fall classes 12/13
• Fall commencement 12/15
• Final Exams 12/16-12/19

Upcoming Events:
Keeping Hometown Friends

No doubt about it—some of the best experiences at college are the friendships you’ll form. You’ll be making new friends every year, including lifelong friends, maybe even people from around the world. But what about your friends who helped you through the earlier stages of your life, from braces to break-ups? How do you keep those friendships strong?

Here are some tips:

"Tend to the fire".
You can’t go away for even a semester and expect to pick up with friends when you return home if you haven’t kept the friendships going. Like a campfire, a friendship can die—so e-mail or phone your hometown friends at least every couple of weeks.

Share, but listen.
It is fun to tell old friends about your new life, but don’t forget to ask about their new experiences, too. Make sure you’re the person with whom they still want to share.

Try not to compare friends—even to yourself.
Don’t minimize old friendships by always thinking new ones are better.

Understand that you’re changing and so are your hometown friends.
“Sometimes when students go home on break, they think life will be like they left it, but that’s a fantasy,” points out Fran Pollock, a counselor at Arcadia University in Glenside, Pennsylvania. “You might have a grief reaction when you realize that your support network isn’t the same. But there’s also an opportunity for relationships to grow.”

Avoid talking too much about new friends.
You’ll definitely want to tell hometown friends about your campus friends, but be careful to not overdo.

Don’t be afraid to show how you’re different, but also listen to your friends and see how they have changed.
Is Jordan now interested in politics? Is Sarah no longer big on trips to the mall? Kate is now talking about an internship this summer—what’s that about? Ask! Grow with your friends.

Arrange for a campus visit.
Have hometown friends come for a visit, but if you’ve moved into a new place, do it after you are settled in. It’s best when just one or two friends come. Make sure they feel welcome by having specific plans for the weekend. Show them your campus and introduce them to your new friends, but get up-to-date with their lives, too.

Be sensitive about non-college friends.
If you’re attending college but a friend isn’t, your friendship can definitely survive—if you avoid overwhelming them with details about college life.

A Change in the Road
Everyone is at a different stage as a student. For some, it has been awhile since they have taken a college course. For others, it is their first semester at college or first semester at UWRF. If you’re having a hard time with the transition to college courses, know that you aren’t the only one. Some students who took the summer off from courses at UWRF have to get back into the groove, too. We want to see you succeed in the classroom, so take a peek at how you can adjust.

Here are Five Ways to Help You Adjust to College Courses:

1. Accept that high school, undergraduate, and graduate courses are not the same. Each will take a little to get used to, but know that you can do it. Get ahead with all of your homework because it will pile up quickly if you are not careful.

2. Get to know your professors. They are pretty cool people and sometimes have candy in their offices, so pay them a little visit.

3. Develop good study skills as soon as possible. Need help? Visit the Academic Success Center in the Davee Library!

4. Get involved outside the classroom. Joining a student organization, attending on-campus events, and picking up a new hobby (Pinterest can help with this), can help give your mind a break from school. You’ll be able to use some skills you pick up from extra-curricular activities in your group projects and other schoolwork.

5. Never be afraid to ask for help! Professors and staff members want you to be successful and will do whatever they can to help you.
ROCKtoberfest

Celebrate Rock Climbing and the UWRF "Year of Germany" in the month of October for a chance to win prizes!

Kinni Outdoor Adventures presents a climbing incentive program to all UWRF students during the month of October. Earn points for a chance to win prizes for attending Open Climb at the Knowles Center indoor rock wall by participating in the Outdoor climbing trips and/or becoming belay certified by completing the belay class on Oct. 6, 2013, from 7–9 p.m. at the Knowles Center rock wall.
Are your Finances on Track?

Would you say your finances are like a well-oiled machine, or a sputtering engine that's running out of steam? Whether you are speeding along on cruise control or navigating a bumpy road, the First National Bank of River Falls can help you get on track and stay there.

Avoiding Financial Traffic Jams

Financial problems do not typically happen in the blink of an eye, but rather add up over time. To avoid the gridlock of financial trouble, watch out for these warning signs:

- **Unopened mail and bills**
  If you avoid facing your finances, trouble can be just around the corner. Ignoring bills can lead to accumulated finance charges, late fees, and a lower credit score.

- **Gambling**
  While trying your luck at the track or casino can be fun, excessive gambling can lead to real financial problems. If you are hiding your gambling from family and friends, or gambling with money you can't afford to lose, you might have a problem.

Help for the Road Ahead

If things are spinning out of control, the staff at First National Bank can help you get back on track. Even if you have bills piled high or, you have never created a household budget, they can help you find the road to financial freedom.

Convenient products such as online banking and bill pay can help you simplify your financial life. First National Bank staff can assist you in finding the right products and services for you. Call them at (715)426-1856 or visit www.fnbrf.com today. Member FDIC.

Living paycheck to paycheck

If there's no money at the end of the month for saving or you are living above your means, it is probably time to regain control of your finances.