

The *Campus Link*

A newsletter for parents & families

May 2006



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Having to say good-bye when summer rolls around

Mourning the Friendship Separation

Being separated from college friends during the summer hiatus can be traumatic and troubling for students. Bonds develop quickly and strongly during the year as students experience everything together, from classes to meals to deep 2 a.m. conversations in the laundry room. So, when May rolls around and it's time to say good-bye, expect that your student may have some trouble.

It's perfectly natural for students to want to stay connected to their new extended family members. After all, that's how many students feel about their college friends, as if they are the second family they've created for themselves. Again, that's a natural feeling and a good sign that your student is developing strong, genuine friendships at college.



She may also be mourning changing relationships, from the roommate whom she'll miss living with next year to the friends who are graduating or transferring to other schools. These good-byes can hit particularly hard and cause your student to feel uneasy about how the upcoming school year will be without these familiar faces around.

When your student starts missing her friends, she may do some or all of the following:

- **E-mail and instant message** with them on the computer
- **Stay in touch** through cell phones and text messaging
- **Start planning visits** or trips with those friends
- **Ask if she can invite friends** to stay at your house for a visit

By helping her facilitate these long-distance relationships during the summer, whether that means letting her borrow the car for a three-hour drive to a friend's house or encouraging her to have friends stay at your place, you'll be contributing to your student's emotional peace of mind.

A Family of Friends

As students grow into adulthood, a natural sign of independence is that they begin creating a second family made up of good friends. There may be the roommate who "feels like a sister to me" or the friend from student government who "I love like a brother."

By developing these bonds, your student isn't saying that her primary family isn't important. She's simply surrounding herself with even more supportive, loving partners to help her get through life's ups and downs while she helps them do the same. It's a sign of maturity and of positive relationship-building.



Consolidation Loan Changes Effective July 1 Will Increase the Cost of a Consolidation Loan

After June 30, 2006, borrowers who consolidate their federal Stafford loans will no longer be able to receive the lower “in-school consolidation loan interest rate” because recent federal legislation removes this option. In addition, the annual interest rate changes for variable interest rate student loans are not only expected to increase significantly on July 1, 2006, but all federal Stafford loans approved on or after July 1, 2006, will be approved at a “fixed” rate of interest (6.8 percent).

In summary, this means that borrowers will have to make some financial decisions very soon if they want to take advantage of the benefits that will exist until July 1, 2006. For example, if borrowers consolidate their federal guaranteed students loans while they are in school before July 1, 2006, they will receive a half-point reduction on the interest rate while in repayment. After June 30, 2006, borrowers will no longer have the option of receiving this half-point savings because legislative changes effective July 1, 2006, will remove this option.

If borrowers choose to consolidate those loans while still in school, they will lost the six-month grace period repayment benefits and must enter

repayment immediately. Although a lender will subsequently place the student on an in-school deferment while the borrower is still in school on a half-time basis, students should be aware that they lost the grace period benefits they had on those loans included in the new consolidation loan. Since it is also anticipated that the annual interest rate for variable interest

rate loans will rise again on July 1, 2006, the costs of consolidating those student loans on or after July 1, 2006, will also rise and students are encouraged to consider the savings they will

receive if their loans are consolidated before July 1, 2006.

We urge all borrowers to review these consolidation loan options (benefits and costs) with their lenders immediately before the “in-school consolidation” provision expires and variable interest rate changes increase on and after July 1, 2006.

If you have questions about this announcement, you can contact the Office of Regulatory Compliance at (518) 473-3986. For toll-free calls dial 1-888-697-4372 and press 2-2-3-3.

Source: New York State Higher Education Services Corporation Web site: www.hesc.com/bulletin.nsf

Consolidation:

When you combine multiple federal student loans with various repayment schedules into one loan so you can keep better track of your finances and make just one monthly payment.

Eligible Loans

- Direct Subsidized and Unsubsidized Loans
- Federal Subsidized and Unsubsidized Federal Stafford Loans
- Direct and Federal PLUS Loans**
- Direct and Federal Consolidation Loans
- Guaranteed Student Loans
- Federal Insured Student Loans
- Federal Supplemental Loans for Students
- Auxiliary Loans to Assist Students
- Federal Perkins Loans
- National Direct Student Loans
- National Defense Student Loans
- Health Education Assistance Loans
- Health Professions Student Loans
- Loans for Disadvantaged Students

**PLUS loans are eligible for in-school consolidation only if the parent borrower also includes other eligible, non-PLUS loans in an in-school period.

Source: <http://loanconsolidation.ed.gov>

Seasonal Student Issues

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

- Anxiety and tension due to realizations that the year is ending and final exams are about to occur.
- Senior panic about jobs, finances, etc.
- First-year students are feeling somewhat confident because they feel that they have made it through the first year (almost!).
- End-of-the-year socialization.
- Packing and checking out.
- Saying good-bye to important people and putting closure on the year.

Social networking sites attracting millions of college students

The Facebook Phenomenon

Cyber communities or social networking sites such as Facebook.com and MySpace.com have become part of millions of students' daily lives. They post profiles to these sites, typically as a way to share more about themselves and meet new friends. However, some students are going overboard on the sharing — and putting themselves in danger.

