

# The Campus Link

A newsletter for parents & families

March 15, 2009



## Inside this issue:

*Supporting Your Student Through the Selection of a Major* ..... 2

*Seasonal Student Issues* ..... 3

*Midterm Ended March 13* ..... 3

*The Skype's the Limit* ..... 3

*It's National Nutrition Month* ..... 4

*It's National Caffeine Month, Too* ..... 5

*New Border Crossing Regulations* ..... 5

*What's On Students' Minds?* ..... 5

## Improving Your Student's Financial Literacy

The economic forecast remains grim. You can provide a great deal of reassurance and support in this area, especially as your student continues to explore what life will be like after graduation. It's quite likely that your student and his/her peers are discussing their ability to get a job this summer, how they'll pay for college next year, if they'll be able to pursue their intended professions, and more. For students, this is a very uncertain time. It's a time when they should be feeling confident about their futures. Instead, many are consumed with worry, doubt and anxiety. One way you can help is by encouraging your student to continue to take responsibility for his/her own financial literacy.

Here are six questions you can ask your student:

**1. Do you know how to balance your checkbook online?** Many online banking systems have instructions for balancing a checkbook online right on their Web site. If your student isn't sure where to look for this information, offer to help locate it.

**2. Do you know how to access your credit report?** Provide the Web site [www.annualcreditreport.com](http://www.annualcreditreport.com) where anyone can order free credit reports from Equifax, Experian and TransUnion as a way for your student to check current credit score and any discrepancies that may need attention. The Federal Trade Commission says this is the only authorized online source for folks to get a free credit report under U.S. law.

**3. Do you know how credit works?** It is hard to manage debt if you don't know how credit works. Go to [www.bankrate.com/b r m / n e w s / f i n a n c i a l \\_ l i t e r a c y / d e b t \\_ m a n a g e m e n t/](http://www.bankrate.com/b r m / n e w s / f i n a n c i a l _ l i t e r a c y / d e b t _ m a n a g e m e n t/) and see how you can manage debt.



**4. Do you know how to protect yourself from identity theft?** Identity theft is a real threat. As the risk continues to grow, it's important for your student to know how to minimize the risk of becoming an identity theft victim. The Federal Trade Commission has launched a national education program to help people learn how to protect themselves.

**5. Do you know how to keep track of your ATM withdrawals?** What system do you use for keeping track of your ATM withdrawals? Consider sharing it with your student if it works for you. Or, suggest that your student keep all receipts in one envelope tucked in the desk. This way, with just a quick calculation, he/she can see how much has been withdrawn and avoid costly fees for overdrawing an account.

**6. Do you know where to go for scholarships and other financial information?** There is money out there to be had! Network with people you know at work, at church, or organizations you belong to; sometimes it's just finding it that provides the biggest hurdle. Encourage your student to visit the financial aid office or the career center for a list of resources. Now, more than ever, it's critical that students develop financial skills. They'll be better prepared for what lies ahead.

## Supporting Your Student Through the Selection of a Major

### *The Student's Story:*

She is taking a general education class in English literature. It was a requirement, but she is actually really enjoying it. She entered college last year wanting to pursue a career in business, maybe open her own clothing store. However, after taking the English class with Professor Dayton, he was so impressed with her work that he asked if she had ever considered a career in teaching. She met with her adviser and found out what she needs to do to make the switch. That wasn't the hard part, though. The hard part will be telling her parents.

### *The Parental Perspective:*

You are so excited that your daughter is coming home for a visit. You haven't seen her for months and you can't wait to hear how her sophomore year is going. The first year was a learning experience for you all — lots of questions, concerns, worries and surprises popped up. However, now she is settled in and stable, no more surprises. Just smooth sailing until graduation. Until, of course, she shares at dinner that night that she has decided to change her major and career path.

### *How to Be Helpful:*

- Listen to and encourage your student to visit lectures in his/her newfound career path.
- Encourage the use of online Web search assistance tools “What can I do with a major in ...?” [www.niagara.edu/career/MAJORS/default.html](http://www.niagara.edu/career/MAJORS/default.html)
- Support the exploration of a variety of potential careers, no matter how many times your student changes his/her mind.
- Encourage your student to make academics a high priority to be competitive in the job market and for graduate school.

- Identify the talents and abilities you have observed in your student and share them with him/her.
- Encourage your student to take advantage of the Academic Exploration Program ([www.niagara.edu/aep](http://www.niagara.edu/aep)) and his/her faculty adviser for further research into various majors or minors that enhance learning.
- Visit the Career Center ([www.niagara.edu/career](http://www.niagara.edu/career)). It is never too soon to begin building a strong résumé/vitae.
- Encourage your student to find his/her passion and pursue a vocation rather than simply something that guarantees a job.
- Encourage him/her to build skills and strengths out of the classroom that complement classroom learning.
- Be careful to not expect your student to follow in your footsteps or take over the family career “legacy.”
- Promote internships, research, co-ops and experiential experience, job shadowing and mentoring as a



means to “test” possible majors and career paths.

