There’s a seasonal ebb and flow when it comes to student issues. Here are a few things your student may be experiencing this month:

▲ Low energy levels and restlessness
▲ Mid-semester slump and sickness
▲ Making plans for next year—housing, classes and financial aid
▲ Hidden conflicts between roommates and friends begin to arise
▲ Drug and alcohol use may increase
▲ Mid-term anxiety
▲ Seniors thinking about graduation
▲ Excitement or depression about Spring Break plans
▲ Pledging begins for Greek organizations
▲ Changing or deciding on a major

The economic forecast remains grim. You can provide a great deal of reassurance and support in this area, especially as your student continues to explore what his life will be like once he graduates. It’s quite likely that your student and his peers are discussing their ability to get a job this summer, how they’ll pay for college next year, if they’ll be able to pursue their intended professions and more. For students, this is a very uncertain time.

Instead, many are consumed with worry, doubt and anxiety. One way you can help is by encouraging your student to continue to take responsibility for his own financial literacy.

Here are 5 questions you can ask your student:

Do you know how to balance your checkbook online?

Many online banking systems have instructions for balancing a checkbook online right on their website. If your student isn’t sure where to look for this information, offer to help her locate it.

Do you know how to access your credit report?

Provide the website www.annualcreditreport.com where anyone can order free credit reports from Equifax, Experian and TransUnion as a way for your student to check his current credit score and any discrepancies that may need attention. The Federal Trade Commission says this is the only authorized online source for folks to get a free credit report under U.S. law.

Do you know how to protect yourself from identity theft?

Identity theft is a real threat. As the risk continues to grow, it’s important for your student to know how to minimize her risk of becoming an identity theft victim. The Federal Trade Commission has launched a national education program to help people learn how to protect themselves. Encourage your student to check it out at www.ftc.gov/bcp/edu/microsites/idtheft/.

Do you know how to keep track of your ATM withdrawals?

What system do you use for keeping track of your ATM withdrawals? Consider sharing it with your student if it works for you. Or, suggest that your student keep all of his receipts in one envelope tucked
Supporting Your Student Through the Selection of a Major

The Student’s Story:
She is taking a general education class in English Literature. It was a requirement, but she is actually really enjoying it. She entered college last year wanting to pursue a career in business, maybe open her own clothing store. However, after taking the English class with Professor Dayton, he was so impressed with her work that he asked if she had ever considered a career in teaching. She met with her advisor and found out what she needs to do to make the switch. That wasn’t the hard part, though. The hard part will be telling her parents.

The Parental Perspective:
You are so excited that your daughter is coming home for a visit. You haven’t seen her for months and you can’t wait to hear how her sophomore year is going. The first year was a learning experience for you all—lots of questions, concerns, worries and surprises popped up. However, now she is settled in and stable, no more surprises. Just smooth sailing until graduation. Until, of course, she shares at dinner that night that she has decided to change her major and career path.

How to Be Helpful:
■ Listen!
■ Support the exploration of a variety of potential careers, no matter how many times your student changes his mind.
■ Encourage your student to make academics a high priority.
■ Identify the talents and abilities you have observed in your student and share them with her.
■ Encourage your student to find his passion and pursue a vocation rather than simply guaranteeing himself a job.
■ And, encourage her to build skills and strengths out of the classroom that complement her in the classroom learning too.
■ Be careful to not expect your student to follow in your footsteps or take over the family career “legacy.”
■ Promote internships, job shadowing and mentoring as a means to “test” possible majors and career paths.
■ Don’t…
✓ push earning potential as a sole decision-making factor.
✓ bug your student about changing his mind and not sticking with a major.
✓ push “occupation specific” degrees over a liberal arts degree.

What You Should Know as a Parent:
■ Be aware that the majority of college students change their major AT LEAST ONCE.
■ Recognize that many career choices today require further schooling such as graduate school or professional school.
■ Encourage your student to visit the Career Center and an academic advisor every year of college. It isn’t just for seniors anymore!
■ Ask intentional questions to help your student filter through what can be an overwhelming decision.

Students will be feeling a variety of pressures, especially given the fears surrounding today’s economy. The best thing you can do is be supportive of your student, encourage him to pursue a career he can be happy with and proud of, and to take advantage of as many learning opportunities as he can while in college.

Possible reflection questions to ask students exploring a major selection:
▲ What have been some of your favorite classes? Why?
▲ How have you performed in these classes? What have you learned?
▲ What are your passions? What do you really care about and want to contribute to?
▲ What majors float to the top given your favorite classes and passions?
▲ How does this major(s) relate to career options of interest?
▲ What are the implications of changing your major now?
▲ What type of jobs would you like to have once you graduate?

Skill sets that will complement any career your student pursues:
✓ Computer
✓ Quantitative
✓ Communication
✓ Marketing
✓ Scientific
✓ Foreign language
✓ Leadership
Adapted from www.jobweb.com/resources/library/Parents/10_Tips_for_Parents_19_01.htm

Possible reflection questions to ask students exploring a major selection:
It’s your student eating enough fruits and veggies and drinking enough water? These nutritional goodies can fill them up and keep them healthy. And this month you have an excuse for reminding them so! March is National Nutrition Month. Here are some quick tips and suggestions you can offer your student this month:

**Fruits & Veggies**

Not only will fruits and veggies fill up folks, but heart disease and strokes may be warded off by these high-fiber items too. So, encourage your student to eat at least five servings of fruit and veggies every day:

- Eat a Vitamin C-rich selection each day—this may include grapefruits, oranges, blueberries, cabbage, peaches, cucumbers, apples and potatoes.
- Eat a Vitamin A-rich selection each day, too, such as chili peppers, spinach, squash, tomatoes, broccoli, carrots or cantaloupe.
- Eat veggies in the cruciferous cabbage family a few times a week.
- Shop for seasonal items to cut down on cost. Choices such as grapefruits, squash, apples and oranges are in season during the winter.
- When combining your veggies in a salad, be sure to ask for dressing on the side.
- Don’t hesitate to ask for steamed vegetables at a restaurant or in the dining hall. Or make your own!

