Reapplying for Financial Aid

Jan. 1 was the first day that students planning to attend college next fall could submit the Free Application for Federal Student Aid (FAFSA) and begin the financial aid application process for the 2010-2011 academic year. Students and families should submit their FAFSA early to reduce the amount they spend out of pocket to pay for college.

Students need to submit a FAFSA every year they are in college. Students who are already attending college and who submitted the FAFSA last year may submit a Renewal FAFSA after Jan. 1. The Renewal FAFSA form is streamlined to reduce the number of questions the student must complete, and many answers are pre-populated with information from the student’s previous FAFSA. Here are a few tips when looking to pay for a college education.

- **Find free money first.** Apply for financial aid that does not have to be repaid, such as scholarships and grants, by completing the FAFSA.
- **Exhaust federal student loans.** Consider borrowing under the federal government’s student loan programs, which provide the most consumer-friendly loan rates, benefits, and repayment options for students and parents.
- **Use private student loans as a last resort, and only to fill any remaining funding gap.**

The federal government, state governments and higher education institutions each award financial aid—need- and non-need-based grants, scholarships, work-study and student loans—to students and rely on the student’s FAFSA information when making award determinations.

By submitting the FAFSA before state and institution deadlines, students maximize their chances of receiving financial aid that does not have to be repaid, such as grants and scholarships.

**Important Upcoming Dates**
- February 2—Financial Aid/SAPS Appeal Deadline
- March 5—Financial Aid/SAPS Appeal Deadline
- March 11—Spring Break, No Classes
- March 16—Summer 2011 Registration Begins

Recovering from Fall Semester Blunders

For first-year college students, the first semester can be difficult. Students may have a hard time transitioning from high school to college expectations, and it is easy to fall behind early. Having a strong first semester is a positive beginning to a college career, but a shaky start may be motivation enough to improve. If your student finds that they need to improve their grades after Fall semester, here are some resources that may help them recover.

- **Professors.** If your student finds themselves having trouble in specific classes, they should speak directly to those professors. The professor may be able to give them advice for improving their grade.
- **Academic Advisors.** Your student’s academic advisor can help him/her make decisions on retaking and dropping/withdrawing from courses, and also help the student choose courses at an appropriate level.
- **Tutoring Services.** The Center for Academic Success offers free peer tutoring for many classes that are typically challenging for students. Students may also request a tutor for any course they would like. Working with a tutor can help students keep up in difficult classes, as well as help develop good study skills. It is best for students to begin working with a tutor at the beginning of the semester, rather than once they may already be behind. Students can contact the Center for Academic Success in Memorial Library 125 or at [http://www.mnsu.edu/success/](http://www.mnsu.edu/success/).

Students should be proactive if they find that they need some help recovering from Fall semester blunders. By taking action, and getting help early, students are able bounce back and improve their grades.
Housing Options

As students begin to contemplate how their second year of college will look, one of the biggest decisions they will have to make is whether to live on-campus or make the move off-campus. This decision should be a personal choice and will depend on many factors including finances, personal preference, study habits, and more. The following is intended to give students and their parents more information regarding the two options so that students may come to a well-thought out decision.

On-campus Housing

The Department of Residential Life is seeing significantly higher numbers of students who choose to continue to live on-campus after their first year, because of the academic and social advantages of on-campus housing. Currently, about 26% of on-campus residents are living here into their sophomore year or beyond.

Current students are encouraged to apply as early as possible if they would like to live on-campus next year. The application process for current students began in mid-October, and a maximum of 800 students may apply for housing through this process. All rooms are reserved on a first-come first-served basis. A limited number of each room type is available, and selection becomes more limited as it gets closer to spring.

There are many new and exciting on-campus options available. The recently opened Julia A. Sears Residence Hall offers semi-suites for two and four students. Newly renovated spaces in Crawford A, B and D Halls and McElroy H and I Halls have contemporary closets, great lighting, and the ability to control your heat, among many other updates to the rooms and public areas. Photos of all available room types can be seen on the Residential Life website. Another reason living on-campus is growing in popularity is that one payment takes care of most student needs. Just check out the list of all of the things that are included in your on-campus housing agreement!

Students can choose their room online now at www.mnsu.edu/reslife. They will need their TechID and PIN, and a credit or debit card for the $250 prepayment. If they would prefer to make the prepayment by cash, check or money order, they should go to the Residential Life Office, 111 Carkoski Commons, to make the payment prior to choosing a room online.

Students are reminded to carefully read the 2011-2012 Residence Hall Contract before agreeing to it. The contract is a legal agreement in effect for the entire academic year. Once Residential Life has accepted a contract, the terms both within the contract and the Residence Hall Student Guide apply.

If plans change after signing up for a room next year, housing contracts may be cancelled through August 19, 2011. If the contract is canceled on or before July 1, 2011, $200 of the $250 prepayment is refunded. None of the prepayment will be refunded after July 1. Cancellations will not be accepted after August 19.

All cancellations must be in writing, completed online, or sent through e-mail. Cancellation forms are also available at the Residential Life Office, 111 Carkoski Commons.

More information on the on-campus housing application process is available at www.mnsu.edu/reslife, or by calling 507-389-1011 or e-mailing reslife@mnsu.edu.

Off-Campus Housing

Many students will consider living off-campus after their first year of college. Approximately 75% of Minnesota State University, Mankato students will choose this option. The most popular choices are apartment complexes, or rental homes within a couple miles of campus. There are many that are even within blocks of campus, making it easy to get to class by walking, or using the bus system.

