Staff Spotlight

Loren Johnson
Area Coordinator
Windward Commons

The Area Coordinator position for Windward Commons is a full time, live-in University staff member responsible for the general management of the first year experience residential community.

Loren supervises the student staff, provides resources for students via residential programming, and assists with adjudicating policy violations. Loren is also the advisor for the Resident Student Assoc.

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Winter Break Check-Out Process for Residents

It's difficult to believe that another semester has come and gone! In only a few short days, most of you will be departing for home to enjoy a restful winter break. As you prepare to leave, remember to keep in mind the following important informational items:

Housing’s 24-Hour Quiet Hours begin on Monday, December 2, 2013 at 10 p.m. and extend through the end of fall closing on December 11, 2013. Housing and Residence Life staff members will be strictly enforcing 24-Hour Quiet Hours. No warnings will be given.

All Armstrong residence halls and apartments will close Wednesday, December 11, 2013 at 8 p.m. All residents, except those who have applied and been approved for winter break stays, are expected to leave for the break period within 24 hours of their last exam, or by Wednesday, Dec. 11, 2013 at 8 p.m., whichever comes first. Please plan your departure carefully. It is important that your preparations will lead you to be out of housing no later than 8 p.m. on December 11.

All residents (except those who are approved to stay during the break) are required to return their room keys to their area office prior to leaving. Forgetting to return the keys at check-out will result in a lock core and new key production at the resident’s expense. Lock outs are currently charged at $75 per lock.

Housing and Residence Life staff members will be performing Health and Safety Inspections after the designated closure period. If your room/unit fails inspection, it will result in the minimum of a $25.00 fine. There will be no follow up inspection, and any violations will result in associated fines. Make sure to clean your room/unit appropriately before leaving for break, wash all the dishes, and remember to take out the garbage.

The Galley will close at 2 p.m. Wednesday, December 11 and will reopen on January 10, 2014. Please note flex funds will also expire on December 11 at 2 p.m. Flex funds DO NOT roll over to the Spring term. Please use them up in the Pantry, at WOW or Quiznos before the end of the term.

Students who will be staying in campus housing during winter break must pick up their winter break parking decal from the University Police. Decals should be applied to the front wind shield low on the driver’s side. You will need a photo I.D. to pick up your winter break decal.

Winter break residents need to make note of their designated parking areas during the break period. Compas Point and Windward Commons residents MUST park in residential lot 2 (small lot next to Windward Commons), University Terrace and University Crossings residents should park in a parking space as close as possible to their residential unit. Students should under no circumstances park their cars in residential lot 1 (the big lot at the end of the brick path). Cars parked in this lot during the break will be ticketed!

Students who wish to leave their car on campus, but are not staying for break, must park their vehicle in the Science Center parking lot directly in front of the University Police Department. Please notify police of your plan to leave your car on campus by going over to the police department and speaking with a representative. Parking in this lot will increase the security of your vehicle during the break period. Remember to secure your vehicle and remove any valuables from your car.

Residents will receive boarding passes, via their Armstrong email account, with check-in information for spring term. Without a boarding pass, Housing and Residence Life staff members will not be able to re-issue residents’ keys. In order to receive a boarding pass, residents must satisfy their student account for the Spring term. Please check your student balance and financial aid award today! Remember to CHECK YOUR STUDENT EMAIL on a regular basis for updates.

Any student who is cancelling a housing contract for spring must complete a Housing Cancellation and Intent to Vacate form and complete the Move-out process with their area office by Tuesday, December 11th at 8 p.m. Students may complete an express move-out or a standard move-out inspection. Please contact your designated RA or the Area Office/Front Desk to schedule a move-out inspection.

The residence halls and apartments will re-open on Friday, January 10, 2014 at 9 a.m. Housing and Residence Life is preparing the residence halls both for your return and to welcome brand new residents! Please help make this the most successful semester transition yet by keeping your unit and community as clean as possible.

Housing and Residence Life is excited for your return to Armstrong! Have a happy and safe holiday season. We can’t wait to see you in January!
Finals: How to Cram in a Pinch

Finals are here! If you feel ill prepared, don't freak out. We have all been in this type of situation at one time or another (whether we want to admit it or not.). That sinking feeling of being unprepared for a big exam is not always easy to handle. Just remember that the stress, sleeplessness and brain drain shall pass. Now is the time to turn on your focus and remember that you have a big job ahead of you.

