

The *Campus Link*

A newsletter for parents & families

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New Student Issues

Students preparing to dive into Niagara for the first time may have a lot of things on their minds this summer, such as:



- **Feeling sad** about leaving established friends and family at home.
- Concern about **issues of “belonging”** and finding a comfortable place on campus.
- **Excitement coupled with anxiety** about making a fresh start.
- **Worry about academics** being “hard” and beyond their abilities.
- Thinking about what type of **first impression** they’ll make.
- **Concern about roommates** and housing (if living on campus).
- Wondering **what to pack and what to leave at home** since space will be limited.
- Possibly **transitioning into a long-distance relationship** or deciding to end a current relationship.
- **Financial worries** — wondering if they’ll be able to make enough money during the summer and also how much they’ll need to work once school begins.
- **What to expect during orientation** and what questions to ask so they’ll be prepared for the fall semester.

Summer Reading List for Parents



Learning is not just for your student. Here are just a few books that you may want to peruse this summer to help you learn about this stage in your parenting life.

- “You’re On Your Own (But I’m Here if You Need Me): Mentoring Your Child During the College Years,” by Marjorie Savage (Fireside)
- “When Your Kid Goes to College: A Parent’s Survival Guide,” by Carol Barkin (Harper Paperbacks)
- “The College Dorm Survival Guide: How to Survive and Thrive in Your New Home Away from Home,” by Julia DeVillers (Three Rivers Press)

Make the Most of Your Orientation Experience

This summer you will have the opportunity to go through a parent orientation program. Here are some suggestions for making the most of this gateway experience:

■ **Prepare Questions.** Think about what you really want to know, not just what you “should” find out. Interested in how students can apply their learning in practical settings? Ask about internships, jobs and co-op



opportunities. Want to know to whom your student can turn if he's having learning difficulties? Ask the question. Thinking ahead will help you determine what's truly important to you and your student.

■ **Don't be Shy.** Sitting back and listening to presenters and panels makes good sense. However, if you have additional questions, don't hesitate to ask. Whether it's in a group setting or one-on-one after a presentation, your concerns deserve attention. And no question is a “dumb” one!

■ **Listen and Take Notes.** Jot some notes as various presenters bombard you with information. That way, you can read through them when you get home and clear your head. It's easy to say, “I'll remember that point or that contact info” yet the sheer volume of information you are offered during orientation makes remembering everything without notes very difficult.

■ **Get to Know Other Parents/Family Members.** Orientation is an excellent time to mix and mingle with others who are going through the same thing that you are: sending your student to college. Develop informal support structures and compare notes with other parents and family members.

■ **Give Your Student Some Space.** This is his first campus experience as a matriculated student so it's important that he learn to navigate on his own. Give him space to meet people, to ask his own questions and to take charge of his college life. Starting off with a dose of self-responsibility during orientation will set a positive tone for the rest of his time on campus.

■ **Take Tours.** It may be hot and you may be tired. Yet nothing beats seeing something with your own eyes. So, consider taking tours that are offered. You'll get to see academic buildings, residence halls, community spaces, and much more. Then, when your student starts talking about these places during the fall semester, you'll be able to accurately picture her in her surroundings.

■ **Keep Yourself Healthy.** Orientation sessions often happen on some of the hottest days of the year. Drink water, stay cool and pace yourself.

■ **Have Paperwork in Place.** Work with your student to make sure that you're bringing all the required paperwork to campus for orientation. Go through a checklist ahead of time so that you both feel prepared to dive into orientation without worry!

Orientation can be an exciting time for both you and your student. Make the most of it!

? Questions to Consider ?

■ **Commuter Concerns.** What meal plans are available for commuters? How can they get involved in campus life, even though they don't live there? What is the parking situation like?

■ **Residence Hall Life.** What are students allowed to bring and what is against policy? Do the mattresses require extra long sheets? What kinds of staff are available in the halls?

■ **Academics.** What services are available to students with learning disabilities? How do professors' office hours work? If a student is falling behind, what can he/she do?

This is just the tip of the iceberg. Determine what is important to *YOU*.



Links for Parents!

CARE 2006 Web Site:

www.niagara.edu/care/

Parents Web Page:

www.niagara.edu/parents/

New Student Orientation Web Page:

www.niagara.edu/cao/orientation.htm



The Insurance Cushion: Making Sure Students and Their Belongings Are Covered

Then, encourage him to update this list annually and keep it in a safe place, such as a safe deposit box or at your house.

Chances are your student is starting to focus on the things students will need at Niagara this coming semester. Extra sheets, lamps, towels, computer equipment, a stereo system ... all the homey touches and technological trappings quickly add up.

That's why it's important to consider insurance coverage for college students. If your student is a dependent and will be living on campus, your homeowner's policy will likely cover their personal property. Dependents are typically covered, on average, for up to 10 percent of their parent's policy, according to the National Association of Insurance Commissioners. There are always exceptions so check with your insurance agent to determine the specific provisions of your personal policy.

Renters Insurance

New York State Homeowners IV policy covers tenant/renter insurance. The premiums currently run \$150-\$200 annually. The coverage includes personal property liability affording coverage against claims should someone be injured or have their property damaged on the renter's property. Again, check with your agent to ensure that you're getting the necessary coverage.

Take Stock of Belongings

Before your student heads to Niagara in the fall, it's a good idea to have him take stock of his belongings. Have him estimate and itemize the dollar value of what he'll have with him at college.

