

## Promoting a Culture of Student Success !

### “C.R.E.A.M.”

Listen up, it's time to *learn about the power of money* from some of our Cheyney students. What do these students have in common? They did not shop around. They did not get the best deal they could have and overspent. **College is already expensive enough, do you need to make it even more costly?**

One student wanted all brand new books (you know so they can take notes and highlight and stuff). Guess what they paid for their textbooks: \$776.50. But if they shopped around they could have gotten all brand new textbooks for \$422.14. That extra \$354 and some change could sure buy a bunch of highlighters.

Now lets take a look at our next student. Their Fall 2012 textbooks cost \$549.50

brand spanking new. While still a pretty smart person, they just don't highlight that much so could have just bought used books from the same place for \$415. That's right they could have saved \$134.50, or roughly a pair LeBron's (on sale of course).

Now our last student thought they were smart and bought used textbooks thinking they would save money. Well they did, they spent only \$525.75 instead of the \$687.25 brand new ones would cost. But you know what, if they looked around they could have gotten those same books used for (drum roll please)...\$125.93. No, that is not a typo, they could have saved \$399.82. And that is just one semesters worth of books.

Do you know what, all those numbers are real and about

real students (who said math's not fun). Now I don't know about you, but I could sure use some \$\$\$ right about now.

You've got to be a smart shopper. You've got to look around to get the best deal possible.

**Be smart with your money.**

If you take care of your needs, you will have more money for your wants (Preach).

First things first, know what classes you are in. 2ndly know what books you need for those classes. (make sure you get the title, the author(s), and the edition). 3rd) compare prices, condition, and locations. If you saved some of your refund check from last semester you don't have to wait this semester. Face it, *you need books if you are expected to do your best.*

#### Inside this issue:

|  |   |
|--|---|
| "C.R.E.A.M."                               | 1 |
| "Cake"                                     | 1 |
| "Parents Just Don't Understand"            | 2 |
| "The Rundown"                              | 2 |
| "Who said What"                            | 2 |
| "What do you want to be when you grow up?" | 2 |

So sing along with me, "Cash Rules Everything Around Me...CREAM get the money...dollar, dollar, bill y'all !"

### “Cake”

**College is not cheap.** Tuition, room & board, meal plans, books, incidentals, and accidentals all add up. So how do you pay for all this stuff (and it's not parents; at least not all of it)? It's through Financial Aid of course. So why wait so long to get your information in? You know what you need to do don't you?

First thing you need to do is fill out your FAFSA, and fill it out early (like ASAP after January 1st). Students that don't file early can potentially lose out on thousands of dollars. You heard me, THOUSANDS of DOLLARS! Things like Grants (state and federal), Scholarships, Work-Study and

Loans can all depend on you filling out your FAFSA and filling it out correctly.

#### Things you should do:

- Fill out your FAFSA (either online or paper...hint, online is faster and easier)
- If you have questions contact 1-800-433-3243 (you can also contact the Cheyney University Financial Aid office and they may be able to offer assistance (610-399-2302)
- After you submit your FAFSA you should receive your Student Aid Report (SAR). Make any necessary corrections and resubmit
- Look for scholarships (not all of them are merit based)

If you are a dependent make sure you encourage your parent(s) to complete their tax forms early (as in NOW). Remember, *priority consideration* for Cheyney University is **February 15th.** Also don't forget the school code is 003317. Estimated tax information is also acceptable by this date.

To finance college what you basically need to know is 1) how much does Cheyney Cost (available on the Bursars website). 2) What is your expected family contribution (EFC). 3) What other resources are available (scholarships, tuition waivers, etc.). 4) Figure out if there is a

difference between how much school costs and how much aid is available.



Don't cheat yourself out of money that is available to you. It makes no sense to loose out on thousands of dollars because you were to busy (or lazy) to get it done. If you have everything you need (available on the FAFSA website) *it should take no more than an hour* to complete. You can also save what you have completed already and come back to it later. That's right, have your cake and eat it to (get money).

