Care Packages for Your Student

A Gift from your heart!

One of the best ways you can let your student know you are thinking of them is by sending a care package. In an unofficial survey taken of UND Family Association student members, packages and mail is on the top of the list of things they like to receive from their families. (Money was number one!)

The UND Family Association has created a variety of care packages you can send to your student. For more information, please call (701) 777-6468.

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 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 plastic? Here’s how:

1. Stick with one carefully chosen card. Read the fine print on credit card offers. Check annual fees or 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. 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. This 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. Oftentimes credit card debt is from a lack of budgeting for these items.

Students Experiences Through the Months

To better understand and support your student during their transition year at UND, below is a list of the emotions and situations that a student may experience throughout the year.

October
Academic stress from midterms, personal values exploration, dating/non-dating/friendship relationships, homesickness, financial strain, time conflicts between academic and social life

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

December
Final exam pressures, extra-curricular time strains, financial worries, pre-holiday blues

January
Anxiety about second semester performance, money problems (no job over break), post-holiday depression, reincorporating social life and academic life

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

March
Midterm examinations, fall living arrangement anxieties, summer job hunt continues

April
Academic pressure increases, papers and exams approaching, pressure to select a major, spring time 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

Fall at the University of North Dakota

CONTINUED ON REVERSE
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.

College Student Inventory
Encourage your student to participate!

During the summer 2003 Getting Started program, students were administered the College Student Inventory (CSI). A product produced by Noel Levitz as part of their Retention Management System, the CSI is a 100-item instrument designed to identify the needs of students in three categories: (1) academic motivation, (2) general coping skills, and (3) receptivity to support services.

The CSI measures attitudes and motivational patterns that students bring with them to college. Students’ responses to items on the inventory are analyzed and a report is sent back to the campus in the fall.

During a student’s first meeting with their advisor, the report is shared and strategies are discussed to enhance the student’s overall educational success. As a family member, you can encourage your student to make an appointment with his/her academic advisor to discuss the results of the inventory. Only through the sharing of the inventory results will a student benefit from the suggestions offered. The results are written in very clear language and are designed to give the student encouragement and guidance. The report is intended to give students insight into their own strengths and areas for improvement. For more information about the College Student Inventory, please contact Student Academic Services at 1-800 CALL UND ext. 2117.