**General Tips**

The U.S. Department of Agriculture offers a variety of tips to follow when it comes to healthy eating. They include:

- Vary what you eat because the variety will ensure that you take in different minerals and vitamins on a regular basis.
- Eat slowly since this triggers the enzymes that let your brain know how full your stomach really is.
- Start each day with a healthy breakfast. Breakfast skippers tend to eat more fats and more calories throughout the day.

It’s National Nutrition Month!

Try snacks such as sorbet, ginger-snaps, bagels, fruit, non-fat yogurt, popcorn, soup, cereal, graham crackers, low-fat chips and salsa when you get a between-meal craving.

Eat small portions so your stomach doesn’t expand. Your appetite will increase if your stomach does.

Get used to steamed, roasted, baked, poached or broiled items instead of fried or sauteed.

When you’re out to eat, try tricks such as eating a healthy appetizer before the big meal, drinking lots of water and asking for rich sauces on the side. This makes a big difference in your calorie and fat intake.

Listen to your body. Don’t just eat because it’s a “meal time.” Eat when you are hungry. Chances are that you’ll cut down on those items that are bad for you and get into healthier eating patterns.

Reminding your student about some of these nutrition basics this month will help them get on the right track in time for mid-terms and finals. By adopting even just a few of these tips, they’ll feel better and be healthier too!

**It’s National Caffeine Month Too**

It’s quite likely that your student is consuming quite a bit of caffeine. This month also provides the perfect opportunity to share some health tips about this interesting drug:

- Higher doses of caffeine can cause anxiety, dizziness, headaches and the jitters. Caffeine can also interfere with normal sleep patterns.
- Caffeine is a diuretic, meaning it causes a person to urinate more. The verdict isn’t out yet on whether or not this causes dehydration.
- Caffeine may also cause the body to lose calcium, and that can lead to bone loss over time.
- Caffeine can aggravate certain heart problems.

For a caffeine content chart you can share with your student, head to [http://kidshealth.org/teen/drug_alcohol/drugs/caffeine.html](http://kidshealth.org/teen/drug_alcohol/drugs/caffeine.html).
What’s On Students’ Minds

Part-time jobs, financial aid, political engagement and more are on students’ minds these days, as evidenced by the annual “American Freshman” survey released earlier this year by the University of California in Los Angeles’ Higher Education Research Institute. Some highlights from the study include:

- 43% of students view financial aid as very important or essential to their choice of a college – this figure was the highest it has ever been in the 36 years the question has been asked
- More than 49% reported that they will need a job this year to help pay expenses
- The class of 2013 is “increasingly liberal and politically engaged” compared with students in recent years
- Students identified that it’s difficult to find a part-time job to help pay for college expenses and that they are worried that the economy might not improve before they graduate
- 51.4% of current first year students said it was important to develop a life philosophy
- 76.8% said it was very important or essential to do well financially
- 35.6% said they frequently discuss politics
- 66.2% are in favor of same-sex marriages
- 41.3% favor the legalization of marijuana
- 28% want more military spending
- Self-reported drinking levels in high school were lower, with 38% saying they drank beer occasionally or frequently and 43.9% wine or liquor

What’s on your student’s mind? Consider having this important conversation soon to find out.

Source: The LA Times (1/22/09)

Financial Literacy continued from page one

in his desk. This way, with just a quick calculation, he can see how much he’s withdrawn and avoid costly fees for overdrawing his account.

Do you know where to go for scholarships and other financial information?

There is money out there to be had! Sometimes it’s just finding it that provides the biggest hurdle. Encourage your student to visit the financial aid office or the career center for a list of resources. Or, send her to www.freschinfo.com.

Now, more than ever, it’s critical that students develop financial skills. They’ll be better prepared for what lies ahead.

The Skype’s the Limit When Communicating Today

Some great (and often free) technology is available right now, and being used by college students across the world. One technology that has been around for a few years, but is gaining more and more acceptance is Skype.

Skype is a service that allows users anywhere the Internet is available to interact with other users at no cost. This can be through traditional phone lines (some phone services do include a charge), but more often than not, it is via e-mail and webcams.

Initially, because of the manner in which Skype routes its services, campuses banned students’ use of the technology. Now, however, Skype is being used on campuses across the country to allow for interactions with folks who just can’t get to a campus.

This is a great way for you to communicate with your student. Check it out at www.skype.com.

Helping Students Stay Safe Over Spring Break

Is your student heading out on a spring break adventure? Remind him to:

▲ stay with people he knows, rather than going off with people he just met
▲ use the buddy system with friends he trusts
▲ decline drinks from people he doesn’t know (whether they’re alcoholic or not—a colorless, flavorless drug could have been slipped in)
▲ control his alcohol intake—he shouldn’t let himself become so intoxicated that his judgment is impaired
▲ remember the phrase: “it could happen to me”

Although these seem like basic reminder—some of which are similar to those your student has been hearing since he was in grade school—they are important tips for students traveling with friends. And these warnings hold true for so many different types of spring break trips. What’s most important is that your student makes positive decisions and keeps himself safe, no matter where he goes.