See Major, cont. on next page

Skill sets that will complement any career your student pursues:

- Computer skills
- Ethical decision making skills
- Quantitative
- Communication — writing, speaking
- Marketing
- Scientific
- Foreign language and cross-cultural knowledge/diversity
- Leadership and service (Vincentian)
- Learning and synthesizing new ideas
- Analytical and critical thinking
- Research and information retrieval

Adapted from [www.jobweb.com/resources/library/Parents/10\\_Tips\\_for\\_Parents\\_19\\_01.htm](http://www.jobweb.com/resources/library/Parents/10_Tips_for_Parents_19_01.htm)

Major, cont.

- Don't ...
  - ✓ push earning potential as the only decision-making factor.
  - ✓ bug your student about changing his/her mind and not sticking with a major.
  - ✓ push "occupation specific" degrees over a liberal arts degree.
- Be aware that the majority of college students change their major **at least once**.
- Recognize that many career choices today require further schooling such as graduate school or professional school.
- Encourage your student to visit the Career Center and an academic adviser every semester of college. It isn't just for seniors anymore!
- Ask intentional questions to help your student filter through what can be an overwhelming decision.

Students will be feeling a variety of pressures, especially given the fears surrounding today's economy. The best thing you can do is be supportive of your student, encourage him/her to pursue a career he/she can be happy with and proud of, and to take advantage of as many learning opportunities as possible while in college.

*Possible reflection questions to ask students exploring a major selection:*

- What have been some of your favorite classes? Why?
- How have you performed in these classes? What have you learned?
- What are your interests? What do you excel in or what are curious about? What do you really care about and what do you want to contribute?
- What majors are your top choices? Would this major be enhanced with a minor or research, an internship or a co-op? Is it possible to shadow someone in this field?

- How does this major(s) relate to career options of interest and your academic ability?
- What are the implications of changing your major now? Can you graduate on time without extending your degree program or should you consider a minor or pursuing a graduate degree in this major?
- What type of jobs would you like to have once you graduate? Have you researched your opportunities online? Have you met with the career development office to look at internship opportunities?

## Seasonal Student Issues

There's a seasonal ebb and flow when it comes to student issues. Here's some things your student may be experiencing:

- Low energy levels, restlessness
- Mid-semester slump, sickness
- Planning for next year — housing, classes, financial aid
- Increased drug and alcohol use
- Midterm anxiety
- Thoughts about graduation
- Changing or deciding on a major

## Midterm Ended Friday, March 13

Believe it or not, the halfway mark for the spring 2009 semester has passed! This is an opportunity for your student to determine courses of action for the remainder of the semester. The midterm grade reports, which list only grades that are C- through F, are mailed to the student's preferred mailing address on record and the grades are available through his/her myNU account. Not all students receive midterm grades, so do not panic. Also, midterm grades are not part of the permanent record but are a progress report. If your student receives a deficient grade, you should encourage him/her to have a discussion with the professor of the course.

## The Skype's the Limit When Communicating Today

Some great (and often free) technology is available right now, and being used by college students across the world. One technology that has been around for a few years but is gaining more and more acceptance is Skype.

Skype is a service that allows users anywhere the Internet is available to interact with other users at no cost. This can be through traditional phone lines (some phone services do include a charge), but more often than not, it is via e-mail and webcams.

Initially, because of the manner in which Skype routes its services, campuses banned students' use of the technology. Now, however, Skype is being used on campuses across the country to allow for interactions with folks who just can't get to a campus.

This is a great way for you to communicate with your student. Check it out at [www.skype.com/](http://www.skype.com/).

## It's National Nutrition Month!

Is your student eating enough fruits and veggies and drinking enough water? These nutritional goodies can fill them up and keep them healthy. And this month you have an excuse for reminding them so! March is National Nutrition Month. Here are some quick tips and suggestions you can offer your student this month:

### Fruits & Veggies

Not only will fruits and veggies fill up folks, but heart disease and strokes may be warded off by these high-fiber items, too. So, encourage your student to eat at least five servings of fruit and veggies every day:

- Eat a vitamin C-rich selection each day — this may include grapefruits, oranges, blueberries, cabbage, peaches, cucumbers, apples and potatoes.
- Eat a vitamin A-rich selection each day, too, such as chili peppers, spinach, squash, tomatoes, broccoli, carrots or cantaloupe.
- Eat veggies in the cruciferous cabbage family a few times a week.
- Shop for seasonal items to cut down on cost. Choices such as grapefruits, squash, apples and oranges are in season during the winter.
- When combining your veggies in a salad, be sure to ask for dressing on the side.
- Don't hesitate to ask for steamed vegetables at a restaurant or in the dining hall. Or make your own!

### Water

Drinking eight glasses of water a day (64 ounces) will keep your student hydrated and healthy. Some experts even suggest that it will make people look better. Here are a few tips to share regarding water:

- Definitely drink before you exercise. You'll be sweating away valuable fluids and need to replenish regularly.

- Drink before you get thirsty because thirst is typically an indicator that you're already dehydrated to a certain extent.

