

SPECIAL POINTS OF INTEREST:

- Learn to create and stick to a budget!
- The TRiO FESP mini-lab is now open to currently enrolled students!
- Tutoring now available through the College of Education and Human Development!

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Thinking Ahead to Fall: College Budgeting Tips

Budgeting in college can be a tricky proposition. For many college students, money becomes available in large chunks—via summer job savings, student loans, or scholarships and grants—and you have to make it stretch for a full academic year.

Given these special considerations, it is important that you think, create and stick to a budget so you do not run out of money sometime during the beginning of the Spring semester.

So how do you create a college budget? These tips, from the Bank of America, may help:

- Start your college student budget in the fall, when you have saved your summer earnings and received your student loans.
- Identify all your sources of income - scholarships, money from parents, savings from jobs - and when you expect to receive the funds. That is your income.
- Now make a list of all fixed costs: tuition, phone, rent and utilities, and when they will come due. Here is a tip - if you bank online, ask your bank to send you payment reminders for when things are due.
- Next, estimate your regular discretionary expenses like food, laundry and entertainment, as well as

infrequent expenses like trips home, books and course materials.

- Add a little extra for unexpected or emergency expenses, like a computer crash.
- Take a look at ways to save if your expenses exceed your income. Use your student ID for discounts when they are available, avoid eating out frequently, or take public transportation (the Kalamazoo Metro is free with your WMU student ID).



Now that you have a budget, make sure to stick to it! Check your budget by writing down your expenses for the first few weeks to check if you are doing things like eating out more than you intended.

If you find that your budget plan is not exactly matching what you are doing, adjust your lifestyle so you do not blow your budget!

Still, even with the best planning, you may run out of income

before the semester ends. Try some of these income earning tips:

- Part-time jobs are a great way to make money, and campus bookstores, pubs, cafes, and libraries are good places to look for employment.
 - Consider asking your parents for help.
 - Federal student loans are a good option because they are interest free while you are in school, give you a short break on interest after you graduate, and have a lower interest rate than private loans.
 - Non-federal student loans from a financial services company or a bank often start accumulating interest right away. Payments may be required while you are still in school, and they also can have variable interest rates of 18% or higher. Avoid these if possible.
 - Taking cash advances on your credit card is generally more expensive than making purchases with your credit card. That is because the interest rate is often higher, and there is usually no interest-free period. Try to say no.
- A budget is an important thing to have as a college student—make sure you create yours so you can kick off Fall 2011 with a plan!

TRiO FESP Mini-Lab Now Open

As promised, the TRiO FESP office now has a mini-lab that is available to help meet the academic needs of currently enrolled TRiO FESP students!

The mini-lab boasts three fully functioning PCs that are hooked up to the internet and have a connected printer, for all your academic printing needs.

Do you need to finish or print a paper or presentation? Complete your assessments for TRiO FESP?

That's exactly what the mini-lab is here for! To meet these

needs, the mini-lab will be open during regular TRiO FESP office hours: Monday-Friday, 8AM—5PM.

Mini-Lab Guidelines

TRiO FESP students are asked to follow a few guidelines for computer use:

1. Please sign in using the computer log-in sheet. *Note: You do not have to sign in at the front desk if you are only using the computers.*
2. Please ask someone at the front desk to give you

your printed materials, as the printer is not currently in a public area. Ring the bell if no one is at the desk.

3. Understand that computer use is first-come, first-served. However, please be aware of the time and of those who are waiting for the computer.

If you have a paper or project to finish up, make sure you check out the new mini-lab!



CoEHD Tutoring

(Kappa Delta Phi Office)

- **Monday**
2-3PM or 5-6PM
- **Tuesday**
12:30-1:30PM or 5-6PM
- **Wednesday**
10AM-12PM or 5PM-6PM
- **Thursday**
12:30-1:30PM or 3:30-5:30PM

(by appointment only)

TUTORING

TRiO FESP Profile of the Month



Maria Newhouse joined the TRiO Future Educator Success Program in February 2011 as the Coordinator of Program Services.

Maria completed both her undergraduate and graduate

coursework at Western Michigan University, most recently graduating in 2010 with her MSW from the School of Social Work at Western Michigan University.

