

campus report

A NEWSLETTER FOR PARENTS OF UNIVERSITY OF NEBRASKA-LINCOLN STUDENTS

Fall 2011 • VOL. 28 • NO. 1



University of Nebraska-Lincoln
Parents Association

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UNL Parents Association Introduction

Welcome, Parents!

Fall classes have begun and the University has been transformed into a sea of students scurrying about heading to classes, to purchase that last book or to grab lunch before their next class. For most of us who work at the University, this is what we live for.

For those of us who are a little older, it takes a little longer to recover from the myriad of welcome activities that we provide for students. Early indicators that the beginning of the semester is near include the sounds of the UNL Marching Band (the Pride of All Nebraska) practicing, the arrival of about 900 young women going through sorority rush and the many upperclassmen who arrive early to get settled in.

Some of the freshmen “Big Red Welcome” activities included the “New Freshman Convocation” in which 4,000 freshmen assembled to hear the Chancellor, the Student President, and Athletic Director Tom Osborne speak. That Friday evening, most of them (joined by a few others) participated in the popular “Tunnel Walk” at the football stadium followed by a pep rally in which they got to hear some football and volleyball players speak. This was followed by “Husker Mania”, a festival at the Coliseum. They were then treated to free movies at midnight at the Grand Theatre. On Saturday, student ambassadors gave class schedule tours to help freshmen find their classrooms. Bike trail tours were also provided. At 9:30 p.m. a party was held at the Nebraska City Union, which ended with staff providing a pancake breakfast at midnight.

On Sunday evening, students attended the “Welcome Festival” with booths, give-aways, free hot dogs, watermelon, cookies, and ice cream. It is estimated that more than 10,000 students attended this festival. By Sunday night, students, and particularly staff, were ready for classes to start.

There is much excitement this year. Much of it is attributed to this being UNL’s first year in the Big TEN Conference, but there is much more going on. Our enrollment continues to grow, we are building two more residence halls, a new Campus Recreation facility on East Campus and we are remodeling some Campus Recreation facilities on City Campus.


We are in the second year of our Character Campaign, this year being driven more by students than staff. And we hope to open a Center for Civic Engagement. We are also submitting a proposal to the Regents for a certificate in Civic Engagement.

We look forward to another exciting year. Please contact me if you have any questions.

(402) 472-3755

thumphress1@unl.edu

Parentsassoc.unl.edu

Or find us on 



Juan N. Franco, Vice
Chancellor for Student
Affairs

Vice Chancellor for Student Affairs, jfranco2@unl.edu, 402-472-3755



**Welcome
Parents!**

To the University of Nebraska–Lincoln Parents Association!

As a parent of a currently enrolled University of Nebraska–Lincoln (UNL), you are already a member of the UNL Parents Association. The mission of the UNL Parents Association is . . .

- ✓ **to strengthen the bond between the University of Nebraska and parents** by encouraging communications in both directions
- ✓ **to support activities** designed to enhance students' educational experience
- ✓ **to keep parents informed** about the University, its background, present programs, and future plans
- ✓ **to promote the advancement of the University** by strengthening it at all levels.

We provide a friendly resource for parents who in turn can better help their students. We help students directly by offering such opportunities as mini grants for UNL offices and recognized student organizations to enhance the University experience. We provided opportunities for parents to help and encourage each other.

In order to function effectively and to provide these wonderful opportunities and benefits, we need our parents to be involved. Of course, we welcome any financial support, but we also need parents to attend meetings, volunteer for activities and provide ideas. Please help us continue our efforts by making the commitment to attend at least one meeting, to volunteer for one activity and to share your ideas for the UNL Parents Association. For anyone interested in serving on the Board, please let us know. You will receive a lot of support and will be performing a valued service. Current Board members will be happy to discuss the responsibilities and limited time commitment needed for serving on various roles on the Board. Please contact Tonda Humphress (thumphress1@unl.edu or 402-472-3756) if you have any questions about the UNL Parents Association or serving on the UNL Parents Association Board. We look forward to having you join us!



Parents Weekend 2011

Parents Weekend 2011 will be

September 30—October 2

Need a fun weekend getaway? Visit your student, relax, have some fun and do it all in one weekend! The UNL Parents Weekend Welcome Reception and Dinner will kick things off on Friday evening at the East Campus Union. We are pleased to announce that our entertainment for the evening will be hypnotist Mike Prochnow. It should be a mesmerizing and entertaining evening. *We look forward to seeing you there!*

Check the UNL Parents Association web site for more information and registration form at:

<http://parentsassoc.unl.edu/weekend>



The Gordon Family (PW 2010)

Tips for Parents

It is a new adventure for parents and students alike as your student goes off to college. Everyone needs a little help sometime, and it is logical that your student may turn to you at times during the semester. Here are a few tips compiled from various sources that may help.