Insurance Tips

- **Hang on to receipts**, especially for major purchases, so that you have proof of ownership. You'll need to produce these when making a claim.
- **Realize most policies have a deductible** which you are required to pay prior to any payouts from your insurance company.
- **Engraving property** is very helpful in recovering stolen property, but do not use your social security number.

Sickness and Accident Insurance.

Niagara University offers a student health policy through Niagara National. Please go to www.niagara.edu/healthcenter and look under general information for insurance information.

A family health plan that is a traditional major medical policy typically covers students when they go away to college. If it's through an HMO, though, coverage may be limited to a certain geographical area. That may mean they'll pay only for your student's emergency care while at college. Check into the specifics.

HMO coverage that is purchased as part of a divorce settlement may provide for your student, no matter where he lives. Again, check out the details.

Auto Insurance

A family auto policy that covers your

student now will likely provide similar coverage when he is away at school in Canada, the United States or Puerto Rico.

Auto liability insurance policies may cover accidents that involve your student driving someone else's car — a common, yet not necessarily recommended, practice among college students. Check into the specifics of your policy.

Some insurance companies offer "student away at school" premium discounts for students who don't have a car on campus. And some companies also offer 10 percent discounts to "youthful drivers" who maintain at least a 3.0 or B average. See what your provider offers.

Insurance Terminology

- **Proof of Loss.** Hang on to receipts, especially for major purchases, so that you have proof of ownership. You'll need to produce these when making a claim.
- **Deductible** — the amount you pay on a claim before your insurance company pays.
- **Actual Cash Value Policy** — reimburses you for the depreciated cost of your property at the time of your claim, minus the deductible. That digital camera worth \$300 when you bought it three years ago may net an ACV of only \$75 now.
- **Replacement Cost Policy** — reimburses you for the full cost of your property after you buy a replacement and submit the receipt.

Thinking ahead to those "what if" scenarios where students' belongings can be compromised may not feel great, yet it can help you and your student be proactive. Adequate insurance coverage not only protects property, it also adds to your peace of mind. And that can be priceless!



The Top Reason Students Work Summer Jobs Saving Money for College

hour this summer. Every bit will help since, according to the U.S. Department of Education's National Center for Education Statistics, the cost of attending a public college has risen 28 percent since 1993 while private college costs have increased by 25 percent (after adjustments for inflation).

An even more important reason for working a summer job before and during college, however, is "to gain valuable work experience and learn new skills that relate to career fields students are interested in pursuing when they graduate," said Martha Troia, director of career development at Niagara University. "Students interested in a career in medicine, for example, would benefit from working in a hospital or physician's office; those interested in a career as a teacher would benefit from working as a counselor at a summer camp; while those interested in a career in business would benefit from working in a department store, supermarket or restaurant. Skills that can be gained from most summer jobs and transferred from one job to another include communication, interpersonal, organizational, computer, customer service and team work. Moreover, the experiences and skills students gain from career-targeted summer jobs add substance and value to their resumes and ultimately help them land valuable internships while going to college and full-time career employment upon graduation."

For additional information on the career services offered by Niagara University's Office of Career Development, check out its Web site at www.niagara.edu/career. Saving for school is both a good habit and just a good idea.

Sources: Junior Achievement News Release, May 22, 2006; 2006 JA Interprise Poll on Teens and Summer Jobs.

With the summer in full swing, many students are working to save money for college. It's the primary motivator among 35.7 percent of teens as they take on summer jobs. And for 45.2 percent of 17-year-olds, college money is their number one goal.

That's according to the 2006 Junior Achievement Interprise Poll on Teens and Summer Jobs. In past polls, "extra spending money" was the top motivator for teens working summer jobs. Now college costs have trumped disposable income as many students work hard for their money.

Among students 18 years old and older, 66.6 percent expect to work 30 or more hours per week this summer. And of all surveyed teens 15 and older, 86.3 percent anticipate that they'll be working this summer.

What jobs do teens lean toward? Retail/sales jobs are in the plans for 27.5 percent and restaurant/fast food work is the choice for 24.2 percent. Other jobs in the top six percentagewise include babysitting/daycare, office/clerical, lifeguard/recreation and lawn care/landscaping, according to the Junior Achievement poll.

And close to 30 percent of teens expect that they'll earn more than \$7.50 per

Words of Wisdom

Commencement speeches often contain insightful snippets of life advice for graduates and for others embarking upon new beginnings. Here are a few samples to share:

"Love what you do. Get good at it. Competence is a rare commodity in this day and age. And let the chips fall where they may."

— *Jon Stewart at the College of William & Mary's May 2004 commencement*

"Help ... and you will make a huge impact in the life of the street, the town, the country and our planet. If only one out of four of each 100 of you choose to help on any given day, in any given cause — incredible things will happen in the world you live in.

Help publicly. Help privately. Help in your actions by recycling and conserving and protecting, but help also in your attitude. Help make sense where sense has gone missing. Help bring reason and respect to discourse and debate. Help science to solve and faith to soothe. Help law bring justice, until justice is commonplace. Help and you will abolish apathy — the void that is so quickly filled by ignorance and evil."

— *Tom Hanks at Vassar College's May 2005 commencement*

"The ultimate act of bravery does not take place on a battlefield. It takes place in your heart, when you have the courage to honor your character, your intellect, your inclinations and yes, your soul, by listening to its clear voice of direction instead of following the muddled messages of a timid world."

— *Anna Quindlen at Barnard College's May 2005 commencement*

Interested in reading more commencement speeches? Head to www.flylittlebird.org