

The Campus Link

A newsletter for parents & families

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Having the Money Conversation

Conversations about money can provide great growth opportunities for students. They become more aware and better understand where you are coming from, too. The key is keeping these conversations civil, caring and clear. So, here are some things to take into consideration when discussing finances with your student.

- Realize that money can become an emotional issue at times, since it's so tied into one's sense of well-being and, at times, self-worth.
- Set aside uninterrupted time, with any paperwork spread out in front of you, so you can really delve into budgetary details with your student.
- Recognize your tendency to want to protect your student from some financial realities, yet balance it with the importance of including him/her in these sometimes difficult conversations — it's an important part of the maturation process.
- If anyone gets frustrated and angry, disperse and come back when folks are calm.
- Use "I" statements as much as possible ("I feel like you are working so hard to help pay the bills that you're not able to get involved in some important parts of college life. Let's figure how we can alleviate some of that pressure on you ... ")
- Talk about realistic things you can all do to address the current financial situation — from where your student can cut back to loans you might consider — as part of a collaborative approach.

Wants vs. Needs

Being able to distinguish between "wants" and "needs" is a main thing students need to learn in their quest for financial fitness. By talking in these terms, you can help them really look at their spending habits.

For instance, textbooks = a need. A college sweatshirt = a want. A cup of coffee may feel like a need, yet a latte or fancy coffee drink is definitely a want. Have students self-identify wants and needs that they've spent money on in the past month to raise their awareness. Helping your student use the "wants vs. needs" filter as he/she is making financial decisions will increase the likelihood of the practice becoming a habit.

Five Things Your Student Needs to Hear During Finals Week

1. "We're behind you."
2. "Do your best and show them what you've got."
3. "Sleep, fresh air and eating well are important, too. You can't study ALL the time!"
4. "Call if you need to talk."
5. "We believe in you."

Produce on the Loose!

Eating Enough Fruits and Veggies

The season of farmer's markets and fresh produce is upon us. Here are some smart tips from the Centers for Disease Control and Prevention to help you and your student be produce-savvy and on your way to better health!

What Should I Eat on a Daily Basis?

Take the simple quiz at www.fruitsandveggiesmatter.gov to find out how many fruits and veggies you need on a daily basis. Plug in your age, gender and level of physical activity for an instant reading.

What Constitutes a Cup?

Your results are given to you in cups. So, here's a chart to help you figure what constitutes a cup:

Fruits

- 1 small apple = one cup
- 1 large banana = one cup
- 1 medium grapefruit = one cup
- 1 large orange = one cup
- 1 medium pear = one cup
- 1 small watermelon wedge = one cup
- 2 large or 3 medium plums = one cup
- 8 large strawberries = one cup
- 2 medium cantaloupe wedges = one cup
- 32 grapes = one cup
- 2 snack containers of applesauce = one cup (8 oz. total)
- 2 small boxes of raisins = one cup
- 1 cup of 100% fruit juice = one cup

Veggies

- 2 cups of lettuce = one cup
- 1 large bell pepper = one cup
- 1 medium potato = one cup
- 2 large stalks of celery = one cup
- 1 cup cooked greens or 2 cups raw (spinach, collards, mustard greens, turnip greens) = one cup

- 1 large ear of corn = one cup
- 12 baby carrots or 2 medium carrots = one cup
- 1 large sweet potato = one cup
- 10 broccoli florets = one cup
- 1 cup salsa = one cup

How Can I Incorporate More Fruits and Veggies Into My Diet?

- Top granola or yogurt with sliced apples or frozen berries
- Top toasted whole wheat bread with peanut butter and sliced bananas
- Add vegetables, such as diced tomatoes and onions, to your omelet
- Put grapes and banana slices on wooden skewers and freeze for "fruit on a stick"
- Add frozen spinach to tomato sauce and put it on whole-wheat pasta
- Ask for less cheese and more vegetables on your pizza
- Spread low-fat cheese and low-fat or fat-free refried beans between two



- whole-wheat tortillas, brown on both sides in a pan until the cheese melts and top with salsa
- Add frozen vegetables, like peas and broccoli, to pasta
- Open canned soup, add 1-2 cups of frozen vegetables and serve on top of rice
- Add grapes, sliced apples or pears to chicken salad
- Add tomatoes, radishes and green peppers to tuna salad
- Top broiled meat, chicken or fish with salsa

Source: www.fruitsandveggiesmatter.gov

Meaningful Grad Gifts

Is your student or someone else you know graduating? If so, here's a round-up of possible graduation gifts with meaning:

- A donation to a cause that he/she believes in
- Arranging a trip to see an old friend or beloved family member
- A bike and helmet so he/she can be more sustainable, transportation-wise, while also getting good exercise
- A nice frame for the diploma
- Shopping together for one professional outfit that can be worn on interviews at work
- A letter outlining why you are proud of him/her and what graduation day means to you
- A nice collage frame that can be used to put photos of college friends in as a remembrance
- Putting a certain amount of money into a college fund for a child in your student's life, whether it's a nephew, a daughter or a family friend, to symbolize the "circle of higher education"

Making Summer Connections

Whether your student is staying with you this summer or living somewhere else, there are ways to stay connected:

- **Create a Workout Time.** Get up in the morning to take walks before work or meet after supper to walk the dog or take a bike ride.
- **Tap Into Skype.** Sign up for this free video or voice connection over your computer at www.skype.com. It's the next best thing to being there!
- **Have a Reunion.** Meet halfway for a picnic if you're living separately. Or invite old friends and family for a barbecue if you're living close by to get everyone together for some summer celebrating.
- **Read the Same Book.** Give your student a book that you've both

talked about wanting to read, and then read it yourself, too. It'll give you common ground to discuss the next time you're together, on the phone or connecting through Skype!