- Make sure that your student has all the proper health insurance information—including a front and back copy of your insurance card and pharmacy card which can be carried in a wallet. (University Health Center appointment phone: 402-472-5000)
- Encourage your student to keep an academic calendar and enter all assignments in it—noting important due dates.
- Remind your student to read each class syllabus thoroughly. Not only does it have the instructor’s contact information, but it often has policies for the course such as late assignments and class absence policies. It may also have an assignments timeline.
- It is not uncommon for students to decide to drop a class during the semester. However, you should encourage your student to always check with an advisor about the ramifications of such an action before dropping the course, especially if dropping the course will put the student below 12 hours.
- Talk to your student about money—how will the bills be paid and by whom. If you will be paying your student’s University bill, make sure you know how to access it. You might also encourage your student to visit UNL’s Student Money Management Center (<http://www.unl.edu/smmc>) - a new resource on campus for students.
- Encourage your student to be involved in activities of interest on campus. Not only is it good to balance classes with these activities, it is an additional opportunity for your student to learn and grow and meet new people. The Student Involvement Office is a great resource for these opportunities (<http://involved.unl.edu/how>)
- Call your student periodically to see how things are going. You know your child best, and sometimes you can tell better by tone of voice than what is actually being said. Don’t be afraid to visit, but make arrangements with your student before coming to make sure he or she is available.
- Care packages are always appreciated by students—a nice note or treats from home can make a rough week more manageable.
- Make sure your student completes the “Emergency Contact” information with the University and that this information is current (myred.nebraska.edu).
- Visit the UNL Parents Association web site and sign up on our contact list (<http://parentsassoc.unl.edu/register.shtml>) so that we can keep you on our contact list (or you can join the UNL Parents Association Group on Facebook).



Congratulations to this year's Raffle Drawing Winners!

The UNL Parents Association Annual Tuition raffle is the primary fundraiser for the UNL Parents Association. The funds raised help support UNL Parents Association activities. These activities include paying for the raffle mailing and for activities that improve the college experience for UNL students, such as the UNL Parents Faculty/Staff Recognition, the Outstanding Student Leadership Award, and mini-grants that directly benefit UNL students. Thank you to everyone that participated in the raffle. Your contribution helps not only the Parents Association, but also the University and the students themselves. You have helped to make the University a better experience for your students as well as others. Be sure to watch for next year's Raffle mailing— and GOOD LUCK!

★ UNL Tuition (up to \$2,500) for the Spring 2011 Semester

John and Liz Ferguson (student: Kelli)..... Kimball, NE
Kelly Foster (student: Derek)..... Elm Creek, NE

★ UNL Textbook Scholarships (up to \$250 each)

Teresa Clark (student: Racheal)..... Silver City, IA
ML Cavanaugh (student: Chelsea)..... Omaha, NE
Cynthia Kelly (student: Thomas)..... Sutherland, NE

★ Autographed Team Football

Erv Beiermann (student: Jacob)..... Omaha, NE

★ Autographed Football (Coach Bo Pelini signed)

Steve and Becky Erickson (student: Carl)..... Omaha, NE

★ Autographed Team Volleyball

Rhonda Anderson (student: Jeremy)..... Bancroft, NE

★ Autographed Baseball (Coach Mike Anderson signed)

Tracy Bradley (student: Hayden)..... La Vista, Ne



Your Student is living in the Residence Hall: Now what? How to get involved?

By Melissa Peters – Assistant Director of Residence Life for Student Leadership and Diversity Initiatives

Contact Information: Phone – 402.472.3882 E-mail – mpeters2@unl.edu

Welcome to residence hall living at the University of Nebraska–Lincoln! We are excited that for the next academic year your student has chosen to call the halls home!

So, they are now moved you, you have helped them unpack their belongings, and you are on the road home. What exciting things are in store for them the first weekend they are on campus?



All of the students that move in on Thursday, August 18, and Friday, August 19, will have a wide array of events they can attend. There will be events and socials happening in their halls including a floor meeting on Friday night at 7:00 P.M. The Residence Hall Association (RHA) is sponsoring an outdoor movie on the Mabel Lee Fields at 9:00 p.m. that Thursday. RHA will be showing the Jim Carrey hit, *Yes Man!* The event will be complete with popcorn, cotton candy, and sno-cones—all for free! The first 100 students in attendance at the event will get a free RHA mug which they can take in and out of the dining centers to fill at no cost with their favorite beverage to go. Otherwise, these mugs are available in most residence halls and from any RHA member for \$2.00.

