

Family Association



Students Experiences Through the Months

To better understand and support your student throughout their transition year at UND, below lists emotions and situations that a student may experience and in a month that they will often occur.

October-academic stress from mid-terms, values exploration, dating/non-dating/friendship relationships, homesickness, financial strain, time conflicts between academics and social life

November-academic pressures, pre-finals stress, time management conflicts, anxiety about not having adjusted to college life

December-final exam pressures, extracurricular time strains, financial worries, pre-holiday blues

January- anxiety about second semester performance, money problems-no job over break, post-holiday depression, re-incorporating social life and academic life

February-cabin fever, career choice anxiety, summer job hunting starts, relationship anxieties

March-mid-term examinations, fall living arrangement anxieties, summer job hunt continues

April- academic pressure increase, papers and exams approaching, pressure to select a major, spring-everyone wants to fall in love

May-academic deficiencies start to emerge, final exam pressures, summer job panic, couples part for the summer, anxiety caused by leaving college friends

TRANSITIONS

Students and credit

The cost of tuition, living expenses and weekend activities can quickly add up, making the temptation to use a credit card even greater. Millions of college students give in to that temptation. The average college student graduates with roughly \$10,000.00 in credit card debt. High amounts of credit card debt could lessen a student's future chances of buying a car, purchasing a home or even finding a job.

So how can you help your student avoid the problems associated with using the plastic? Here's how:

1. Stick with one carefully chosen card. Read the fine print on credit card offers. Check annual fees or monthly membership fees. Many offers for free magazines or other items really mean you are agreeing to a subscription or club.
2. Be aware of fees. The usual late fee, for payments received after the due date, is \$29 to \$35 dollars. Initially the credit limit offered is often less than \$500 and any charges plus late fees and interest can quickly push the balance over the limit.
3. Pay attention to statements. Since students are often away from their college address during the summer or breaks, they must be certain they are forwarding mail or making arrangements to get statements.

4. Avoid cash advances. Cash advances involve a transaction fee, usually a percentage of the withdrawal, and a higher interest rate. The expensive "loan" should be avoided.

5. Discuss how costs of supplies, entertainment and food are to be covered. Students should track these and review them at the end of the first semester. Often times the credit card debt is from a lack of budget for these items.

Overall, establishing a realistic budget and planning ways to cover expenses will relieve the build up of on-going credit card debt. A positive credit history will offer students better options after graduation.

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Check Out the Website!

The Family Association Website is designed to help families find the services, event information and useful family resources the University provides. Families can access schedules and registration information, order their student a UND Care Package, access the Family Association Newsletter Archives or find contact information for important university support services.

Check it out at www.und.edu/dept/divsos/familyassociation



The Chester Fritz Auditorium

2005 ACADEMIC CALENDAR

Dates are subject to change

Holiday, Veteran's Day	Nov. 11
Thanksgiving Recess	Nov. 24-25
Reading and Review Day	Dec. 9
Final Exams	Dec. 12-16
Spring Classes Begin at 4:00 PM	Jan. 9
Holiday, Martin Luther King Jr. Day	Jan. 16
Holiday, Presidents Day	Feb. 20
Spring Recess	Mar. 13-17
Holiday, Easter	April 14-17
Reading and Review Day	May 5
Final Exams	May 8-12

More information on UND events can be found at
www.und.edu/calendar/

Homesickness

Being homesick is a normal feeling many new students experience, particularly during their first term at college. This feeling, which usually disappears within a few weeks, occurs as a result of being placed into a new environment with new people and at the same time feeling vulnerable, lonely and insecure. Homesickness does take some effort to overcome, but remember, the more effort put into overcoming homesickness, the quicker it is overcome. Here are a few tips for helping your student.

- Remind them that they are not alone. There are hundreds of students around them that are experiencing the same feelings. Encourage them to introduce themselves to others or just to say 'hi'.
- Encourage them to take the lead and invite other students to activities such as ordering a pizza or watching a movie or going to the Dining Center.
- Persuade them to hang out in public areas, join student organizations, or check out the campus entertainment (and we do have a variety of entertainment here).
- Send them some small article from home to help their room feel more like home.
- Control the amount of time spent visiting your student in person or via telephone or e-mail. Although contacting them may be comforting, too much contact can cause homesickness to be worse.
- Encourage your student to talk to an RA, counselor or advisor if they are having more difficulty than anticipated.

Modified from Life during college. Valuable advice and tips for Success by John Ricchini and Terry Arndt

Send a touch of home... Send a UND care package

One of the best ways you can let your student know you are thinking of him or her is by sending a care package. Students look forward to mail, especially packages! The UND Family Association has created a variety of care packages you can send to your student.

Thinking of You Basket \$15.00

- 2-Bottles of Juice or Soda
- 2-Bags of candy
- 2-Candy bars
- 2-Granola bars
- 1-Bag of chips
- 1-Box of Ritz cheese bits
- 1-Pack of gum

Study Mug \$10.00

UND coffee mug filled with cookies, hot chocolate, hot cider and herbal tea (one packet of each)

Care Fruit Basket \$10.00

- 2-Apples
- 2-Oranges
- 1-Banana
- 2-Packages cheese and crackers
- 2-Granola bars

Valentines Day Cookie \$10.00

12" Chocolate Chip Cookie
(You can purchase this cookie any time throughout the year but it will only be delivered on Valentines Day.)

To place an order, go to the Family Association webpage at
www.und.edu/dept/divsos/familyassociation