- **Be Tourists.** Hit up the local caverns that you haven't been to since your students' childhood or explore back roads and flea markets. Make it an adventure to just get out and do something out of the norm!
- **Send Wacky Postcards.** It takes three minutes to write out a postcard and pop it in the mail. So, arm your student with postcard stamps and get some for yourself — then pick up funny postcards along the way this summer and let your student know that you are thinking about him/her!

Tech Connect

- Send a Twitter "tweet"
- Text a quick note
- Instant Message a smiley face or a joke
- E-mail a photo
- Find a funny or inspirational video on YouTube and send your student the link

- **Take Up Tennis.** This can be a good way to spend some time while also getting great exercise! Or consider golf, hiking or other companionable activities.

It doesn't take much to stay connected, yet the benefits are invaluable!



Now that the weather is much nicer, more and more people are taking up biking as recreation, and to cut back on transportation costs and environmental impacts. If your student and/or your family are ready to try biking, here are some safety tips to keep in mind:

- Wear a bike helmet that fits properly

Bike Safety Basics

- Ride on the right, with traffic, instead of against it
- Obey all traffic signs, signals and lane markings
- Stay alert by using your eyes and ears — don't wear a headset because you could easily get into a dangerous situation
- Watch for people in parked cars who might pull out or open a door unexpectedly
- Look and signal before turning
- Be predictable — don't weave — and signal your moves
- Yield to traffic when appropriate and to pedestrians who have already entered a crosswalk
- Watch for road hazards like broken glass, potholes, gravel and more — and point them out to people riding behind you
- Try to avoid riding at night whenever possible, since it's much harder to see folks then — have

reflectors on the front and back of your bike, as well as on the tires, and wear clothing that makes you more easily seen

- Check that your brakes work and that your tires are properly inflated
- Adjust your bike seat to fit — stand over it and have 1-2 inches between you and the top bar if it's a road bike and 3-4 inches if it's a mountain bike, make the seat level front to back, adjust the seat height to allow a slight bend in the knee when the leg is fully extended and have the handlebars at the same level as the seat

For more information about bike safety, go to www.nhtsa.dot.gov/people/injury/pedbimot/bike/KidsandBikeSafetyWeb/index.htm. And for steps to properly fit a bicycle helmet, go to www.nhtsa.dot.gov/people/injury/pedbimot/bike/EasyStepsWeb/index.htm.

How it Plays Out in Today's Job Search

The New Age of Networking

Networking is a skill that students need to develop as they explore potential careers and lay the foundation for their job search. It's about making connections. And in today's technological times, there are a variety of avenues that your student can take in networking with potential employers.

Social Networking

According to some career experts, online social networking is one of the best things that has happened to recruiting. Yet, it's important that students take care when networking through this medium by keeping a few tips in mind:

- Pick one site that will be used specifically for professional networking
- Post only professional content; avoid posting personal updates or pictures
- Post a current résumé on your site
- Keep your profile clean, simple and updated
- Communicate professional endeavors you are currently working on and the results of each
- Encourage "network friends" who know your previous work to provide online references

An increasing number of employers will check students' Facebook and MySpace pages when considering whom to hire. Questionable photos and content could sabotage your student's chances by creating negative impressions. Consider talking about this now so that your student doesn't find him/herself in a compromising position during the job search.

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 his/her primary family isn't important. He/she is simply developing a support group, to help get through life's ups and downs — while helping them do the same. It's a sign of maturity and of positive relationship building.

Part of this friendship-making process is mourning the separation when summer comes. 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 goodbye, it's natural to expect that your student may have some trouble. Talk with him/her about it, work together to figure out ways to stay connected with these friends from afar and applaud the fact that he/she has connected with others so well. This is a sign that genuine friendships are being developed.



Five Quick Networks to Tap Into Today!

1. Alumni
2. Relatives
3. Faculty/Staff
4. Local Professional Organizations
5. Local Businesses

Top Professional Networking Sites:

- Facebook — www.facebook.com
- LinkedIn — www.linkedin.com
- Twitter — <http://twitter.com>
- MySpace — www.myspace.com
- Spoke — www.spoke.com/

Network Tips for Students

- Nurture relationships — once you make a connection, keep it going
- Establish connections — find a mentor, attend events and become known
- Talk with alums — they're often eager to help students succeed!
- Write thank yous — you'll remain positively in people's minds as a result
- Offer assistance — it's not just about what you can "get" from people
- Really be real — be genuine, show your interest and be you!
- Keep at it — perseverance will get you far