Encourage your student to become involved the first weekend they are on campus. If your student calls home and says there isn't anything to do, suggest they check out the floor events, a free movie, and various Big Red Welcome events happening all weekend long. Encourage them to ask their floor Resident Assistant (RA) about the events happening in the halls and throughout campus. More than likely, the floors are heading to these events as a community.

Should all of these events seem like something your student would like to help plan, each residence hall has a hall government which works to plan programs and events for the students living in the halls. They also work on hall improvements and other initiatives in the buildings. Encourage your student to talk with their Residence Director (RD) about how to get involved in this student group. This is such a fun way to meet other students in their building, build leadership skills, and be a part of some awesome hall pride! **Elections are on Tuesday, August 30th!**

The Residence Hall Staff and our student leaders welcome your student to campus! Should you ever have any questions as a parent, do not hesitate to contact our office. We want to make your student's and your experience with the residence halls a positive one in which they will make many of their lifetime college memories!



6 Common Money Management Mistakes College Students Make

By Stacey Bristol and Erin Wirth, UNL Student Money Management Center

For many young people, college is their first money management experience. However, many students are not adequately prepared to handle their own finances. One of the leading reasons that students drop out of college is because of finances – often due to poor personal money management. Parents recognize the need for their students to have basic personal finance knowledge, but many don't know how to teach their children good money management skills. For example, according to Charles Schwab's 2009 "Parents & Money" survey, "93% of American parents with teens worry their teens might make financial missteps such as: overspending or living beyond their means (67%), getting in over their head with credit card debt (65%), failing to save for emergencies (60%), or failing to stick to a budget (57%)."

Parents should recognize that learning good personal finance habits doesn't have to be difficult or complicated. By practicing basic money management techniques, college students can feel confident about their ability to manage their finances. Following are the most common money management mistakes the UNL Student Money Management Center, a financial education program, sees students make. There are easy solutions to help students avoid making these common money management mistakes.

1. Not Knowing Where Their Money is Going

Want to know a millionaire's secret? Live within your means. Even Donald Trump has to control his spending. He has to make financial choices based on the money he has available, like only buying one private island instead of two! Overspending is a problem everyone faces at one time or another – especially college freshmen. We have talked to countless freshmen that drain their savings accounts within the first month of college and then have to take 1, 2 or 3 part-time jobs just to pay for basic expenses.

The first thing every college student should do to gain control over their financial lives is create a spending plan. Having a spending plan will allow students to see where their money is going and where they can cut back on their spending. It's easy to make and takes little time - there are budgeting forms located at: www.unl.edu/smmc that students can use to easily create their own personalized spending plan. Basically, when creating a spending plan,



you compare your income to your expenses. Making your income and expenses match OR having more income than your expenses is the goal. This means your financial life is in balance and you are living within your means. A negative number means you are spending more than you are earning and need to adjust your spending habits.

2. Not Having a Plan for Their Money

Students often have no plan for how to use their money. In this case, they would benefit from setting financial goals. There are things each of us wants to get out of life, and we have to plan for how we will pay for them. For example, a common financial goal for UNL students is to go on a study abroad trip. They need to write down this goal, as opposed to just thinking about what they want to do with their money in the future. Writing goals down has been proven to lead to greater success in actually achieving goals. Writing down a goal makes it more permanent, and you are more apt to remember and reach it.

Another goal might be to have an emergency fund to use for unexpected expenses, such as parking tickets and car repairs. It's easy to let one unexpected incident make your financial life spin out of control. Another common goal is to graduate with as little debt as possible. To save money, students should remember to pay themselves first. They should try to put aside 5-10% of their monthly net income for savings.

Savings goals, financial goals, and debt repayment obligations should be included in their spending plans.

3. Not Determining Wants vs. Needs

Sounds pretty basic, but many college students try to live outside their means because they haven't thought about categorizing their expenses – determining what they really need versus what they want. Following is a good example of choosing between wants and needs: You probably understand food is a need and coffee is a want. But some mornings, a Starbucks latte is sure to feel like a need. However, there are almost always inexpensive alternatives for your "wants." In this situation, skip the trip to the coffee store and brew your own coffee at home for a lot less. Determining wants versus needs will help college students avoid impulse purchases and overspending.

6 Common Money Management Mistakes College Students Make

By Stacey Bristol and Erin Wirth, UNL Student Money Management Center

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4. Succumbing to Peer Pressure

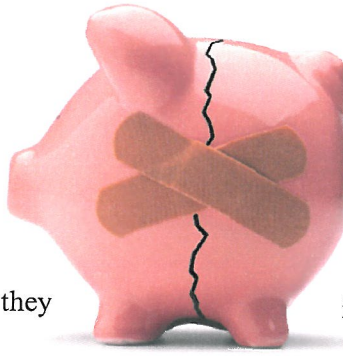
Peer pressure is a very powerful phenomenon on a college campus. Students need to understand it's okay to say "no". If their friends want to go out to eat, see a movie, or go on a trip, but they know they do not have enough money in their entertainment budget, they should know they don't need to give in to peer pressure. This is where financial goals are important – students need to concentrate on what they really want out of life in order to help them avoid overspending. Plus, if they make good financial choices, they could help their friends make better financial choices.