There are many ways to make the next two weeks easier to handle while doing your best to make the grade you want in your courses. While we don't encourage you to wait until the last minute to study, we realize that life happens. If you find yourself in a sticky situation requiring a lot of cramming in a short period, remember to follow these simple rules:

**Study in chunks:** Although it’s tempting (and sometimes inevitable) cramming really isn’t the best way to study. According to the Dartmouth Academic Skills Center, you should study in 20-50 minute increments and give yourself a 5 to 10 minute break between each session.

**Form A Study Group:** Study groups can motivate you to get started when it’s hard to motivate yourself. Explaining difficult concepts out loud will help you figure out what you understand and what you still need to go over, and getting a group together will allow you to divide and conquer definition of terms as well as explanation of concepts.

**Manage Your Time:** By the time finals roll around, your time is precious. Every minute counts. Utilizing a schedule is essential during the weeks (er, days) prior to exams. Make a realistic study schedule for yourself. Leave yourself time for breaks (you’ll be taking them anyway) and be sure to prioritize according to which course exams will require the most preparation.

**Build On What You Know:** If you start by studying what you know and add more difficult or recent material as you proceed, you can associate new information with familiar material. Rather than taking on intimidating amounts of new information, this will ease you into a comprehensive review and ensure you don’t forget basics.

By following these simple rules, you will increase the likelihood of success on your exams. The hardest part is getting started. For more information on test preparation and success tips, visit the following website: [http://www.dartmouth.edu/~acskills/handouts.html](http://www.dartmouth.edu/~acskills/handouts.html)

More Finals Tips

If the simple rules listed above aren’t enough to get you going, below are more tips that will help you beat the finals blues.

**Take advantage of mnemonic devices.** Think of catchy rhymes or sayings to remember important facts for the final. An example of this would be “My Very Educated Mother Just Showed Us Nine Planets” (device to remember the order of the planets in our solar system, before Pluto was demoted of course). Mnemonic devices are great for jogging your memory when you draw a blank in the middle of an exam.

**Know what you’re going to be studying.** Hopefully you know what classes you’ve been taking, so you must know what you’re studying, right? Well, there’s a difference between studying and efficient studying. Skim your notes with a red pen or highlighter in hand. If you don’t fully understand your notes or a certain concepts right away, write down key concepts and terms on a separate page. Continue through all of your notes completing this process. If you see a concept that you’re even slightly uncomfortable with, write it down. If there’s a concept you had trouble with, write it down. If there’s something you don’t even remember learning, write it down. If you find yourself writing a lot, looks like you have a lot of work to do. After you do this...

**Create a schedule.** Ideally, you should create a study schedule a week ahead of time. However, that’s not always possible. Before you study, review the list of topics you need to review and assign a block of time to each topic according to how comfortable you feel about it. Of course, if you completely forgot what you learned about a concept, you should spend more time on that than on a concept you already completely understand. Schedule time blocks for everything you will be studying up until a day or two before the exam (if you have multiple exams, you’ll have to distribute your time wisely).

This study schedule will be your daily checklist for what you will get done each day. Be realistic about how much you can actually complete! If you accomplish those tasks for the day, you’ll feel good and know you’re on track to being prepared. If you aren’t able to cross everything off your list, then you know you have some more work to do!

**It is important to quantify your studies** by the number of chapters reviewed, problems completed, or number of concepts you completely understand, and not by the time you spent on a topic (i.e. I’ve been studying for 8 hours straight). There are 2 things wrong with that statement. 1. You haven’t been studying 8 hours straight. 2. Time doesn’t mark how much you’ve completed. Be honest with yourself and stay focused!

Most importantly, get plenty of sleep, eat well, and best of luck. Let’s finish the semester strong! For more information visit: [http://theuplab.wordpress.com/2013/06/08/study-tips-survive-final-exams/](http://theuplab.wordpress.com/2013/06/08/study-tips-survive-final-exams/) [http://www.wikihow.com/Survive-College-or-University-Finals](http://www.wikihow.com/Survive-College-or-University-Finals)
Your grade point average (GPA) is calculated by dividing the total amount of grade points earned by the total amount of credit hours attempted. Your grade point average may range from 0.0 to a 4.0.

A = 4.00 points  
B = 3.00 points  
C = 2.00 points  
D = 1.00 points  
WF/F= 0 points

I and W grades do not factor into your GPA calculation, but may impact your SAP (standards of academic progress). Speak to your financial aid counselor if you are concerned about Incompletes or course withdrawals.