Information posted on these sites is in the public domain, available for all to see, unless students put viewing limits on them when creating their profiles. Even then, it's not a good idea to post specific addresses, phone numbers or class schedules online, according to Alison Kiss, program director at Security on Campus, Inc. Students may believe that only friends will use this information yet it's really creating a "buffet for predators" according to one campus safety expert. Stalking and harassment as a result of online profiles is a very real concern on college campuses.

This can take many forms. Someone may call your student after seeing his profile online and not stop, even when your student tries to put an end to it. Other students use information online to bully, belittle, harass or threaten other members. Hate language is sometimes used and conflicts are dragged into cyberspace instead of dealt with face-to-face.

Students often don't think beyond the "I'm going to post my information online" point of view to explore some of these very real "what if" scenarios. Cyber communities often lull users into a false sense of security.

Here are a few words of wisdom to share with your student when discussing safety on these social networking sites:

- **Think before you write.** Just because a profile asks for a piece of personal information doesn't mean it has to be provided. Limit carefully the personal information that goes online, from class

schedules to cell phone numbers. Rule of thumb: Include in your profile only information that is already available in the public domain.

- **Check privacy settings.** Many online communities offer the option to make parts of profiles accessible only to friends, while leaving other parts public. The default setting is usually called ALL PUBLIC. Set it with select access to help ensure privacy.
- **Be vague about location.** For those who want to say where they live, it's safer to include just city and state. Listing details such as room, apartment or house number provides a specific address for whoever might want to come looking. This also can open up the way to identity theft, a stalker, unwanted visitors or unsolicited mail.
- **Be careful what you write.** Free speech doesn't protect hate speech.



- **Remember, it's not all real.** It's easy for people to misrepresent themselves online. Don't believe everything you read.

Check out MySpace.com to see what all the fuss is about. Talk openly with your student about what she's experiencing as part of a social networking site. And express your curiosity — as well as your concerns.

Online Profile Problems

- **People know who you are.** "It (posting information online) gives one a sense of anonymity, of isolation," said David Pollock, president of Birmingham-Southern College, in The Birmingham (Ala.) News. "That's an illusion. They do that without regard that they're creating a living vitae for themselves. They wrote their own letter of reference."
- **Policy violations are live and in color.** Most campus administrators don't go looking for policy violations on students' accounts — who has the time to do that? Yet, if it comes to administrators' attention that someone posted photos of

himself drinking underage in a residence hall room, they'll need to take judicial action.

- **Potential employers can see the not-so-flattering side.** Many prospective employers check out candidates' online profiles as a way to learn more about the people they're considering. If they see someone posting obscenity-laden messages or bragging about drunken escapades, they may think twice. Yes, students are entitled to a personal life, but when they make it public by posting crazy things within a cyber community, they're allowing employees to create first impressions about them before they even meet!

What to watch for

Technological Addiction and Isolation

It's a beautiful, sunny day, the kind of day that makes it impossible to stay inside. Yet your student is fiddling on the computer for hours, with little regard for the world outside. If this scenario sounds about right, your student may be addicted to technology.

Warning Signs of Internet Addiction

- **Obvious preoccupation with the Internet.** You may notice this firsthand in students, or they may express to you feelings of being preoccupied with being online.
- **Choosing to spend time on the Internet over real time with friends.**
- **Using the Internet to escape from problems.**
- **Jeopardizing school, relationships or career** because of time spent on the Internet.
- **Having a hard time connecting directly with other people,** but freely interacting online instead.

- **Denying the amount of time spent online.**
- **Checking for messages repeatedly, constantly talking about being online or waiting to be online.**

None of these signs individually is an immediate indicator of a more serious problem, but when they are combined or happen repeatedly, outside assistance may be helpful. After all, you don't want your student isolating himself so much that he misses out on the larger world out there.

Plus, spending too much time on the computer can lead to physical problems such as:

- eye strain
- wrist and hand problems

Other Technological Isolators

Besides the Internet, students may get wrapped into technology via:

- Video Games
- Online Gambling
- Text Messaging (over the phone)
- Instant Messaging
- Chat Rooms
- Gaming (such as Sims City or other interactive games)
- Cyber Communities (see article in this newsletter)

- backaches
- weight gain (through lack of movement)
- stiffness
- neck strain

The cumulative effective on your student's body — as well as his emotional well-being — can take a definite toll. So, encourage your student to step away from the computer and to step into real life.



People process and absorb information in very different ways. And, as your student digs into finals this month, chance are that his learning style is what helped get him this far.

As an interesting point of conversation, consider talking with your student about learning styles and how he feels that he

Different Ways of Learning What Learning Style Does Your Student Use?

learns best. Share your own learning style, too, as a way to help him get to know more about you. The different options are as follows:

- **Visual Learner.** Approximately 65 percent of the population learns visually, responding well to visual cues such as pictures, notes and diagrams.
- **Auditory Learners.** Approximately 30 percent of the population tends to retain information after hearing it.
- **Kinesthetic learners.** Approximately 5 percent of the population picks things up through touch or imitation.

Of course, mixtures of learning styles can also be used. We all need different stimuli in order to learn, so why not talk about the how-tos of learning with your student — preferably after finals are over!