In addition to working with TRiO FESP, Maria currently teaches GWS 1000: Media and the Sexes for the Department of Gender and Women's Studies at Western Michigan University.

When she is not working, Maria enjoys traveling around the world with friends, reading, writing, spending time with her cats and advocating for gender equality through her volunteer work with Voices Against Sexual Assault (VOICES).

Students in TRiO FESP can contact Maria, who will also be one of the program advisors, via her WMU email at maria.r.newhouse@wmich.edu.

WMU Resource of the Month

Beginning Spring 2011, tutoring resources are now available through the College of Education and Human Development.

The educational honor society, Kappa Delta Pi, is providing this academic tutoring for education and pre-education students.

The honors society has the ability to provide approximately eleven hours of tutoring per week to interested students who would like additional academic assistance. Tutoring is by appointment only.

Students can receive assistance for any of their education

courses or to prepare for the MTTC Basic Skills Test.

To schedule an appointment, which lasts thirty minutes, students should email coetutoring.wmu@gmail.com. Appointments are held in the Kappa Delta Pi office, located directly across the hallway from Flossie's Café.



Study Tip of the Month



Summer classes can be a great way to complete classes and move closer to graduation, but make sure you are prepared for the accelerated pace at which some of these classes travel.

For students taking summer courses, it is important to remember that summer classes run

only a short 7.5 weeks—so you do not have time to fall behind in your classes. Here are some tips to succeed during summer courses:

- **Get help** with your classes at the first sign of trouble. Because summer classes are short, falling behind early catches up with you faster than in a regular semester. Connect with your professor or reach out to TRiO FESP for tutoring assistance.
- **Plan the semester** by utilizing a planner or calendar
- **Schedule time to do your work and study**, which can be more difficult in the summer with the beautiful weather. Make sure you prioritize your school work (without forgetting to have some fun), to maximize your success.

Money Saving Tips for the College Lifestyle

As every college student knows, money can be tight while you work to earn your degree. Have you been looking for ways to cut costs and save your budget? Try some of these tips to help you make it through the year:

- **Remember student discounts!** Kalamazoo is a college town, so many local businesses and restaurants have college discounts. If you do not see a sign, just ask someone. Most discounts will save you between 5-10% on purchases, but some go as high as 20-50%.
- **Avoid eating out on a daily basis.** If you can pack your lunch before you go to class, or sneak back to your apartment or dorm to eat, you will save a lot of money.
- **Consider entertaining in, instead of going out.** Remember, you do not have to provide all the food and beverages for a social



- **Use cash, instead of credit as often as possible.** This ensures that you are only spending money that you actually have, and not digging yourself into a credit nightmare. Remember, credit cards should not be used when you do not have the cash to back up the purchase, unless you have a true emergency.

- **Set your own credit line with credit cards.** If you need to use a credit card, set your limit low to avoid getting into trouble. You do not need to have a \$3,000 credit limit if you know you cannot afford more than \$500. Avoid the temptation and *make sure you can pay off your card every month.*
- **Keep yourself busy.** Being busy will help you avoid spending money you do not have. Join study groups, clubs in your field of study, reading groups, teams or other extracurricular activities that are free of charge.

Above all, make sure you know your budget. It is helpful to break down what you can spend each week to make it through the semester without running out of cash. If you know you can only spend \$30 per week, do not go over that or you could be in trouble at the end of the semester.

“A simple fact that is hard to learn is that the time to save money is when you have some.”

Joe Moore

Important Dates

May 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9 8AM: Summer I Classes Begin	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27 July MTTC Regular Registration Deadline	28
29	30	31				

Additional Notes: Keep your eyes open for information on a TRiO FESP summer leadership development opportunity!

June 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6 Last day to withdraw from classes	7	8	9	10	11
12	13	14	15	16	17 July MTTC Late Registration Deadline	18
19	20	21	22	23	24	25 Commencement
26	27	28	29 Last Day of Summer I Classes	30 8AM: Summer II Classes Begin		

Additional Notes: July 1st is the Emergency Registration Deadline for the July MTTC.