Here is an example schedule with grades attached:

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biol 1107</td>
<td>4 hrs</td>
<td>A</td>
</tr>
<tr>
<td>Engl 1101</td>
<td>3 hrs</td>
<td>B</td>
</tr>
<tr>
<td>Pols 1100</td>
<td>3 hrs</td>
<td>B</td>
</tr>
<tr>
<td>Math1111</td>
<td>3 hrs</td>
<td>C</td>
</tr>
</tbody>
</table>

Now, let’s figure out your grade point average for the semester. First, we have to find the total points earned for each course. To find the points earned for each course, multiple the number of hours for the course by the points associated with the earned grade. For example, for Biology 1107, we would multiple 4 hrs. by 4 points (A=4 points) to get a total of 16 points. If we do this for each course, you should count a total of 40 grade points earned. If you divide that total number of points by the number of credit hours you took during the semester, you will see your GPA. In this case, this student earned a 3.07 GPA for the term.

Always keep in mind that the more credit hours you accumulate over time, the harder it is to raise your GPA. Make these early semesters count! That A in Biology that significantly boosted your GPA during the first semester of your Freshman year will not go as far during the second semester of your Junior year.

For more information on calculating your GPA, visit this website.

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Tips for Calculating Your Semester GPA

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Maintaining Health and Safety During the Winter Season

The holiday season is a time to celebrate, give thanks, and reflect. It is also a time to pay special attention to your health. Give the gift of health and safety to yourself and others by following these easy guidelines.

Wash your hands often—Keeping your hands clean is one of the most important steps you can take to avoid getting sick and spreading germs to others. Wash your hands with soap and warm water for at least 20 seconds. Cover your mouth and nose with a tissue when you sneeze or cough. If you do not have a tissue, cough or sneeze into your upper sleeve or elbow, not your hands.

Stay Warm—Cold temperatures can cause serious health problems, especially in infants and older adults. Stay dry, and dress warmly in several layers of loose fitting, tightly woven clothing.

Manage Stress—The holidays do not need to take a toll on your health and pocketbook. Make a serious effort to keep time commitments and monetary spending in check. Maintain balance at work, home, and play. Get support from family and friends. Keep a relaxed and positive outlook. Make sure to get proper sleep.

Travel Safely—Whether you are traveling across town or around the world, help ensure your trip is safe. Wear a seat belt every time you drive or ride in a motor vehicle.

Get Check-Ups and Vaccinations—Exams and screenings can help find potential problems before they start. They can also help find health issues early, when they chances for treatment and cure are often times better. Vaccinations help prevent diseases and save lives.

Prevent Injury—Injuries can occur anywhere and some often occur around the holidays. Use step stools instead of furniture when hanging decorations. Most residential fires occur during the winter months. Keep candles away from trees and curtains. Never leave fireplaces, stoves, or candles unattended.

Handle and Prepare Food Properly—As you prepare holiday meals, and any meals, keep yourself and your family safe from food-related illness. Wash hands and surfaces often. Avoid cross-contamination by keeping raw meat, poultry, seafood, and eggs away from ready-to-eat foods and eating surfaces. Cook foods to the proper temperature.

Eat Healthy and Be Active—With balance and moderation, you can enjoy the holidays the healthy way. Choose fresh fruit as a sweet substitute for candy. Select just one or two of your favorite from the host of tempting foods. Find fun ways to stay active, such as dancing to your favorite holiday music. Be active for at least 2 1/2 hours a week.

For more information please click here.
Paying For College: Financial Aid Basics

Even if you follow a regular savings plan for college, you may still come up short. Rest assured, you won't be alone.

Students at four-year public institutions received an average $6,100 in grant aid and federal tax benefits for 2010-11. At private schools, aid averaged $16,000.

Several factors are considered for aid-eligibility, principal among them your income; your non-retirement assets; how many kids you have; how many of those children are in college; and their income and assets.

There are several sources of financial aid for college. Grants and scholarships are the best because the money is usually tax-free and never has to be repaid. These include Federal Pell Grants, primarily for low-income families, which offer a maximum of $5,550 per student for the 2011-2012 academic year. The max amount can change each award year and depends on program funding.

The Federal Supplemental Educational Opportunity Grant, which is administered by colleges, offers need-based awards up to $5,500 for undergraduate and $8,000 for graduate students per year. Most students who receive need-based grants also are expected to participate in the federal Work-Study program, whereby students work part-time jobs to meet the family's remaining financial need.

Finally, there are loans, which come in two basic varieties: need-based, which help families who can't afford college costs; and non-need-based, designed to fill a gap when the family doesn't have available cash, but may have illiquid assets.

The two most common and attractive need-based loans are the Perkins and the Stafford, both federally funded.

The Perkins loan is made directly to students; parents need not co-sign this loan. Students don't need to begin repaying the loan until nine months after they graduate, leave college, or fall below half-time student status; and they have 10 years to repay the loan. With a Perkins, one pays a low interest rate (5%), and interest doesn't accrue until repayment begins.