5. Abusing Credit & Ruining Their Credit Score

Many college students mismanage credit cards and find themselves caught in a cycle of debt. To prevent making mistakes with credit cards, students that are considering using credit cards should first determine if credit really is a good option for them. The students that can handle credit wisely understand that they need to set limits for themselves on what they use credit cards for, know they have the self-discipline to not use credit to purchase what they can't afford, and know they will be able to pay the credit balance in full each month to avoid wasting money on interest. Also, people under 21 cannot get a credit card unless they have a co-signer or are able to prove that they will be able to pay their bills with only their present income. Before parents co-sign for a credit card, they should make sure that their student understands how to use credit wisely.

Students should understand that their credit management habits will affect their credit score - which will affect their future financial life. For example, they should know that if they create a low credit score, they will pay more for mortgages, auto loans, insurance, etc., may be prevented from getting an apartment, and, in some cases, even getting a job. Many employers now check credit scores before extending job offers, as a credit score is an indicator of responsibility – if you can handle your finances correctly, you most likely are a responsible person.

Students that wish to build a good credit score should know to: pay their bills on time - the most important thing you can do to establish your score; only open accounts you need - generally 1 or 2 cards are enough for college students; maintain long account histories - the longer you have accounts open and the longer you manage the account responsibly, the more your score will rise; and keep debt levels low - keep balances under 30% of the total credit limit.



When students are choosing a credit card, they should read all application materials carefully – especially the fine print to know what fees they may be charged. Also, they should know that the introductory interest rate often will not last. They need to know what their interest rate will jump to after the introductory period.

6. Abusing Student Loans

Many students are at a loss when they try to figure out how they will pay back their student loans. The most important thing students should know about student loans is they should only borrow enough to pay for necessities. Often students use their student loan refund (if students borrow more than they have to pay in, they will receive a the difference in the form of a refund check) to purchase their "wants" – big screen TVs, video games, clothing, vacations, etc. They should strive to graduate with as little debt as possible. Once they graduate, they want to put their money towards achieving their financial goals, such as purchasing a house. They don't want all their money to go towards debt payments.

Also, students should understand that their refund check has to last throughout the semester. They should strive to use their refund to pay for only necessary items. If they have money left over at the end of the semester, they can use that money for the next semester, which will cut down on the amount of money they will need to borrow.

One of the greatest satisfactions in life is having a sense of control over your personal finances. When it comes to money, students should always remain positive – practicing good money management habits can be challenging, but with a little practice and patience, it is possible. Practicing good personal finance habits is an empowering experience, and helps students gain confidence in themselves and their ability to be financially successful.

The UNL Student Money Management Center is a joint effort between ASUN, Student Affairs, and the department of Child, Youth & Family Studies in the College of Education and Human Sciences. The mission of the program is to encourage students to take responsibility for their financial futures by creating and upholding a culture of financial empowerment among the student body through financial education.





Susan and Timothy Draftz
UNL Parents Association Co-Presidents

The UNL Parents Association is here for you. If you have any questions with which we may be able to help, please contact any of our Board Members (<http://parentsassoc.unl.edu/executive/>) or the UNL Student Affairs Office (402-472-3755).

You can also find us on [facebook](#).

Register for UNL Alert
Click here to go to the UNL Alert registration site: unlalert.unl.edu



Parents, please remind your student to sign up for UNL Alert. UNL Alert is the emergency notification used on campus. During an emergency, subscribers will receive notifications via email, phone and text based on the sign up information provided. This is a FREE service.

Many students prefer to receive text message notification so they can receive any alerts while in class, if necessary. Some may also choose a phone call so they can be promptly alerted to any class cancellations due to weather or emergency.

Emergency alerts will also appear on UNL web pages if the UNL site is open at the time of the notification.

Students may go to <http://emergency.unl.edu/unlalert>. Contact information may also be updated at this site. Returning students should check to verify the information is accurate and current.

Calendar

Important Dates

- **Parents Weekend 2010 — October 1-3**
For more information and to register visit:
<http://parentsassoc.unl.edu/weekend>
- **Fall Break — October 17-18**
- **Fall Meeting and Elections — November 5**
- **Thanksgiving Holiday — November 23-26**
- **Final Exams — December 12-16**
- **Undergraduate Commencement — December 17**



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