- Drinking more water helps to control your appetite because it fills you up.
- People who are sick should increase their water consumption.
- Beverages such as tea, coffee and alcohol can have a diuretic effect so, for every cup you have, drink a glass of water.

### General Tips

The U.S. Department of Agriculture offers a variety of tips to follow when it comes to healthy eating. They include:

- Vary what you eat because the variety will ensure that you take in different minerals and vitamins on a regular basis.
- Eat slowly, because this triggers the enzymes that let your brain know how full your stomach really is.
- Start each day with a healthy breakfast. Breakfast skippers tend to eat more fats and more calories throughout the day.
- Try snacks such as sorbet, gingersnaps, bagels, fruit, nonfat yogurt, popcorn, soup, cereal, graham crackers, low-fat chips and salsa when you get a between-meal craving.
- Eat small portions so your stomach doesn't expand. Your appetite will increase if your stomach does.
- Get used to steamed, roasted, baked, poached or broiled items instead of fried or sautéed ones.
- When you're out to eat, try tricks



such as eating a healthy appetizer before the big meal, drinking lots of water and asking for rich sauces on the side. This makes a big difference in your calorie and fat intake.

- Listen to your body. Don't just eat because it's a "meal time." Eat when you are hungry. Chances are that you'll cut down on those items that are bad for you and get into healthier eating patterns.

### Keep in Mind

- Fad diets (i.e. Atkins, South Beach, etc.) may work well in the short run, but the limits they impose can be dangerous over time. The healthiest diet may be found with the Food Guide Pyramid. Recently changed, the pyramid suggests eating a balance of proteins, fats and carbohydrates, as well as adding exercise.
- Think portion, portion and portion.
- Diet alone does not make one healthier; exercise is critical.
- It takes 3,500 calories to form a pound of fat. Cutting 100 calories, a day can lead up to 10 pounds lost over a year.

Reminding your student about some of these nutrition basics this month will help him/her get on the right track. By adopting even just a few of these tips, he/she will feel better and be healthier too!



## It's National Caffeine Month, Too

It's quite likely that your student is consuming quite a bit of caffeine. This month also provides the perfect opportunity to share some health tips about this interesting drug.

- Higher doses of caffeine can cause anxiety, dizziness, headaches and the jitters. Caffeine can also interfere with normal sleep patterns.
- Caffeine is a diuretic, meaning it causes a person to urinate more. The verdict isn't out yet on whether or not this causes dehydration.
- Caffeine may also cause the body to lose calcium, and that can lead to bone loss over time.
- Caffeine can aggravate certain heart problems.

## What's On Students' Minds?

Part-time jobs, financial aid, political engagement and more are on students' minds these days, as evidenced by the annual "American Freshman" survey released earlier this year by the University of California in Los Angeles' Higher Education Research Institute. Some highlights from the study include:

- 43 percent of students view financial aid as very important or essential to their choice of a college — this figure was the highest it has ever been in the 36 years the question has been asked.
- More than 49 percent reported that they will need a job this year to help pay expenses.
- The class of 2013 is "increasingly liberal and politically engaged" compared with students in recent years.
- Students identified that it's difficult to find a part-time job to help pay for college expenses and that they are worried that the economy might not improve before they graduate.
- 51.4 percent of current first-year students said it was important to develop a life philosophy.
- 76.8 percent said it was very important or essential to do well financially.
- 35.6 percent said they frequently discuss politics.
- 66.2 percent are in favor of same-sex marriages.
- 41.3 percent favor the legalization of marijuana.
- 28 percent want more military spending.
- Self-reported drinking levels in high school were lower, with 38 percent saying they drank beer occasionally or frequently and 43.9 percent wine or liquor

What's on your student's mind? Consider having this important conversation soon to find out.

Source: The LA Times (1/22/09)

## New Border Crossing Regulations Effective June 1, 2009

On June 1, 2009, birth certificates and photo I.D. will not be accepted to cross the international bridges.

The Western Hemisphere Travel Initiative is a federal law that will require all citizens of the United States, Canada, Mexico, Bermuda and the Caribbean to present one of the following forms of identification at U.S. land and sea border crossing between Canada, Mexico, Bermuda and the Caribbean:

- **Enhanced Driver's License:** New York state began to issue enhanced driver's licenses and enhanced nondriver photo ID cards on Sept. 16, 2008, to U.S. citizens who also prove NYS residency. These documents are approved travel identification documents for land and sea border crossings, but are not acceptable for air travel outside the United States. You must apply in person at the Department of Motor Vehicles; you cannot apply by mail, telephone, or the Internet. [www.nydmv.state.ny.us/index.htm](http://www.nydmv.state.ny.us/index.htm)
- **Passport Book:** The traditional style is valid for land/sea borders, and required for all international air travel.
- **Passport Card:** The wallet-size card is valid for land/sea borders, but not valid for any international air travel.
- **NEXUS:** Designed to expedite the border clearance process for low-risk, preapproved travelers into Canada and the United States. See [http://cbp.gov/xp/cgov/travel/trusted\\_traveler/nexus\\_prog/](http://cbp.gov/xp/cgov/travel/trusted_traveler/nexus_prog/) for more information.