A school's financial aid office determines how much a student gets, but the cap on borrowing for undergrads is $5,500 per year, with a cumulative limit of $27,500. Graduate students can borrow $8,000 per year to a maximum of $60,000 (which includes amounts borrowed as an undergraduate).

With the subsidized Stafford, interest does not accrue until six months after a student graduates, leaves or falls below half-time status. Dependent students can borrow up to maximums that rise the longer a student remains in school, between $3,500 freshman year and $5,500 junior year and beyond.

Top strategies to maximize aid eligibility

- Save money in the parent's name, not the child's name.
- Spend down student assets and income first.
- Pay off consumer debt, such as credit cards and car loans.
- Maximize contributions to your retirement fund.
- Accelerate necessary expenses, to reduce available cash.

Source: http://www.FinAid.org

The unsubsidized Stafford is a non-need-based loan for which most students who apply for aid are eligible. Interest accrues immediately, but payment may be postponed until after graduation. Dependent students can borrow up to $2,000 per year.

Another common, non-need-based loan is the PLUS, or Parent Loans for Undergraduate Students. This loan is made to parents, not students. Parents can borrow up to the annual cost of attending college, minus any financial aid received. This loan is dependent on your credit history -- but it's based on a lack of bad credit rather than a requirement of good credit.

If you have a bad credit rating, such as that resulting from judgments or liens against you, you may still be eligible for a PLUS if you can find a co-signer willing to take responsibility to pay the loan if you can't.

For PLUS loans made to parents on or after July 1, 2008, the borrower has the option of beginning repayment either 60 days after the loan is fully disbursed, or six months after the student ceases to be in school on at least a half-time basis.

The repayment period can last 10 years. The interest rate is fixed at 7.9% for direct PLUS loans and 8.5% for federal PLUS loans.

There are also private loan options such as bank lines of credit; home-equity loans; and Signature Student loans, which are offered by Sallie Mae. Private loans such as these are less appealing than the unsubsidized Stafford, however, because repayment may start immediately, rather than being postponed until the student graduates.

Be Safe This Holiday Season

The holiday season is a wonderful time of year because many have the opportunity to go home and visit with family and friends. Don’t let yourself get so consumed by holiday festivities that you forget to address basic safety concerns. Here are a few tips to help you stay safe throughout the holiday season.

Driving Safety

- Prepare your car for the winter by checking items such as the breaks, sparkplugs, battery, and tires. Check your owner’s manual for the recommended interval for a tune-up.
- Try and avoid traveling alone or at night.
- Park as close as you can to your destination and take notice of where you are parked.
- Be sure to locate our keys prior to going to your car.
- Keep packages and purchases hidden under seats, concealed under a coat, or safely stowed in the trunk to remove the temptation for would-be thieves.
- Avoid keeping money or loose change in your car as well to deter criminals.

Decorating Safety

- If using an artificial choose one that is tested and labeled as fire resistant. Artificial trees with built-in electrical systems should have the Underwriters Laboratory (UL) label.
- Turn off all lights on trees and decorations when you go to bed or leave the house. Unplug extension cords when not in use.

Hosting and Food Safety

- When preparing holiday meals be sure to wash hands, utensils, sink, and anything else that has come in contact with raw meats.
- Avoid cleaning surfaces with wet dishcloths or sponges. They harbor bacteria.
- Refrigerate or freeze leftovers in covered shallow containers within two hours after cooking. Date the leftover for future use.

For more information, click here to visit the National Safety Council website.

Fall 2013 Housing Games Winner: Cameron Rutledge

Cameron won the Fall 2013 Housing Games! Cameron individually earned more than 300 tickets which were placed into the drawing. The drawing was held on December 2, 2013 for a 32GB Microsoft Surface Tablet Computer with a touch keyboard cover. This prize was valued over $450!

Did you miss out on the Housing Games? We’ll be bringing it back in the Spring 2014 term, and a drawing will be held at the end of the term for a fantastic prize! Just bring A and B graded papers, quizzes, assignments, tests and exams to the main housing office to get your tickets. Additional opportunities to earn tickets will be presented throughout the spring semester and will be published as a regular feature in the Housing Newsletter.

Before You Leave...

Before you leave housing for the break, make certain you do the following:

- Remove and discard all perishable food items from your fridge. DO NOT unplug any university furnished appliances.
- Take out the trash.
- Properly secure your windows and close your blinds.
- Set your thermostat to 70 degrees. (Change setting to AC if you have the ability to do so)
- Clean your apartment, especially if you have the potential to receive new roommates! Health and Safety inspections will take place upon your departure!
- Take your fish home!
- Turn off the lights and lock the doors.