## “Parents Just Don’t Understand”

By now you should have your grades back and your thinking...“uh oh, how am I going to explain this to my mom & dad?” Well, I’m going to tell you how to lie to your parents. Okay, maybe not lie, but rather rationalize.

*The first semester of college is about adjustments.* In High School most things were structured for you. What classes you have to take, who was teaching it, when things are due. Someone was there to check up on you to make sure you got up on time and did what you were supposed to do. Now all of a sudden you are expected to be responsible for all these things yourself. It sounds easy to do, but it's not. Especially as the semester goes by and you realize no one really cares whether you get up and go to class or not (actually people do care, they just don't always let you know).

Classes are structured a lot differently in college as well. In High school your teachers told you when tests or quizzes are (most of the time) and held review sessions to go over

what topics were going to be covered. Not to many surprises regarding what was going to be covered and when the date was. Well, in college *you are expected to read the syllabus* and do the assignments on your own. If you don't know something then either figure it out or ask questions. Remember, being an adult is about being responsible.

Doing well in High School does not mean you will do well in college (although that is a strong indicator of college success). Many students think they know what it takes to succeed, but are surprised and even discouraged that they didn't do that well. I'll be lying if I said that it's okay and everything is going to turn out fine. Well it might not. Now is a time to **reevaluate, learn, and grow** from your experiences. Do you know why you didn't do that well? Did you show up to all of your classes? Did you ask questions if you didn't understand something? Did you study as much as you should have? Did

you take the class seriously?

If you answer these questions truthfully and honestly you can start making the necessary changes and do better the next semester. Learn from your mistakes and do your best not to repeat them.

Maybe you did well in some classes but

not as well in others. The truth is, not all classes will be interesting (you just have to convince your professor you find it interesting). And be honest, if the class is not interesting you will not put forth your best effort. But just because a class is not interesting doesn't mean you should stop going. We've said it before and we'll say it again, **GO TO CLASS!** Even if its not required or the teacher doesn't take attendance (they're supposed to), you need to go to class. A lot of students don't do as well as they could have because of this simple task.

So what did you learn

and what are you going to tell your parents? The first semester is about adjustments, this isn't high school anymore and that you will do better, you need to manage your time (and priorities) better, and your going to stop making excuses. Now lets party? Wait, is that how you got here to begin with? (and you thought being a grown up is easy).



### “The Rundown”

- Fill out your FAFSA now
- Learn from your mistakes
- Save your money
- Go to class
- Shop around
- Don't be lazy
- Do better, be better
- Think about your future



Marva Collins

“Excellence is not an act but a habit. The things you do the most are the things you will do the best.”

## “What do you want to be when you grow up?”

Have people started asking you this question yet? Have you asked yourself this question but haven't come up with an answer? Well its never too early to start asking, And it is okay if you don't have the answer just yet. The thing is to take your time and do some research. And don't confuse choosing a major with choosing a career. While very similar they are not the same thing. What you really should be looking at is *how choosing a major relates to a career you are interested in.*

There are many roads you can take that will get you to the same destination. Some paths will be easier than others and some will have more twists, turns, and obstacles than others. The bottom

line is that you get to where you want to go. If you map out your path correctly and understand where you are at and where you want to go; then the path you take hopefully won't be that difficult.

When thinking of a major think about what exactly it will do for you. Or better yet, what you can actually do with it. Does the perspective career sound fun? Does the perspective career sound like it will challenge you? Does it appeal to the type of person you are. You really need to get the answers to these questions. And to get the answers you really have to know about yourself.

Think about it, you like working with people and finding innovative ways to solve problems; do you think being an accountant is

really the right major for you? Sure its stable and you can make good money. You may even be good at it and get good grades in the classes. But do you really think you will be happy long term?

The bottom line is to find something that interests you that you enjoy. It's not that easy, but if you take your time, know who you are, and know what particular careers are like, you will probably find something that is right for you. Come to the **MAJORS FAIR** on February 13th in Marcus Foster and see what majors interest you!

University College  
1837 University Circle  
Vaux—Logan Bldg. Suite.105  
Cheyney, PA 19319  
610-399-2604