Most of the managers for these complexes, and even privately owned rental houses work with John Bulcock and the Off-Campus Housing Services, through the Student Activities Office. John helps coordinate advertising for both property managers seeking tenants and students seeking roommates, although he will not directly match roommates. He puts on housing fairs throughout the year for students to get information on potential properties. The next housing fairs will be January 25 and March 1, 2011, in the Centennial Student Union. In addition he will help with roommate conflict mediation and make legal referrals, but not give legal advice. Another useful service that John provides is information regarding city policies and landlord/tenant responsibilities. Since many students will be renting for the first time, it is important to be aware of what they are responsible for and what the landlord is responsible for. If a student is having trouble getting in touch with his/her landlord, John will help them do so.

While living off-campus can be fun, exciting, and rewarding, students should be aware of some drawbacks associated with making the move. Students need to know that with more freedom comes more responsibility, such as paying bills and managing finances. Students may use financial aid leftover after tuition, fees, and books to pay for off-campus housing expenses; but they need to budget their money wisely. John also cautioned against students living with their best-friends or significant others. This can often lead to conflicts, and once a student has signed a lease, it is a legally binding contract that is hard to get out of. One way to avoid arguments may be to set ground rules early. Decide who will pay the bills, who will clean what common areas, whether overnight guests will be permitted, etc. Another thing to be aware of when moving off-campus are city ordinances. Knowing the policies and laws of the city can help student avoid legal trouble.

Living off-campus can be a lot of fun and is clearly a popular choice for many Minnesota State University, Mankato students. However it does come with a new level of responsibility that students should make sure they are ready for. If students are interested in living off-campus they should start looking at places and finding roommates. All roommates should be present when the lease is signed, to ensure that no one changes their mind before signing the lease, and that all deposits are paid. Most leases are for 12 months, beginning August 1, and require a deposit, usually equal to the first month’s rent. Students should aim to have a lease signed by early-March to make sure options are still available. Students can find more information by visiting Off-Campus Housing Resources webpage: http://www.mnsu.edu/activities/housing/ or by contacting Student Activities office in CSU 173, phone 507-389-6076.

Benefits of Living Off-Campus

- More freedom
- More responsibility
- Can choose location
- Can choose roommates
- Possibility to have pets (if allowed by landlord!!)

FAMILY CONNECTIONS
Adjusting to College: The W-Curve

In the previous issues we have discussed the first four stages in the W-Curve, honeymoon, culture shock, initial adjustment, and mental isolation. Students should be beginning to move into the final stage, acceptance and integration.

Acceptance and Integration

As students become more involved in activities on campus, spend more time with friends, and even get to know more faculty and staff, they begin to feel a stronger connection to the campus community. During the acceptance and integration stage students begin to realize that the university is a good place to be, and even begin to consider it home, as their original home culture may become more foreign. This stage generally occurs during the second semester of college, but may happen sooner or later depending on the student. Students may become less dependent on parents and former peers, as their relationships at college grow. Families should understand that the student is becoming more familiar with their surroundings and may begin making more concrete life decisions. Parents can help by being supportive of these changes and encouraging students to continue to be involved with the campus community.


Student Employment Opportunity—Learning Community Coordinator

The First Year Experience Office is seeking outgoing, motivated student-leaders to apply for one of several Learning Community Coordinator positions that are available for 2011-2012. Learning Community Coordinators are paid peer mentors who live in McElroy Residence Community and provide support and mentorship to incoming first-year students. They are paid $2,250 for the year, and get a single room at the price they would pay if they had a roommate. Students can find applications online [www.mnsu.edu/fye/studentemployment.html](http://www.mnsu.edu/fye/studentemployment.html) or in the Office of First Year Experience, 10 Gage Complex. Applications are due February 2.
Student Employment Opportunity—Orientation Peer Assistant

The First Year Experience Office is now hiring Orientation Peer Assistants for Summer 2011. FYE is seeking students who are committed to assisting new and transfer students with their transition to Minnesota State University, Mankato. Working as an Orientation Peer Assistant is a great way for students to get involved within the University and to develop both academically and personally. Parents should encourage their students to apply for this exciting and challenging position!

Orientation Peer Assistants work throughout the summer assisting new and transfer students through the Orientation process. There are additional opportunities for Orientation Peer Assistants to work during Orientation sessions during the school year. Orientation Peer Assistants serve as positive role models and mentors, discussion leaders, tour guides, and educators. Students who are selected to become Orientation Peer Assistants will work approximately 40 hours per week during the summer and will receive up to $3,625 in wages, depending on involvement. In addition, students will receive free on-campus housing and meals during the summer Orientation sessions.

Interested students can pick up an application in Gage 10 or online at http://www.mnsu.edu/fye/studentemployment.html. Applications are due by February 1, 2011 at 4:30 pm.

Parental Connections

Parents, we congratulate you on your son or daughter’s impending graduation from Minnesota State! Your student received an email with information on how to register to “walk” at Spring Commencement and order apparel. If your student is planning on participating in this important event, please make sure they register online at www.mnsu.edu/graduation before April 24 (last day to register). If they register and order apparel after March 24, they will be charged a $10.00 late registration processing fee.

All information regarding Commencement can be found on our web site at: http://www.mnsu.edu/graduation. Any questions, please feel free to contact the Office of Alumni Relations at 888-234-3796 or events@mnsu.edu.